



Master Benefit Plan Document

Employees Retirement System of Texas Consumer Directed HealthSelectSM High-Deductible Health Plan

Effective: September 1, 2017
Group Number: 238000



**BlueCross BlueShield
of Texas**

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SECTION 1 – WELCOME

Quick Reference Box

- Member services, claim inquiries, Prior Authorization, Personal Health Support and Mental Health/Substance Use Disorder Administrator: (800) 252-8039 toll-free;
- Claims submittal address: Blue Cross and Blue Shield of Texas - Claims, P.O. Box 660044; Dallas, Texas 75266-0044; and
- Online assistance: www.healthselectoftexas.com.

The Consumer Directed HealthSelect Plan (Plan) is a self-funded benefit plan offered through the Texas Employees Group Benefits Program (GBP or Program) by the Employees Retirement System of Texas (ERS).

Consumer Directed HealthSelect (CDHS) contains both a High-Deductible Health Plan (HDHP) with a combined medical and pharmacy Annual Deductible and a Health Savings Account (HSA). See Attachment I, *Health Savings Account*, for specific details about the HSA.

The Plan is pleased to provide you with this Master Benefit Plan Document (MBPD), which describes the health Benefits available to you and your eligible covered family members. It includes information regarding:

- who is eligible;
- services that are covered, called Covered Health Services;
- services that are not covered, called Exclusions;
- how Benefits are paid; and
- your rights and responsibilities under the HDHP.

This MBPD is designed to meet your information needs. It supersedes any previous printed or electronic MBPD for the HDHP.

IMPORTANT

A health care service, supply or Medication and Injection is only a Covered Health Service if Medically Necessary (See definitions of Medically Necessary and Covered Health Service in Section 13, *Glossary*). The fact that a Physician or Other Provider has performed or prescribed a procedure or treatment, or the fact that it may be the only available treatment for a Sickness, Injury, Mental Illness, substance-related and addictive disorder, disease or its symptoms, does not make the procedure or treatment a Covered Health Service under the HDHP.

ERS intends to continue the HDHP, but reserves the right, in its sole discretion, to modify, change, revise, amend or terminate the Plan at any time, for any reason, and without prior notice, or as directed by the state of Texas. This MBPD is not to be construed as a contract for any purposes or employment benefits.

Blue Cross and Blue Shield of Texas is a health care claims administrator and the third-party administrator for the HDHP. Blue Cross and Blue Shield of Texas' goal is to give you the tools you need to make wise health care decisions. Blue Cross and Blue Shield of Texas also helps HealthSelect to administer claims. Although Blue Cross and Blue Shield of Texas will assist you in many ways, it does not guarantee any Benefits. The GBP, as administered by ERS, is ultimately responsible for paying Benefits described in this MBPD.

Please read this MBPD thoroughly to learn how the HDHP works. If you have questions, contact Blue Cross and Blue Shield of Texas or a Personal Health Assistant at (800) 252-8039.

How to Use This MBPD

- Read the entire MBPD, and share it with your family. Then keep it in a safe place for future reference.
- Many of the sections of this MBPD are related to other sections. You may not have all the information you need by reading just one section.
- You can find copies of your MBPD and any future Amendments at www.healthselectoftexas.com or request printed copies by contacting Blue Cross and Blue Shield of Texas at (800) 252-8039 toll-free.
- Capitalized words in the MBPD have special meanings and are defined in Section 13, *Glossary*.
- If eligible for coverage, the words "you" and "your" refer to Participants as defined in *Section 13, Glossary*.
- The Employees Retirement System of Texas is also referred to as the Plan Administrator.
- If there is a conflict between this MBPD, MBPD Amendments and any benefit summaries provided to you, this MBPD and its Amendments will control.

Please Note

Your Provider does not have a copy of your MBPD, and is not responsible for knowing or communicating your Benefits.

Nondiscrimination and Accessibility Requirements

Blue Cross and Blue Shield of Texas on behalf of itself and its affiliated companies and ERS comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross and Blue Shield of Texas does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Blue Cross and Blue Shield of Texas and ERS provide free aids and services to people with disabilities to communicate with them effectively, such as:

- qualified sign language interpreters;
- written information in other formats (large print, audio, accessible electronic formats, other formats);
- free language services to people whose primary language is not English, such as: Qualified interpreters; and
- information written in other languages.

If you need these services, please call Blue Cross and Blue Shield of Texas at (800) 252-8039 toll-free, TTY 711, or you may call ERS.

If you believe that Blue Cross and Blue Shield of Texas has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in writing by mail or email with the Civil Rights Coordinator identified below. A grievance must be sent within 60 calendar days of the date that you become aware of the discriminatory action and contain the name and address of the person filing it along with the problem and the requested remedy.

A written decision will be sent to you within 30 calendar days. If you disagree with the decision, you may file an appeal within 15 calendar days of receiving the decision.

Blue Cross and Blue Shield of Texas Civil Rights Coordinator**Blue Cross and Blue Shield of Texas Civil Rights Coordinator**

Blue Cross and Blue Shield Civil Rights Grievance
300 E. Randolph St. – 35th Floor
Chicago, Illinois 60601
(855) 664-7270 toll-free, TTY 711
CivilRightsCoordinator@hcsc.net

If you need help filing a grievance, the Civil Rights Coordinator identified above is available to help you.

You can also file a complaint directly with the U.S. Dept. of Health and Human Services online, by phone or mail:

Online <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Phone: Toll-free (800) 368-1019, (800) 537-7697 (TDD)

Mail: U.S. Dept. of Health and Human Services, 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201

Getting Help in Other Languages or Formats

You have the right to get help and information in your language at no cost. To request an interpreter, call Blue Cross and Blue Shield of Texas at (855) 710-6984 toll-free, press 0. TTY 711.

This notice is also available in other formats such as large print. To request the document in another format, please call Blue Cross and Blue Shield of Texas at (800) 252-8039 toll-free, TTY 711, Monday through Friday, 8 a.m. to 8 p.m.

Language	Translated Taglines
1. Spanish	Tiene derecho a recibir ayuda e información en su idioma sin costo. Para solicitar un intérprete, llame al número de teléfono gratuito para miembros que se encuentra en su tarjeta de identificación del plan de salud y presione 0. TTY 711

Language	Translated Taglines
2. Vietnamese	Quý vị có quyền được giúp đỡ và cấp thông tin bằng ngôn ngữ của quý vị miễn phí. Để yêu cầu được thông dịch viên giúp đỡ, vui lòng gọi số điện thoại miễn phí dành cho hội viên được nêu trên thẻ ID chương trình bảo hiểm y tế của quý vị, bấm số 0. TTY 711
3. Chinese	您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥打您健保計劃會員卡上的免付費會員電話號碼，再按 0。聽力語言殘障服務專線 711
4. Korean	귀하는 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 통역사를 요청하기 위해서는 귀하의 플랜 ID카드에 기재된 무료 회원 전화번호로 전화하여 0번을 누르십시오. TTY 711 만약 귀하 또는 귀하가 돕는 사람이 질문이 있다면 귀하는 무료로 그러한 도움과 정보를 귀하의 언어로 받을 수 있는 권리가 있습니다. 회원 카드 뒷면에 있는고객 서비스 번호로 전화하십시오. 회원이 아니시거나 카드가 없으시면 (855) 710-6984 으로 전화하십시오.
5. Arabic	لك الحق في الحصول على المساعدة والمعلومات بلغتك دون تحمل أي تكلفة. لطلب مترجم فوري، اتصل برقم الهاتف المجاني الخاص بالأعضاء المدرج ببطاقة مُعرّف العضوية الخاصة بخطتك الصحية، واضغط على 0. الهاتف النصي (TTY) 711
6. Urdu	آپ کو اپنی زبان میں مفت مدد اور معلومات حاصل کرنے کا حق ہے۔ کسی ترجمان سے بات کرنے کے لئے، ٹول فری ممبر فون نمبر پر کال کریں جو آپ کے ہیلتھ پلان آئی ڈی کارڈ پر درج ہے، 0 دبائیں۔ TTY 711
7. Tagalog	May karapatan kang makatanggap ng tulong at impormasyon sa iyong wika nang walang bayad. Upang humiling ng tagasalin, tawagan ang toll-free na numero ng telepono na nakalagay sa iyong ID card ng planong pangkalusugan, pindutin ang 0. TTY 711 Kung ikaw, o ang isang taong iyong tinutulungan ay may mga tanong, may karapatan kang makakuha ng tulong at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang tagasalin-wika, tumawag sa numero ng serbisyo para sa kustomer sa likod ng iyong kard ng miyembro. Kung ikaw ay hindi isang miyembro, o kaya ay walang kard, tumawag sa (855) 710-6984.
8. French	Vous avez le droit d'obtenir gratuitement de l'aide et des renseignements dans votre langue. Pour demander à parler à un interprète, appelez le numéro de téléphone sans frais figurant sur votre carte d'affilié du régime de soins de santé et appuyez sur la touche 0. ATS 711. . Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, composez le numéro du service client indiqué au verso de votre carte de membre. Si vous n'êtes pas membre ou si vous n'avez pas de carte, veuillez composer le (855) 710-6984.

Language	Translated Taglines
9. Hindi	आप के पास अपनी भाषा में सहायता एवं जानकारी निःशुल्क प्राप्त करने का अधिकार है। दुभाषिए के लिए अनुरोध करने के लिए, अपने हेल्थ प्लान ID कार्ड पर सूचीबद्ध टोल-फ्री नंबर पर फ़ोन करें, 0 दबाएं। TTY 711 यदि आपके, या आप जिसकी सहायता कर रहे हैं उसके, प्रश्न हैं, तो आपको अपनी भाषा में निःशुल्क सहायता और जानकारी प्राप्त करने का अधिकार है। किसी अनुवादक से बात करने के लिए, अपने सदस्य कार्ड के पीछे दिए गए ग्राहक सेवा नंबर पर कॉल करें। यदि आप सदस्य नहीं हैं, या आपके पास कार्ड नहीं है, तो (855) 710-6984 पर कॉल करें।
10. Persian-Farsi	اگر شما، یا کسی که شما به او کمک می کنید، سوالی داشته باشید، حق این را دارید که به زبان خود، به طور رایگان کمک و اطلاعات دریافت نمایید. جهت گفتگو با یک مترجم شفاهی، با خدمات مشتری به شماره ای که در پشت کارت عضویت شما درج شده است تماس بگیرید. اگر عضو نیستید، یا کارت عضویت ندارید، با شماره تماس حاصل نمایید (855) 710-6984 شما حق دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت نمایید. برای درخواست مترجم شفاهی با شماره تلفن رایگان قید شده در کارت شناسایی برنامه بهداشتی خود تماس حاصل نموده و 0 را فشار دهید. TTY 711
11. German	Sie haben das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um einen Dolmetscher anzufordern, rufen Sie die gebührenfreie Nummer auf Ihrer Krankenversicherungskarte an und drücken Sie die 0. TTY 711 Falls Sie oder jemand, dem Sie helfen, Fragen haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Kundenservicenummer auf der Rückseite Ihrer Mitgliedskarte an. Falls Sie kein Mitglied sind oder keine Mitgliedskarte besitzen, rufen Sie bitte (855) 710-6984 an.

Language	Translated Taglines
12. Gujarati	તમને વિના મૂલ્યે મદદ અને તમારી ભાષામાં માહિતી મેળવવાનો અધિકાર છે. દુભાષિયા માટે વિનંતી કરવા, તમારા હેલ્થ પ્લાન ID કાર્ડ પરની સૂચીમાં આપેલ ટોલ-ફ્રી મેમ્બર ફોન નંબર ઉપર કોલ કરો, 0 દબાવો. TTY 711 જો તમને અથવા તમે મદદ કરી રહ્યા હોય એવી કોઈ બીજી વ્યક્તિને એસ.બી.એમ. દુભાષિયા સાથે વાત કરવા માટે, તમારા સંપર્ચપદના કાડર્ની પાછળ આપેલ ગ્રાહક સેવા નંબર ૨ પર કોલ કરો. જો આપ સંપર્ચપદ ના ધરાવતા હોવ, અથવા આપની પાસે કાડર્ નથી તો (855) 710-6984 નંબર ૨ પર કોલ કરો.
13. Russian	Вы имеете право на бесплатное получение помощи и информации на вашем языке. Чтобы подать запрос переводчика позвоните по бесплатному номеру телефона, указанному на обратной стороне вашей идентификационной карты и нажмите 0. Линия TTY 711 Если у вас или человека, которому вы помогаете, возникли вопросы, у вас есть право на бесплатную помощь и информацию, предоставленную на вашем языке. Чтобы поговорить с переводчиком, позвоните в отдел обслуживания клиентов по телефону, указанному на обратной стороне вашей карточки участника. Если вы не являетесь участником или у вас нет карточки, позвоните по телефону (855) 710-6984.
14. Japanese	ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳をご希望の場合は、医療プランのID カードに記載されているメンバー用のフリーダイヤルまでお電話の上、0を押してください。TTY専用番号は711です。ご本人様、またはお客様の身の回りの方でも、ご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手し たりすることができます。料金はかかりません。通訳とお話される場合、メンバーカードの裏のカスタマーサービス番号までお電話ください。メンバーでない場合またはカードをお持ちでない場合は(855) 710-6984 までお電話ください。
15. Laotian	ທ່ານມີສິດທີ່ຈະໄດ້ຮັບການຊ່ວຍເຫຼືອແລະຂໍ້ມູນຂ່າວສານທີ່ເປັນພາສາຂອງທ່ານບໍ່ມີຄ່າໃຊ້ຈ່າຍ. ເພື່ອຊໍ່ຮ້ອງນາຍພາສາ,ໂທຟຣີຫາຫມາຍເລກໂທລະສັບສໍາລັບສະມາຊິກທີ່ໄດ້ລະບຸໄວ້ໃນບັດສະມາຊິກຂອງທ່ານ,ກົດເລກ 0. TTY 711 ຖ້າທ່ານ ຫຼື ຄົນ ທີ່ທ່ານ ນຳ ລັງ ໃຫ້ ການຊ່ວຍເຫຼືອມາ ຖ້າມ, ທ່ານ

Language	Translated Taglines
	ນມສີ ດີ ຂໍເອົາການຊວ່ຍເຫຼືອ ແລະ ຂໍມາ ເປັນພາສາຂອງທ່ານ ນໂດໂ້ ດຍບໍ່ມີ ຈ່າຍ ໃຊ້ຈ່າຍ ຍ. ເພື່ອລົມ ກັບ ນາຍແປພາສາ, ໃຫ້ໂ້ ທຫາເບຟີ ຈ່າຍບໍລິການລາຍ ຄາວ ທ່ານມີ ດ່ຽວ ນຫຼັງ ບັດ ສະມາຊິກ ຂອງທ່ານ ນ. ຖ້າ ທ່ານ ນບໍ່ແມ່ນ ສະມາຊິກ, ຫຼື ບໍ່ມີ ດ່ຽວ, ໃຫ້ ໂທຫາເບີ (855) 710-6984.

SECTION 2 - INTRODUCTION

What this section includes:

- Who's eligible for coverage under the Plan;
- The factors that impact your cost for coverage;
- Instructions and timeframes for selecting coverage for yourself and your eligible Dependents;
- When coverage begins; and
- When you can make coverage changes under the Plan.

Eligibility for the Texas Employees Group Benefits Program

You are eligible to enroll in health coverage offered by the Texas Employees Group Benefits Program (GBP or Program) if you are a regular full-time or part-time State Agency Employee as defined in Section 13, *Glossary*, an Institution of Higher Education Employee as defined in Section 13, *Glossary*, or a Retiree as defined in Section 13, *Glossary*, with at least 10 years of service credit at the time of retirement, or required or permitted to enroll by Chapter 1551 of the Texas Insurance Code.

Eligibility for the Consumer Directed HealthSelect High-Deductible Health Plan

As an **Employee**, you are eligible for coverage in the High-Deductible Health Plan (HDHP) portion of the Consumer Directed HealthSelect Plan if:

- You are a full-time or part-time State Agency Employee or Higher Education Employee covered under the GBP, as defined in Section 13, *Glossary*.
- You are not enrolled in Medicare (i.e., you are not age 65 or over, or under age 65 and enrolled in Medicare due to disability or End-Stage Renal Disease).
- You may only participate in the Plan after age 65 if you were enrolled in the Plan prior to your 65th birthday. After you become Medicare-enrolled, please note that you will not be able to receive contributions to your HSA.

As a **Retiree**, you may be eligible for coverage in the HDHP portion of the Plan depending on which plan you had before retirement and your age.

- If you are over age 65 and retired, you are not eligible to enroll in the Consumer Directed HealthSelect Plan. You may only participate in the Plan after age 65 if you were enrolled in the Plan prior to your 65th birthday. After you become Medicare-enrolled, please note that you will not be able to receive contributions to your HSA. For more information on HSA eligibility and requirements, see Attachment I – *Health Savings Account*.
- If you are under age 65 and retired, you are eligible to participate in the Plan as long as you are not enrolled in Medicare due to disability or End-Stage Renal Disease.

Important: The eligibility requirements listed above are specific to coverage in the medical and prescription drug HDHP portion of the Plan. There are different eligibility requirements for the Health Savings Account (HSA) which allow you to open an HSA and receive contributions. HSA eligibility requirements are determined by the IRS. See Attachment I – *Health Savings Account*, for more information about who is eligible to open an HSA.

Your eligible **Dependents** may also participate in the Program and the HDHP portion of the Plan. An eligible Dependent is considered to be:

- Subscriber's spouse – an individual to whom the Subscriber is legally married. This includes a ceremonially married spouse or an informally married spouse whose marriage is memorialized by a valid marriage license or Declaration of Informal Marriage filed with the appropriate governmental authority prior to the date of the spouse's enrollment in the Program;
- Subscriber's child who is under age 26, including a natural child, a stepchild, a foster child, a legally adopted child, a child placed for adoption or ward, as defined in Section 1002.030, Texas Estates Code;
- a child who is related to the Subscriber by blood or marriage and was claimed as the Subscriber's dependent on his/her federal income tax return for the year prior to enrolling the child and for each subsequent year in which the child is enrolled (unless the child is born in the year first enrolled or the Subscriber has a qualifying reason for not claiming the child); or
- a child age 26 or over who (i) is certified by an approved practitioner to be mentally or physically incapacitated from gainful employment and (ii) either earns less than the monthly wage standard for enrolling in Children's Health Insurance Program in Texas for a family of one at the time of application or reevaluation or earns more than this wage standard for a period of six months or longer in any calendar year and demonstrates that he/she is dependent on the Subscriber for care or support and either lives with the Subscriber or has care provided by the Subscriber on a regular basis.

A child who is at least 26 years of age and who is unmarried on the date of and following the expiration of the child's continuation coverage under COBRA ceases to be a Dependent and may continue coverage as a Subscriber who is a Former COBRA Unmarried Child.

A Former COBRA Unmarried Child may enroll a newly acquired dependent child within 31 days of the child's date of birth or placement for adoption, but the Former COBRA Unmarried Child may not enroll any other Dependents.

The Subscriber's Dependents may not enroll in a GBP health plan unless the Subscriber is also enrolled in a GBP health plan. The Subscriber and Dependents must be enrolled in the same health plan unless the Subscriber and/or Dependents have different Medicare eligibility status. If the Subscriber and his/her Dependent are both eligible to enroll in a GBP health plan as the Subscriber, he/she may each be enrolled as the Subscriber or be covered as a Dependent of the other person's plan, but not both. In addition, if you and your spouse are both Subscribers under a GBP health plan, only one parent may enroll your child as a Dependent on the HDHP.

Cost of Coverage

The Subscriber and his/her Employer may share in the cost of the Plan. The Subscriber contribution amount may depend on GBP eligibility and length of enrollment and whether the Subscriber chooses to enroll any Dependents.

The Subscriber's contributions are deducted from his/her paychecks or annuity checks depending on the elections chosen. If the Subscriber is receiving retiree benefits, contributions will be deducted from his/her annuity post-tax. If the Subscriber is receiving full-time employee benefits, then contributions would be deducted from his/her paycheck on a pre-tax basis. This means contributions are deducted before tax dollars come out of your check, before federal income and Social Security taxes are withheld, and (in most states) before state and local taxes are withheld. This gives the Subscriber's contributions a special tax advantage and lowers the Subscriber's actual out-of-pocket costs. The amount of contributions is subject to review, and the Employees Retirement System of Texas Board of Trustees reserves the right to change the contribution amount from time to time.

You can obtain current contribution rates by calling your Benefits Coordinator or logging on to www.ers.texas.gov.

How to Select Coverage

On your eligibility date, unless you are a part-time employee, you are automatically enrolled in either the HealthSelect In-Area or Out-of-State, depending on your eligibility county, or your age if you are a Retiree. If you do not want HealthSelect of Texas In-Area or Out-of-State coverage, you must either select another coverage (such as the Consumer Directed HealthSelect Plan as described in this MBPD, or an HMO, if available,) or waive coverage with your Benefits Coordinator or online, on or before your eligibility date. A part-time employee is not automatically enrolled and must make a coverage election.

If your Employer is an Institution of Higher Education, as defined in Section 13, *Glossary*, that participates in the GBP and your Employer pays the contribution for your health coverage for the first 60 days of employment, you are automatically enrolled in either the In-Area or Out-of-State Plan, depending on your eligibility county, on the first day of Active Work. If you do not want HealthSelect coverage, you must either select another coverage, if available, or waive coverage with your Benefits Coordinator or online, on or before the 30th day of Active Work. The change in coverage is effective on the first day of the following month.

In order to enroll a Dependent, you must provide the Dependent information through ERS Online, or to your Benefits Coordinator on a Benefits Election Form and a Dependent Child Certification form.

Important

If you wish to change your benefit elections due to a qualifying life event such as marriage or the birth or adoption of a child, placement for adoption of a child or other family status change, you must contact your Benefits Coordinator, or make the change through ERS Online, within 31 days of the event. If the change in benefit elections is based on a change in Medicare or Medicaid status, or Children's Health Insurance Program (CHIP) status, you have 60 days. Otherwise, you will need to wait until the next Annual Enrollment period or have a valid qualifying life event to change your elections.

When Coverage Begins

Once your Benefits Coordinator or ERS receives your properly completed enrollment information, coverage for Subscribers will begin as follows:

- if you are a new employee and enroll for the first time in the Program or you have a break in Active Service, on the first day of the month following the completion of a 60-day waiting period, unless the 60th day falls on the first day of a month; in which case coverage begins that day; Additional information regarding insurance eligibility can be found at: www.ers.texas.gov.
- if you have previous Program health coverage with no break in Active Service, on the first day of Active Work or retirement; or
- if you are employed by an Institution of Higher Education as defined in Section 13, *Glossary*, on the first day of Active Work if your Employer pays for coverage during the waiting period; otherwise on the first day of the month following the completion of a 60-day waiting period, unless the 60th day falls on the first day of a month; in which case coverage begins that day.

Coverage for the Subscriber's eligible Dependents will begin as follows:

- if the Subscriber is eligible for coverage without a waiting period and the Subscriber's Dependent information is received on or before the Subscriber's first day of eligibility, coverage will be effective on the first day of eligibility. If the Subscriber's Dependent information is received within 31 days after the Subscriber's eligibility date, the coverage will

become effective on the first day of the month following receipt of the Dependent information; or

- if the Subscriber's Dependent information is received through a post hire change, coverage will become effective on the first day of the month following the date of the post hire change; or
- if the Subscriber is subject to a waiting period and the Subscriber's Dependent information is received before the first day of the month after the 60-day waiting period, Dependent coverage will be effective on the first day of the month after the waiting period.
- if the Subscriber's Dependent information is not received before these deadlines, then the Subscriber will need to wait until the next Annual Enrollment to add coverage for his or her eligible Dependents.

For eligible Dependents acquired after a Subscriber's eligibility date, or as addressed in the *Changing Your Coverage* subsection below, coverage will begin as follows:

- coverage for a spouse or Dependent stepchild that the Subscriber acquires via marriage becomes effective the first of the month following the date of the marriage, provided the Subscriber notifies his/her Benefits Coordinator or makes the change through ERS Online within 31 days of the date of the marriage;
- a newborn natural child is covered at birth for 31 days without enrollment. However, the Subscriber must enroll the child within 31 days of the date of birth to continue the child's coverage as a Dependent beyond 31 days;
- an eligible newborn who is not the Subscriber's natural child and meets the definition of Dependent of the Subscriber, such as a child placed with the Subscriber for adoption, is covered from the date of birth or date of placement with the Subscriber for adoption, provided that the Subscriber notifies his/her Benefits Coordinator or makes the change through ERS Online within 31 days of the birth or placement for adoption; and
- coverage for an eligible Dependent who is the subject of a National Medical Support Notice is effective on the date the Subscriber's Benefits Coordinator or ERS receives the National Medical Support Notice.

If You Are Hospitalized When Your Coverage Begins

If you are an Inpatient in a Hospital, Skilled Nursing Facility or Inpatient Rehabilitation Facility on the day your coverage begins, the HDHP will pay Benefits for Covered Health Services related to that Inpatient Stay as long as you receive Covered Health Services in accordance with the terms of the HDHP.

You should notify Blue Cross and Blue Shield of Texas within 48 hours of the day your coverage begins, or as soon as is reasonably possible. Network Benefits are available only if you receive Covered Health Services from Network Providers.

Changing Your Coverage

You may make coverage changes during the Plan Year only if you experience a Qualifying Life Event (QLE), or during Annual Enrollment. The change in coverage must be consistent with the QLE (e.g., you cover your spouse following your marriage or your child following an adoption). The following are considered QLEs for purposes of the Plan:

- change in marital status;
- change in Dependent status;
- change in employment status;
- significant cost of Benefits or coverage change imposed by a third-party (excluding GBP);

- loss of coverage due to the exhaustion of another employer's COBRA benefits, provided you were paying for premiums on a timely basis;
- change in Medicare, Medicaid, or Children's Health Insurance Program (CHIP) status; or
- an applicable National Medical Support Notice.

If you wish to change your elections, you must contact your Benefits Coordinator, or make the change through ERS Online, within 31 days of the Qualifying Life Event. If the change in benefits election is based on a change in Medicare, Medicaid or CHIP status, you have 60 days. Otherwise, you may not make a change until the next Annual Enrollment or upon experiencing a valid qualifying life event.

Notes:

- Any child who is placed with the Subscriber for adoption will be eligible for coverage on the date the child is placed with the Subscriber, even if the legal adoption is not yet final.
- Any changes based on a Qualifying Life Event are effective on the first day of the month following the date of the QLE (except when a child is newborn, adopted or subject to a National Medical Support Order, as previously stated in this section).

Change in Coverage due to Qualifying Life Event - Example

Jane is married and has two children who are eligible Dependents. At Annual Enrollment, she elects not to participate in the GBP's health coverage, because her husband, Tom, has family coverage under his employer's medical plan. In October, Tom loses his job as part of a downsizing. As a result, Tom loses his eligibility for medical coverage. Due to Tom's change in employment status, Jane can elect family medical coverage under the GBP's health coverage outside of Annual Enrollment.

SECTION 3 - HOW THE HDHP WORKS

What this section includes:

- Accessing Benefits;
- BlueCard® Program and Beyond: Accessing Your Healthcare Benefits While Traveling;
- Allowable Amounts;
- Deductibles;
- Coinsurance; and
- Total Out-of-Pocket Maximum.

Accessing Benefits

You can choose to receive Network Benefits or Non-Network Benefits. Generally, when you receive Covered Health Services from a Network Provider, you pay less than you would if you receive the same care from a Non-Network Provider. Therefore, in most instances, your out-of-pocket expenses will be less if you use a Network Provider.

If you receive care from Non-Network Providers, the HDHP generally pays Benefits at a lower level and reimburses the Non-Network Provider at an amount less than a Network Provider. You may also be required to pay the amount that exceeds the Non-Network Allowable Amount (sometimes referred to as Balance Billing). Balance billing can result in significant increased cost to you and, this amount does not apply to any Total Out-of-Pocket Maximum. It is very important that you ask the Non-Network Provider about his/her billed charges before you receive care. Emergency Health Services received at a Non-Network Hospital are covered at the Network level until your Physician determines that it is medically appropriate to transfer you to a Network Hospital.

Network Benefits apply to Covered Health Services that are provided by a Network Physician or other Network Provider or coordinated through the Mental Health/Substance Use Disorder Administrator.

For Facility services, these are Benefits for Covered Health Services that are provided at a Network Facility.

Emergency Health Services are always paid at the Network Benefit level regardless of whether services are received at a Network or Non-Network Hospital until your Physician determines that it is medically appropriate to transfer you to a Network Hospital. For more information on Emergency Health Services Benefits, including the difference in Benefits for Emergency Health Services received in a Hospital, a Freestanding Emergency Department or a Freestanding Emergency Room, go to Section 5, *Schedule of Benefits and Coverages* under the heading *Emergency Services*, and Section 6, *Details for Covered Health Services*. For more information about potential Balance Billing related to Emergency Health Services, see the discussion of *Allowable Amounts* below in this Section 3, *How the Plan Works*.

Non-Network Benefits apply to Covered Health Services that are provided by a Non-Network Provider or a Non-Network Facility.

When Covered Health Services from Non-Network Providers will be Paid as Network Benefits

If specific Covered Health Services are not available from a Network Provider in your area, you may be eligible to receive Network Benefits from a Non-Network Provider. In such rare instances, your Network Physician will notify Blue Cross and Blue Shield of Texas, and they will work with

you and your Network Physician to refer you to a Non-Network Provider and coordinate care through this Provider.

The HDHP allows such referrals only when there is no Network Provider to provide the necessary medical care within a 75-mile radius of the Participant's address on file.

When you receive Covered Health Services on this basis, the HDHP will pay Network Benefits for those Covered Health Services, even if one or more of those Covered Health Services is received from a Non-Network Provider, however, you may be subject to Balance Billing.

Network Benefits also apply to Covered Health Services that are provided on a non-emergent basis at a Network Facility by a Non-Network Emergency Care Physician, assistant surgeon, surgical assistant, laboratory technician, radiologist, anesthesiologist, pathologist, or consulting Physician. However Covered Health Services provided on this basis will be reimbursed as set forth under Allowable Amounts as described in Section 13, *Glossary*. As a result, you will be responsible for the difference between the amount billed by the Provider and the amount Blue Cross and Blue Shield of Texas determines to be an Allowable Amount for reimbursement.

Looking for a Network Provider?

In addition to other helpful information, www.healthselectoftexas.com, Consumer Directed HealthSelect's dedicated website, contains a directory of Network health care professionals and Facilities. While Network status may change from time to time, www.healthselectoftexas.com has the most current source of Network information. Use www.healthselectoftexas.com to search for Physicians available in the HDHP.

Network Providers

Blue Cross and Blue Shield of Texas or its affiliates arrange for health care Providers to participate in the Network. At your request, Blue Cross and Blue Shield of Texas will send you a directory of Network Providers free of charge. Keep in mind, a Provider's Network status may change so the most up-to-date source of Network Providers is the HealthSelect dedicated website. To verify a Provider's status or request a Provider directory, you can call (800) 252-8039 toll-free or go to www.healthselectoftexas.com.

Network Providers are independent practitioners and are not employees of HealthSelect, Blue Cross and Blue Shield of Texas or ERS.

BlueCard® Program and Beyond: Accessing Your Healthcare Benefits While Traveling

Wherever you travel, you have access to healthcare benefits.

If you are traveling within your state of residence, Blue Cross and Blue Shield of Texas provides access to Providers throughout the state. If you are traveling outside of your state of residence but within the United States, the BlueCard Program provides access to contracted Providers in other states. If you are traveling outside of the country, Blue Cross Blue Shield Global Core provides access to Providers abroad.

Traveling Prepared

If you know you will be traveling, there are some things you can do to travel prepared.

- Call a Personal Health Assistant toll-free at (800) 252-8039, Monday–Friday from 7 a.m. - 7 p.m. central time (CT) or Saturday from 7 a.m. - 3 p.m. CT with any questions.
- Bring your medical ID card.
- If you receive care while traveling, keep all the associated receipts and paperwork.

How to Find a Provider

Finding a Provider while traveling is just like finding a Provider at home. You have a few options:

- **Call** a Blue Cross and Blue Shield of Texas Personal Health Assistant toll-free at (800) 252-8039, Monday–Friday from 7 a.m. - 7 p.m. CT or Saturday from 7 a.m. - 3 p.m. CT.
- **Go online** to use the Provider Finder® tool.
 - o For travel within the United States, Provider Finder is accessible via www.healthselectoftexas.com and by logging in to the secure participant portal, Blue Access for MembersSM.
 - o For travel outside of the United States, the international Provider Finder is accessible via www.bcbsglobalcore.com.
- **Download** the Blue Cross and Blue Shield of Texas Mobile App and use the Provider Finder tool. Text BCBSTXAPP to 33633 to get the app on your mobile device.

Emergency Care

In the event of a true Emergency, visit the nearest Emergency Facility.

If you have an Emergency, the Plan pays Network Benefits for Covered Health Services, regardless of where you receive care. For more information on Emergency Health Services Benefits, including the difference in Benefits for Emergency Health Services received in a Hospital, a Freestanding Emergency Department or a Freestanding Emergency Room, go to Section 5, *Schedule of Benefits and Coverages* under the heading *Emergency Services*, and Section 6, *Details for Covered Health Services*. For more information about potential Balance Billing related to Emergency Health Services, see the discussion of *Allowable Amounts* below in this Section 3, *How the Plan Works*.

However, in some cases you may have to pay up front and file a claim to be reimbursed. Keep all your paperwork and follow the instructions for filing a claim below.

Non-Emergency Care

To visit a Provider while traveling, find a contracted Provider using the Provider Finder or by calling a Personal Health Assistant.

You must contact a Blue Cross and Blue Shield of Texas Personal Health Assistant at (800) 252-8039 to obtain Prior Authorization for non-Emergency Inpatient Services.

Traveling Within the United States

If you see a BlueCard contracted Provider (verify via Provider Finder or calling a Personal Health Assistant) while traveling within the United States, the Commonwealth of Puerto Rico, or the U.S. Virgin Islands, the Plan pays Network Benefits for Covered Health Services.

If you see a Non-Contracted Provider for non-Emergency services, the Plan pays for Covered Health Services at the Non-Network Benefit level and subject to the Non-Network Annual Deductible. Generally, when you receive Covered Health Services from a Network Provider, you pay less than you would if you receive the same care from a Non-Network Provider.

Virtual Visits

If you are traveling within the United States, Virtual Visits are a convenient option for non-Emergency care. You can speak to a board-certified doctor using live audio and video technology for treatment. If necessary, a doctor can prescribe medication and electronically send to your selected pharmacy. The service is available 24-hours a day, including nights, weekends and holidays and does not require a referral. Virtual Visits are not available while traveling outside of the United States.

Traveling Outside the United States – Blue Cross Blue Shield Global Core

If you see a contracted Provider (verify via Provider Finder or calling a Personal Health Assistant) while traveling outside of the United States, the Plan pays for Covered Health Services at the Non-Network Benefit level and subject to the Non-Network Annual Deductible and Non-Network Plan provisions. If you see a Non-Network Provider, the Plan still pays for Covered Health

Services at the Non-Network Benefit level and subject to the Non-Network Annual Deductible but you could be Balance Billed.

How to Submit a Claim

If you visited a Non-Network Provider or any provider outside of the United States, you'll likely need to submit a claim for reimbursement.

For care received within the United States, submit claims to Blue Cross and Blue Shield of Texas.

Submit the domestic claim form, found online at www.healthselectoftexas.com, with an itemized bill of services rendered. Please put your group and ID number on all pages of your submission.

Claims can be submitted by mail to:

Blue Cross Blue Shield of Texas
P.O. Box 660044
Dallas, TX, 75266-0044

For assistance with the claims submission process, call a Personal Health Assistant toll-free at (800) 252-8039, Monday–Friday from 7 a.m. - 7 p.m. CT or Saturday from 7 a.m. - 3 p.m. CT.

For care received abroad, submit claims to Service Center.

Send a completed Blue Cross Blue Shield Global Core claim form, found online at www.bcbsglobalcore.com, with an itemized bill of services rendered to the Global Core Service Center to begin the claims process.

Claims can be submitted by mail to:

Blue Cross Blue Shield Global Core Service Center
PO Box 2048
Southeastern, PA 19399

Claims also can be emailed to claims@bcbsglobalcore.com

Following the instructions on the claim form will help ensure timely processing of your claim. If you need assistance with your claim submission, you should call the Blue Cross Blue Shield Global Core Service Center at (800) 810-BLUE (2583) 24 hours a day, 7 days a week.

The Blue Cross Blue Shield Global Core program was formerly known as BlueCard Worldwide®.

Blue Cross, Blue Shield, the Blue Cross and Blue Shield symbols, BlueCard, BlueCard Worldwide, and Blue Cross Blue Shield Global are trademarks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield companies.

Note: Whether care is received within the United States or outside of the United States, Participants have 18 months from the date of service to submit a claim. Providers have 365 days from the date of service to submit a claim. Claims received outside of this time frame will be denied.

Don't Forget Your Consumer Directed HealthSelect Medical ID Card

Remember to show your Consumer Directed HealthSelect medical ID card every time you receive Covered Health Services from a Provider. If you do not show your ID card, a Provider has no way of knowing that you are enrolled in the HDHP and cannot determine your benefits.

Allowable Amounts

Allowable Amounts are charges for Covered Health Services that are provided while the HDHP is in effect, determined as described below.

For Network Benefits, you are not responsible for any difference between Allowable Amounts and the amount the Provider bills. For certain Non-Network Covered Health Services, the HDHP will

not pay Benefits until you have met your Annual Deductible. You are responsible for paying, directly to the Non-Network Provider, any difference between the amount the Provider bills you and the Allowable Amounts.

ERS has delegated to Blue Cross and Blue Shield of Texas the discretion to determine whether a treatment or supply is a Covered Health Service and how the Allowable Amounts will be determined and otherwise covered under the HDHP, per guidelines established by the HDHP and Blue Cross and Blue Shield of Texas. ERS has the discretion to interpret all terms and conditions under the HDHP, as described under *Interpretation of the HDHP* in Section 12, *Other Important Information*.

Allowable Amounts are the amount Blue Cross and Blue Shield of Texas determines that Blue Cross and Blue Shield of Texas will pay for Benefits. Allowable Amount determinations are subject to Blue Cross and Blue Shield of Texas' reimbursement policy guidelines, as described under the definition of Allowable Amounts in Section 13, *Glossary*.

For **Network Benefits**, Allowable Amounts are based on the following:

- When Covered Health Services are received from a Network Provider, Allowable Amounts are Blue Cross and Blue Shield of Texas' contracted fee(s) with that Provider.
- When Covered Health Services are received from a Non-Network Provider as a result of an Emergency or as specifically arranged for by Blue Cross and Blue Shield of Texas, Allowable Amounts are billed charges unless a lower amount is negotiated by Blue Cross and Blue Shield of Texas or authorized by law.

For **Non-Network Benefits**, Allowable Amounts are based on the following:

- For non-Emergency Covered Health Services:
 - o Blue Cross and Blue Shield of Texas will reimburse Non-Contracted Hospital-based Providers/Physicians (defined in this MBPD as: Emergency care Physician, consulting Physician, assistant surgeon, Durable Medical Equipment Provider, surgical assistant, laboratory technician, radiologist, anesthesiologist or pathologist), for non-emergent Covered Health Services, when performed in a licensed defined Facility (including: acute Hospital, Freestanding Emergency Room, ambulatory surgical center, Skilled Nursing Facility, long term acute care), at 110% of the published rates allowed by the Centers for Medicare and Medicaid Services (CMS) for Medicare for the same or similar service within the same geographical market, regardless of the Facility's contracted status. CMS rates are updated on a quarterly basis.
 - o Blue Cross and Blue Shield of Texas will reimburse Non-Network Professional Providers for Covered Health Services performed in a place of treatment other than a Facility, at 85% of the published rates allowed by the Centers for Medicare and Medicaid Services (CMS) for Medicare for the same or similar service within the same geographic market. For mental health professional services received with Non-Network Providers outside the state of Texas, the Mental Health/Substance Use Disorder Administrator will reimburse Covered Health Services received by a Physician (Medical Doctor [MD] or Doctor of Osteopathy[DO]) or PhD at 85% of the published rates allowed by CMS for Medicare for the same or similar service within the same geographic market. For other Providers, including but not limited to Licensed Professional Counselor, Licensed Clinical Social Workers, or other licensed covered Providers that are not MDs, DOs, or PhDs, the Mental Health/Substance Use Disorder Administrator will reimburse Covered Health Services at 75% of 85% of the published rates allowed by CMS for Medicare for the same or similar service within the same geographic market.
 - o Blue Cross and Blue Shield of Texas will reimburse Non-Network Facilities at 85% of the published rates allowed by the Centers for Medicare and Medicaid Services (CMS) for Medicare for the same or similar service within the same geographic

market. For mental health services received at a Non-Network Facility outside the state of Texas, the Mental Health/Substance Use Disorder Administrator will reimburse Facilities at 85% of the published rates allowed by Centers for Medicare and Medicaid Services (CMS) for Medicare for the same or similar service within the same geographic market.

- When rates are not published by CMS for episodic claims, Blue Cross Blue Shield will use an episodic prospective payment system (a bundled payment system based upon the duration of the episode).
- To be considered Preventive Care, Covered Health Services, services must be received from a Network Provider and/or Facility:
 - o For non-emergent, Non-Network claims for which a Medicare rate is not available, and a gap methodology rate is not available, Blue Cross and Blue Shield of Texas will reimburse claims at an Allowable Amount based on 50% of billed charges.
 - o Non-Network freestanding dialysis center claims will be reimbursed at 75% of Blue Cross and Blue Shield of Texas' average PPO network dialysis Provider contracted rates.
 - o Non-Network home health claims will be reimbursed at 75% of Blue Cross and Blue Shield of Texas' average PPO network home health Provider contracted rates.
 - o Non-Network Skilled Nursing Facility claims will be reimbursed at 75% of Blue Cross and Blue Shield of Texas' average PPO network Skilled Nursing Facility Provider contracted rates.
 - o Effective January 1, 2018, non-Contracted Freestanding Emergency Room Facility claims will be reimbursed at 75% of the average contracted rate for PPO network Hospitals and Freestanding Emergency Room Facilities for Emergency Services within Blue Cross and Blue Shield of Texas established regions.

Important

In general, a Non-Network Allowable Amount is less than a Network Allowable Amount. As a result, when you receive Covered Health Services from a Non-Network Provider, your cost is generally higher. You are responsible for the amount exceeding the Plan's Allowable Amount, which can be significantly more than when you receive Covered Health Services from a Network Provider. (This is referred to as Balance Billing.) For example, this applies if you receive Covered Health Services at a Network Facility from a Non-Network Provider.

Deductibles

Annual Deductible

The Annual Deductible is the amount Allowable Amounts you must pay each Calendar Year for Covered Health Services before you are eligible to begin receiving Benefits. There are separate Network and Non-Network Annual Deductibles for the HDHP. The amounts you pay toward your Annual Deductible accumulate over the course of the Calendar Year.

Covered Health Services that are subject to the Annual Deductible and also subject to a visit or day limit will be included in reaching both the Annual Deductible and the maximum day or visit Benefit limit.

The Network Annual Deductible is \$2,100 for individual coverage or \$4,200 for family coverage per Calendar Year. The Non-Network Annual Deductible is \$4,200 for individual coverage or \$8,400 for family coverage per Calendar Year. If you are enrolled in family coverage, the entire family deductible amount must be met before benefits are paid for any individual Participant.

The Annual Deductible applies to all Covered Health Services under the HDHP, including Covered Drugs provided under the Consumer Directed HealthSelect Prescription Drug Program administered by OptumRx.

Allowable Amounts that apply to the Annual Deductible also apply to the Total Out-of-Pocket Maximum.

Additional Deductible

Before you are admitted to a Non-Network Hospital or other Facility for Inpatient care, whether for medical, mental health, Serious Mental Illness or substance-related and addictive disorder treatment, you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas as described in Section 4, *Prior Authorization*.

If you do not obtain Prior Authorization, an Additional Deductible will apply before you are eligible to begin receiving Non-Network Benefits.

The Additional Deductible is \$200 and applies each time you fail to obtain Prior Authorization for a Non-Network Inpatient admission as required, as detailed under *Reduction in Benefits if Prior Authorization is Not Obtained* in Section 4, *Prior Authorization*.

Allowable Amounts that apply to the Additional Deductible also apply to the Total Out-of-Pocket Maximum; however, they do not apply to the Non-Network Annual Deductible.

Coinsurance

Coinsurance is a fixed percentage of Allowable Amounts that you are responsible for paying for certain Covered Health Services. The amount you pay for Coinsurance is determined after you meet the Annual Deductible.

The payments you make as Coinsurance apply to your Total Out-of-Pocket Maximum.

Coinurance Example

Let's assume that you receive HDHP Benefits for Durable Medical Equipment from a Network Provider and you have already met your Network Annual Deductible. Since the HDHP pays 80% of Allowable Amounts, you are responsible for paying the other 20%. This 20% is your Coinsurance.

Total Out-of-Pocket Maximum

The Total Out-of-Pocket Maximum is the HDHP's overall limit on the amount you will pay out of pocket for your cost sharing for Covered Health Services each Calendar Year. There are separate Network and Non-Network Total Out-of-Pocket Maximums for the HDHP. The Total Out-of-Pocket Maximum includes Coinsurance and applicable Deductibles, as described below. Once you reach the Total Out-of-Pocket Maximum, you will not be required to pay any more out-of-pocket expenses for Benefits for the remainder of the Calendar Year, except as noted below.

Note: See Table 1 below and Table 2 in Section 5, *Schedule of Benefits and Coverage*, for details on what applies to the Total Out-of-Pocket Maximum.

The Total Out-of-Pocket Maximum applies to all Covered Health Services under the HDHP, including Covered Drugs provided under the Consumer Directed HealthSelect Prescription Drug Program administered by OptumRx.

If your eligible out-of-pocket expenses, except as noted below, in a Calendar Year exceed the Total Out-of-Pocket Maximum, the HDHP pays 100% of Allowable Amounts for Covered Health Services for that level of Benefits through the end of the Calendar Year.

Table 1 below identifies what does and does not apply toward your Network and Non-Network Total Out-of-Pocket Maximums.

TABLE 1		
HDHP Features	Applies to the Network Total Out-of-Pocket Maximum?	Applies to the Non-Network Total Out-of-Pocket Maximum?
Payments toward the Annual Deductible	Yes	Yes
Coinsurance payments for Covered Health Services and Covered Drugs provided under the Consumer Directed HealthSelect Prescription Drug Program administered by OptumRx	Yes	Yes
Services or supplies that are for non-Covered Health Services excluded under the HDHP or non-Covered Drugs excluded under the Consumer Directed HealthSelect Prescription Drug Program administered by OptumRx	No	No
Expenses not covered because a maximum Benefit has been reached	No	No
Additional Deductible amounts you are required to pay if you do not obtain Prior Authorization from Blue Cross and Blue Shield of Texas for an Inpatient Stay at a Non-Network Hospital or other Facility*	Not Applicable	Yes
Amounts you must pay out-of-pocket when no Benefits are paid by the HDHP if you do not obtain Prior Authorization from Blue Cross and Blue Shield of Texas*	Not Applicable	No
Charges that exceed Allowable Amounts as determined by Blue Cross and Blue Shield of Texas	No	No

*See *Reduction in Benefits if Prior Authorization is Not Obtained* in Section 4, *Prior Authorization*, for a list of services this applies to.

How the HDHP Works - Example

The following example illustrates how the Annual Deductibles, Total Out-of-Pocket Maximums and Coinsurance work in practice: Let's say Gary has individual coverage under the Consumer Directed HealthSelect Plan's HDHP. He has met his Network Annual Deductible but not his Non-Network Annual Deductible and needs to see a Physician. The flow chart below shows what happens when he visits a Network Physician versus a Non-Network Physician.

Network Benefits	Non-Network Benefits										
1. Gary goes to see a Network Physician, and presents his Consumer Directed HealthSelect medical ID card.	1. Gary goes to see a Non-Network Physician, and presents his Consumer Directed HealthSelect medical ID card.										
2. He receives treatment from the Physician. The HDHP's Allowable Amount for the Network office visit equals \$125.	2. He receives treatment from the Physician. The Allowable Amount for his visit to his Non-Network Physician is \$85; however, the Physician's fee is \$225.										
3. The Physician's office requests no payment, informing Gary that it will bill Blue Cross and Blue Shield of Texas directly.	3. The Physician's office requests no payment, informing Gary that it will bill Blue Cross and Blue Shield of Texas directly.*										
4. Since Gary has met his Network Annual Deductible, he is responsible for paying Coinsurance for this visit. After Blue Cross and Blue Shield of Texas processes the claim from the Provider, it is determined that Gary is responsible for paying Coinsurance directly to the Physician. Gary is responsible for \$25 (20% of \$125).	4. After Blue Cross and Blue Shield of Texas processes the claim from the Provider, it is determined that Gary is responsible for paying the Allowable Amount of \$85 directly to the Physician, because he has not yet met his Non-Network Annual Deductible.										
5. Blue Cross and Blue Shield of Texas applies the \$25 toward Gary's Total Network Out-of-Pocket Maximum.	5. Gary receives a bill from the Physician and pays the Physician directly. Blue Cross and Blue Shield of Texas applies the \$85 toward Gary's Non-Network Annual Deductible and Non-Network Total Out-of-Pocket Maximum.										
	6. The Physician's office, at its discretion, might bill Gary for the remaining \$140 (sometimes referred to as Balance Billing): <table><tr><td>\$225</td><td>-</td><td>\$85</td><td>=</td><td>\$140</td></tr><tr><td>(Physician's fee)</td><td></td><td>(Allowable Amount)</td><td></td><td></td></tr></table> Gary's \$140 payment does not apply to his Non-Network Annual Deductible or Non-Network Total Out-of-Pocket Maximum.	\$225	-	\$85	=	\$140	(Physician's fee)		(Allowable Amount)		
\$225	-	\$85	=	\$140							
(Physician's fee)		(Allowable Amount)									

*Although Non-Network Providers have the right to request payment in full at the time of service, they bill Blue Cross and Blue Shield of Texas directly in most cases.

SECTION 4 - PRIOR AUTHORIZATION

What this section includes:

- How to obtain Prior Authorization for certain Covered Health Services; and
- What services require Prior Authorization.

Prior Authorization

It is recommended that you confirm with Blue Cross and Blue Shield of Texas that all Covered Health Services listed below have been prior authorized as required.

The Plan requires Prior Authorization for certain Covered Health Services. In general, when Covered Health Services are provided by a Blue Cross and Blue Shield of Texas Network Provider, the Network Provider is responsible for obtaining Prior Authorization. There are some Covered Health Services, however, for which you are responsible for obtaining Prior Authorization. Covered Health Services for which Prior Authorization is required are identified below and in Section 6, *Details for Covered Health Services*, within each Covered Health Service category.

Before receiving these services from a Network Provider, you may want to contact Blue Cross and Blue Shield of Texas to verify that the Hospital, Physician and Other Providers are current Network Providers and that they have obtained the required Prior Authorization. Network Facilities and Network Providers cannot bill you for services they fail to prior authorize as required. To verify that a Provider is in Network or to check the status of a Prior Authorization, you may contact Blue Cross and Blue Shield of Texas by calling (800) 252-8039 toll-free. You can also go online to www.healthselectoftexas.com and log in to Blue Access for Members to view your current Prior Authorizations.

When you choose to receive certain Covered Health Services from Non-Network Providers, you are responsible for obtaining Prior Authorization before you receive these services. Note that your obligation to obtain Prior Authorization is also applicable when a Non-Network Provider intends to admit you to a Network Facility or refers you to other Network Providers.

To obtain Prior Authorization, call (800) 344-2354 toll-free. This call starts the utilization review process. The utilization review process is a set of formal techniques designed to monitor the use of, or evaluate the clinical necessity, appropriateness, efficacy, or efficiency of, health care services, procedures or settings. Once you have obtained the Prior Authorization, please review the documentation carefully so that you understand what services have been authorized and what Providers are authorized to deliver the services that are subject to Prior Authorization.

Covered Health Services that Require Prior Authorization

Network Covered Health Services

Network Providers are responsible for obtaining Prior Authorization from Blue Cross and Blue Shield of Texas before they provide most services to you. These services include:

- physical therapy, occupational therapy, and speech therapy;
- Congenital Heart Disease services and surgeries;
- Durable Medical Equipment that is greater than \$1,000;
- genetic/molecular testing;
- high tech radiology exams (such as CT scan, Nuclear Stress Test, MRI, PET scan);

- home health services;
- home infusion therapy (only covered for Network Providers);
- inpatient admissions;
- inpatient Hospice and rehabilitation;
- long-term acute care;
- maternity inpatient care (for deliveries with complications);
- Mental Health Services for inpatient, Residential Treatment Facility and Partial Hospitalization;
- neurobiological disorders for inpatient, Residential Treatment Facility and Partial Hospitalization;
- non-emergent air and ground ambulance;
- orthognathic surgery;
- outpatient behavioral health services;
 - o services for outpatient behavioral health services (including intensive outpatient program (IOP) for Mental Health Services and Substance Use Disorder; psychological and neuropsychological testing; repetitive transcranial magnetic stimulation (rTMS); electro-convulsive therapy (ECT); and Applied Behavioral Analysis (ABA), for Autism Spectrum Disorders only);
- outpatient surgery, regardless of where it is performed;
- physical therapy, occupational therapy, and speech therapy;
- Private Duty Nursing;
- radiation therapy for cancer;
- Reconstructive Procedures;
- Skilled Nursing Facility;
- sleep studies;
- specialty drugs (contact a Blue Cross and Blue Shield of Texas Personal Health Assistant for additional information);
- Substance Use Disorders for inpatient, Residential Treatment Facility and Partial Hospitalization; and
- transplant services.

Non-Network Covered Health Services

When you choose to receive certain Covered Health Services from Non-Network Providers, you are responsible for obtaining Prior Authorization from Blue Cross and Blue Shield of Texas before you receive these services. In many cases, your Non-Network Benefits will be reduced if Blue Cross and Blue Shield of Texas has not provided Prior Authorization, as described below under *Reduction in Benefits if Prior Authorization is Not Obtained*.

The Non-Network services that require **you** to request Blue Cross and Blue Shield of Texas Prior Authorization are:

- Congenital Heart Disease services and surgeries;
- Durable Medical Equipment that is greater than \$1,000;
- genetic/molecular testing;
- high tech radiology exams (such as CT scan, Nuclear Stress Test, MRI, PET scan);
- home health services;
- inpatient admission;
- inpatient Hospice and rehabilitation;
- long-term acute care;
- maternity inpatient care (for deliveries with complications);
- Mental Health Services for inpatient, Residential Treatment Facility and Partial Hospitalization;
- neurobiological disorders for inpatient, Residential Treatment Facility and Partial Hospitalization;
- non-emergent air and ground ambulance;
- orthognathic surgery;
- outpatient behavioral health services:
 - o services for outpatient behavioral health services (including intensive outpatient program (IOP) for Mental Health Services and Substance Use Disorder; psychological and neuropsychological testing; repetitive transcranial magnetic stimulation (rTMS); electro-convulsive therapy (ECT); and Applied Behavioral Analysis (ABA), for Autism Spectrum Disorders only);
- outpatient surgery, regardless of where it is performed;
- physical therapy, occupational therapy, and speech therapy;
- Private Duty Nursing;
- radiation therapy for cancer;
- Reconstructive Procedures;
- Skilled Nursing Facility;
- sleep studies;
- specialty drugs (contact your Personal Health Assistant for additional information);
- Substance Use Disorders for inpatient, Residential Treatment Facility and Partial Hospitalization; and
- transplant services

For reductions in Benefits that apply if you do not obtain Prior Authorization from Blue Cross and Blue Shield of Texas, see below under *Reduction in Benefits if Prior Authorization is Not Obtained* as well as Section 6, *Details for Covered Health Services*.

Note: If you are admitted to a Non-Network Hospital, Skilled Nursing Facility or inpatient Rehabilitation Facility as a result of an Emergency, you or your representative must notify Blue Cross and Blue Shield of Texas within 48 hours after the admission.

Contacting Blue Cross and Blue Shield of Texas is easy.
Simply call (800) 252-8039 toll-free

Reduction in Benefits if Prior Authorization is Not Obtained

If you do not obtain Prior Authorization for certain services listed above, your Benefits will be reduced.

- If you do not obtain Prior Authorization from Blue Cross and Blue Shield of Texas for these Non-Network services, Benefits will be subject to a \$200 Additional Deductible:
 - Congenital Heart Disease services and surgeries;
 - high tech radiology;
 - inpatient admissions;
 - long-term acute care;
 - maternity inpatient care (for deliveries with complications);
 - Mental Health Services for inpatient, Residential Treatment Facility and Partial Hospitalization;
 - neurobiological disorders for inpatient, Residential Treatment Facility and Partial Hospitalization;
 - orthognathic surgery;
 - outpatient behavioral health services (including intensive outpatient program (IOP) for Mental Health Services and Substance Use Disorder; psychological and neuropsychological testing; repetitive transcranial magnetic stimulation (rTMS); electro-convulsive therapy (ECT); and applied behavioral analysis (ABA), for Autism Spectrum Disorders only);
 - physical therapy, occupational therapy, and speech therapy;
 - Reconstructive Procedures (including but not limited to breast reduction surgery);
 - Substance Use Disorders for inpatient, Residential Treatment Facility and Partial Hospitalization; and
 - transplant services.
- If you do not obtain Prior Authorization from Blue Cross and Blue Shield of Texas for these Non-Network services, you will be responsible for paying all charges and no Benefits will be paid:
 - Durable Medical Equipment that is greater than \$1,000;
 - genetic/molecular testing;
 - home health services;
 - inpatient Hospice and rehabilitation;
 - non-emergent air and ground ambulance;
 - outpatient surgery, regardless of where it is performed;
 - Private Duty Nursing;
 - radiation therapy for cancer;
 - Skilled Nursing Facility;
 - sleep studies; and
 - specialty drugs (contact a Blue Cross and Blue Shield of Texas Personal Health Assistant for additional information);

Special Note Regarding Medicare

If you are enrolled in Medicare as your Primary Plan, Medicare pays benefits before the HDHP and you are not required to obtain Prior Authorization from Blue Cross and Blue Shield of Texas before receiving Covered Health Services. Since Medicare pays benefits first, the HDHP will pay medical Benefits second as described in Section 9, *Coordination of Benefits (COB)*.

SECTION 5 - SCHEDULE OF BENEFITS AND COVERAGE

Note: If you have Medicare coverage, see Section 9, *Coordination of Benefits*, for details on when and how HealthSelect will coordinate with Medicare.

Table 2 below contains the HDHP's Annual Deductibles, other deductibles, and Out-of-Pocket Maximums applicable for Covered Health Services and Covered Drugs.

TABLE 2		
HDHP Features	Network	Non-Network
Annual Deductible¹		
• Individual coverage, per Calendar Year	\$2,100	\$4,200
• Family coverage, per Calendar Year (cumulative Annual Deductible) ²	\$4,200	\$8,400
Additional Deductible (applies each time you do not obtain Prior Authorization as required in Section 4- Prior Authorization under <i>Reduction in Benefits if Prior Authorization is Not Obtained</i>)	Not Applicable	\$200
Total Out-of-Pocket Maximum³		
• Participant, per Calendar Year	\$6,550	\$13,100
• Family, per Calendar Year (not to exceed the applicable Individual amount per Participant)	\$13,100	\$26,200
Lifetime Maximum Benefit	Unlimited	

¹The Annual Deductible applies toward the Total Out-of-Pocket Maximum for all Covered Health Services, including Covered Drugs provided under the Consumer Directed HealthSelect Prescription Drug Program administered by OptumRx. The Network Deductible accumulates separately from the Non-Network Deductible.

²The HDHP does not require that you or a covered Dependent meet the individual Annual Deductible in order to satisfy the family Annual Deductible. If more than one person in a family is covered under the HDHP, the individual coverage Annual Deductible stated in this table above does not apply. Instead, the family Annual Deductible applies and no one in the family is eligible to receive Benefits until the family Annual Deductible is satisfied.

³The Network Total Out-of-Pocket Maximum accumulates separately from the Non-Network Total Out-of-Pocket Maximum.

This Table 3 contains the percentages of Allowable Amounts that the HDHP pays for the Covered Health Services listed. The percentage of Allowable Amounts not paid by the HDHP is the Coinsurance for which you are responsible. For detailed descriptions of Covered Health Services and Benefits, refer to Section 6, *Details for Covered Health Services*.

Important Notice:

In general, a Non-Network Allowable Amount is less than a Network Allowable Amount. As a result, when you receive Covered Health Services from a Non-Network Provider, your cost is generally higher. You are responsible for the amount exceeding the Plan's Allowable Amount, which can be significantly more than when you receive Covered Health Services from a Network Provider. (This is referred to as Balance Billing.) For example, this applies if you receive Covered Health Services at a Network Facility from a Non-Network Provider.

TABLE 3		
Covered Health Services¹	Percentage of Allowable Amounts Payable by the HDHP:	
	Network	Non-Network*
Acquired Brain Injury		
• Physician's Office Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
• Hospital - Inpatient Stay	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
• Physician Fees for Surgical and Medical Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
• Rehabilitation Services - Outpatient Therapy	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Allergy Treatment	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Ambulance Services		
• Emergency Ambulance	80% after you meet the Annual Deductible	80% of billed charges after you meet the Network Annual Deductible
• Non-Emergency Ambulance	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible

TABLE 3		
Covered Health Services ¹	Percentage of Allowable Amounts Payable by the HDHP:	
	Network	Non-Network*
Chiropractic Treatment Maximum Benefits of \$75 per visit and maximum of 30 visits per Calendar Year. (Airrosti Providers have a Benefit maximum of 30 visits per Calendar Year. Maximum Benefit of \$75 per visit will not apply to Airrosti Providers.)	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Christian Science Practitioner Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Clinical Trials		
Physician's Office Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Hospital - Inpatient Stay	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Physician Fees for Surgical and Medical Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Congenital Heart Disease (CHD) Services		
Hospital - Inpatient Stay	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Physician's Office Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Physician Fees for Surgical and Medical Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Scopic Procedures - Outpatient Diagnostic and Therapeutic	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Surgery - Outpatient	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible

TABLE 3		
Covered Health Services ¹	Percentage of Allowable Amounts Payable by the HDHP:	
	Network	Non-Network*
Dental Services		
• Accident-Related	80% after you meet the Annual Deductible	80% after you meet the Network Annual Deductible
• Medical Condition-Related	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
• Dental Anesthesia		
- Hospital - Inpatient Stay	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
- Surgery - Outpatient	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Diabetes Services <i>See Durable Medical Equipment in Section 6, Details for Covered Health Services, for limits.</i>		
• Diabetes Self-Management and Training/Diabetic Eye Examinations/Foot Care		
- Physician's Office Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
• Diabetes Self-Management Items		
- Diabetes equipment	80% after you meet the Annual Deductible	60% after you meet the Network Annual Deductible
- Diabetes supplies	80% after you meet the Annual Deductible	80% after you meet the Network Annual Deductible
Durable Medical Equipment (DME)	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Emergency Services		
• Hospital Emergency Room - Outpatient		

TABLE 3		
Covered Health Services ¹	Percentage of Allowable Amounts Payable by the HDHP:	
	Network	Non-Network*
- True Emergency	80% after you meet the Annual Deductible	80% after you meet the Network Annual Deductible
- Non-Emergency	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
• Freestanding Emergency Room (FSER not affiliated with Hospital)		
- True Emergency	80% after you meet the Annual Deductible	80% after you meet the Network Annual Deductible
- Non-Emergency	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
• Freestanding Emergency Department - (FSER Department that is Hospital-affiliated)		
- True Emergency	80% after you meet the Annual Deductible	80% after you meet the Network Annual Deductible
- Non-Emergency	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
• Hospital-Based Providers (includes Radiologists, Anesthesiologists, Pathologists and Labs, and Emergency Room Physicians, and could include other Hospital-based Providers)		
- True Emergency	80% after you meet the Annual Deductible	80% after you meet the Network Annual Deductible
- Non-Emergency*	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
*For Non-Network Hospital-Based Providers that practice in a Network Facility, Network Benefits apply to the Participant; but Plan reimbursement to the Non-Network Hospital-Based Provider is at the Non-Network level. This means the Participant is responsible for any charges exceeding the Plan's Allowable Amount to the Non-Network Provider (Balance-Billing)		

TABLE 3		
Covered Health Services ¹	Percentage of Allowable Amounts Payable by the HDHP:	
	Network	Non-Network*
For Non-Network Hospital-Based Providers that practice in a Non-Network Facility, Non-Network Benefits apply		
Family Planning and Infertility Services		
FDA-approved women's contraception methods, voluntary sterilization and contraceptive counseling	100% Annual Deductible does not apply	60% after you meet the Annual Deductible
All other family planning services and supplies	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Habilitation and Rehabilitation Services - Outpatient Therapy (including physical therapy, occupational therapy, and speech therapy)	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Hearing Aids Maximum Benefits of \$1,000 per ear for any consecutive 36-month period and \$1 per battery.	80% after you meet the Annual Deductible	80% after you meet the Network Annual Deductible
High-Tech Radiology - CT, PET, MRI, MRA and Nuclear Medicine – Outpatient	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Home Health Care		
Home infusion therapy	80% after you meet the Annual Deductible	Not Covered
All other home health care services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible Maximum of 100 visits per Calendar Year
Hospice Care	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Hospital - Inpatient Stay	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible

TABLE 3		
Covered Health Services ¹	Percentage of Allowable Amounts Payable by the HDHP:	
	Network	Non-Network*
Lab, X-Ray and Diagnostics - Outpatient	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Maternity Care		
Physician's Services No Coinsurance applies to Network prenatal visits and to Network obstetrician delivery services. Complications of Pregnancy are treated as Physician's Office Services - Sickness and Injury. Coinsurance and Deductible applies to initial Network prenatal visit. Subsequent visits and obstetrician delivery services are covered at 100% for Network services	100% Annual Deductible does not apply	60% after you meet the Annual Deductible
Hospital - Inpatient Stay A separate Coinsurance and Deductible will not apply for a newborn child unless the child's length of stay in the Hospital exceeds the mother's or unless the mother is not an HDHP Participant.	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Physician Fees for Surgical and Medical Services (Non-obstetric services)	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Lab, X-Ray and Diagnostics - Outpatient	80% after you meet the Annual Deductible* *If these services are billed by the Provider as preventive, coverage will be at 100% and the Annual Deductible will not apply	60% after you meet the Annual Deductible
Medical Supplies	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible

TABLE 3		
Covered Health Services ¹	Percentage of Allowable Amounts Payable by the HDHP:	
	Network	Non-Network*
Medications and Injections Note: Medications and Injections that are preventive in nature are covered as shown under Preventive Care Services in this section. Outpatient prescription medications may be covered under the Consumer Directed HealthSelect Prescription Drug Program administered by OptumRx. Refer to the HealthSelect Prescription Drug Program for self-administered medication information.	80% after you meet the Annual Deductible	<i>Administered in a Participant's home</i> Not Covered <i>Administered in any other outpatient location</i> 60% after you meet the Annual Deductible
Mental Health Services		
See Neurobiological Disorders - Autism Spectrum Disorder Services and Serious Mental Illness Services in this section for these Benefits.		
Hospital - Inpatient Stay	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Outpatient Facility Care (Partial Hospitalization/Day Treatment and Intensive Outpatient Treatment)	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Outpatient Physician or Mental Health Provider Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Neurobiological Disorders - Autism Spectrum Disorder Services		
Hospital - Inpatient Stay	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Outpatient Facility Care (Partial Hospitalization/Day Treatment and Intensive Outpatient Treatment)	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Outpatient Physician or Mental Health Provider Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Nutritional Counseling	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Ostomy Supplies	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible

TABLE 3		
Covered Health Services ¹	Percentage of Allowable Amounts Payable by the HDHP:	
	Network	Non-Network*
Physician Fees for Surgical and Medical Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Physician's Office Services - Sickness and Injury (including Retail Health Clinic and Outpatient Clinic Facility Services)	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Preventive Care Services (See chart on pages 140-141 for list of services.) Note: Under the Affordable Care Act, certain Preventive Care Services are paid at 100% (i.e., at no cost to the Participant) conditioned upon Physician billing and diagnosis. In some cases, you may be responsible for payment on certain related services, such as diagnostic services and/or services provided by a Non-Network Provider) that are not guaranteed payment at 100% by the Affordable Care Act.	100% Annual Deductible does not apply	60% after you meet the Annual Deductible
Private Duty Nursing - Outpatient	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible Maximum of 96 hours per Calendar Year for Non-Network Benefits
Prosthetic Devices	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Reconstructive Procedures		
Physician's Office Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Hospital - Inpatient Stay	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Physician Fees for Surgical and Medical Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible

TABLE 3		
Covered Health Services ¹	Percentage of Allowable Amounts Payable by the HDHP:	
	Network	Non-Network*
Prosthetic Devices	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Surgery - Outpatient	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Retail Health Clinic	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Scopic Procedures - Outpatient Diagnostic and Therapeutic	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Serious Mental Illness Services		
Hospital - Inpatient Stay	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Outpatient Facility Care (Partial Hospitalization/Day Treatment and Intensive Outpatient Treatment)	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Outpatient Physician or Mental Health Provider Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Skilled Nursing Facility/Inpatient Rehabilitation Facility Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Substance Use Disorder Services		
Hospital - Inpatient Stay	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Outpatient Facility Care (Partial Hospitalization/Day Treatment and Intensive Outpatient Treatment)	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Outpatient Physician or Mental Health Provider Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Surgery - Outpatient	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible

TABLE 3		
Covered Health Services ¹	Percentage of Allowable Amounts Payable by the HDHP:	
	Network	Non-Network*
Temporomandibular Joint (TMJ) Services and Orthognathic Surgery		
• Physician's Office Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
• Hospital - Inpatient Stay	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
• Physician Fees for Surgical and Medical Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
• Surgery - Outpatient	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Therapeutic Treatments - Outpatient	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Transplant Services		
• Physician's Office Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
• Hospital - Inpatient Stay	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
• Physician Fees for Surgical and Medical Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Urgent Care Center Services	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Virtual Visits Benefits are available only when services are delivered through a Virtual Network Provider. You can find a Network Virtual Provider at www.healthselectoftexas.com or by calling Blue Cross and Blue Shield of Texas at (800) 252-8039 toll-free.	80% after you meet the Annual Deductible	Not Covered

TABLE 3		
Covered Health Services ¹	Percentage of Allowable Amounts Payable by the HDHP:	
	Network	Non-Network*
Vision Examinations		
Routine Eye Exam Maximum of one routine exam per Participant per Calendar Year.	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible
Non-routine or follow-up visits	80% after you meet the Annual Deductible	60% after you meet the Annual Deductible

¹You must obtain Prior Authorization from Blue Cross and Blue Shield of Texas, as described in Section 4, *Prior Authorization*, to receive full Benefits before receiving certain Covered Health Services from a Non-Network Provider. In general, if you visit a Network Provider, that Provider is responsible for obtaining Prior Authorization from Blue Cross and Blue Shield of Texas before you receive certain Covered Health Services. See Section 6, *Details for Covered Health Services*, for further information.

*In general, a Non-Network Allowable Amount is less than a Network Allowable Amount. As a result, when you receive Covered Health Services from a Non-Network Provider, your cost is generally higher. You are responsible for the amount exceeding the Plan's Allowable Amount, which can be significantly more than when you receive Covered Health Services from a Network Provider. This is referred to as Balance Billing. For example, this applies if you receive Covered Health Services at a Network Facility from a Non-Network Provider.

SECTION 6 - DETAILS FOR COVERED HEALTH SERVICES

What this section includes:

- Covered Health Services for which the HDHP pays Benefits; and
- Covered Health Services that require you to obtain Prior Authorization from Blue Cross and Blue Shield of Texas before you receive them, and any reduction in Benefits that may apply if you do not call Blue Cross and Blue Shield of Texas.

This section supplements Table 3 in Section 5, *Schedule of Benefits and Coverage*.

While Table 3 provides you with the percentage of Allowable Amounts payable by the HDHP, along with Benefit limitations and Annual Deductible information for each Covered Health Service, this section provides more details of Covered Health Services and the Benefits for those services. These details provide any additional limitations that may apply and, identify the Covered Health Services for which you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas. The Covered Health Services in this section appear in the same order as they do in Table 3 for easy reference. Health care services that are not covered are described in Section 7, *Exclusions: What the HDHP Will Not Cover*.

Reminders:

All Covered Health Services must be determined by the HDHP to be Medically Necessary. Capitalized terms are defined in Section 13, *Glossary*, and may help you to understand the Benefits in this section.

Acquired Brain Injury

The HDHP pays Benefits for the treatment of conditions that are the result of, and related to, acquired brain injury. Covered Health Services include, but are not limited to:

- cognitive rehabilitation therapy;
- cognitive communication therapy;
- community reintegration services;
- neurocognitive therapy and rehabilitation;
- neurobehavioral, neurophysiological, neuropsychological, and psychophysiological testing or treatment;
- neurofeedback therapy;
- post-acute transition services; and
- remediation.

Allergy Treatment

The HDHP pays for Benefits for allergy treatment, including injections, testing and antigens/serum, received in a Physician's office or other Outpatient Facility when no other health service is received.

Ambulance Services

The HDHP covers Emergency ambulance services and transportation provided by a licensed ambulance service to the nearest Hospital that offers Emergency Health Services. See Section 13, *Glossary*, for the definition of Emergency and Emergency Health Services.

Ambulance service by air is covered in an Emergency if ground transportation is impossible, or would seriously jeopardize your life or health. If special circumstances exist, the HDHP may pay Benefits for Emergency air transportation to a Hospital that is not the closest Facility to provide Emergency Health Services.

The HDHP also covers transportation provided by a licensed professional ambulance (either ground or air ambulance, as the HDHP determines appropriate) between Facilities when the transport is requested by a Physician and is:

- from a Non-Network Hospital to a Network Hospital;
- to a Hospital that provides a higher level of Medically Necessary care that was not available at the original Hospital;
- to a more Cost-Effective acute care Facility; or
- from an acute Facility to a sub-acute setting.

In most cases, Blue Cross and Blue Shield of Texas will initiate and direct non-Emergency ambulance transportation. If you are requesting non-Emergency air and/or ground ambulance services, please remember that you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas as soon as possible prior to the transport. If Prior Authorization is not obtained from Blue Cross and Blue Shield of Texas, you will be responsible for paying all charges and no Benefits will be paid, regardless of whether the ambulance service is a Network Provider or Non-Network Provider.

Chiropractic Treatment

The HDHP provides Benefits for Chiropractic Treatment when provided by a licensed Doctor of Chiropractic.

For chiropractic services other than maintenance or preventive Chiropractic Treatment, your chiropractor will be required to submit a treatment plan that outlines goal-directed rehabilitation services. Benefits can be denied or limited for Participants who are not progressing in goal-directed Chiropractic Treatment or if treatment goals have previously been met. Benefits under this section are not available for maintenance or preventive Chiropractic Treatment.

Benefits for Chiropractic Treatment are limited to \$75 per visit, regardless of whether the Provider is Network or Non-Network. Any combination of Network Benefits and Non-Network Benefits for Chiropractic Treatment are limited to 30 visits per Calendar Year.

If you receive Chiropractic Treatment from Airrosti Rehab Centers, the maximum Benefit of \$75 per visit will not apply. However, the 30 visit Benefit maximum will still apply.

Christian Science Practitioner Services

Benefits are provided for recognized services of a Christian Science Practitioner when in lieu of Physician or Other Provider services.

Clinical Trials

The HDHP provides Benefits for routine patient care costs incurred during participation in a qualifying Phase I, II, III or IV Clinical Trial for the prevention, detection or treatment of a life-threatening disease or condition. Benefits are provided for the reasonable and necessary items and services used to prevent, detect and treat complications arising from participation in a qualifying Clinical Trial.

Benefits are available only when the Participant is clinically eligible for participation in the Clinical Trial as defined by the researcher.

Benefits for routine patient care costs for Clinical Trials include, but are not limited to:

- Covered Health Services for which Benefits are typically provided absent a Clinical Trial;
- Covered Health Services required solely for the provision of the investigational item or service, the clinically appropriate monitoring of the effects of the item or service, or the prevention of complications; and
- Covered Health Services needed for reasonable and necessary care arising from the provision of an investigational item or service.

The following are not considered routine patient care costs for Clinical Trials and no Benefits are payable:

- the Experimental or Investigational Service or item;
- items and services provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient;
- items and services associated with managing the Clinical Trial;
- items and services that are inconsistent with widely accepted and established standards of care for the particular diagnosis;
- any item or service that is not a Covered Health Service or is specifically excluded under the HDHP, regardless of whether the item or service is required in connection with participation in a Clinical Trial; and
- items and services provided by the research sponsors free of charge for any person enrolled in the trial.

A qualifying Clinical Trial is a Phase I, Phase II, Phase III, or Phase IV Clinical Trial that is conducted in relation to the prevention, detection or treatment of cancer or other life-threatening disease or condition and is described in any of the following bullet points:

- Federally funded trials. The study or investigation is approved or funded (which may include funding through in-kind contributions) by one or more of the following:
 - o National Institutes of Health (NIH), including the National Cancer Institute (NCI) (including a cancer center that has been designated by the NCI as a Clinical Cancer Center or Comprehensive Cancer Center);
 - o Centers for Disease Control and Prevention (CDC);
 - o Agency for Healthcare Research and Quality (AHRQ);
 - o Centers for Medicare and Medicaid Services (CMS);
 - o a cooperative group or center of any of the entities described above, the Department of Defense (DOD) or the Department of Veterans Affairs (VA);
 - o a qualified non-governmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants;
 - o the Department of Veterans Affairs, the Department of Defense or the Department of Energy as long as the study or investigation has been reviewed and approved through a system of peer review that is determined by the Secretary of Health and Human Services to both:
 - be comparable to the system of peer review of studies and investigations used by the National Institutes of Health; and
 - assure unbiased review of the highest scientific standards by qualified individuals who have no interest in the outcome of the review; or

- o an institutional review board of an institution in Texas that has an agreement with the Office for Human Research Protections of the U.S. Department of Health and Human Services.
- the study or investigation is conducted under an investigational new drug application reviewed by the U.S. Food and Drug Administration;
- the study or investigation is a drug trial that is exempt from having such an investigational new drug application;
- the Clinical Trial must have a written protocol that describes a scientifically sound study and have been approved by all relevant institutional review boards (IRBs) before Participants are enrolled in the trial. The HDHP may, at any time, request documentation about the trial; or
- the subject or purpose of the trial must be the evaluation of an item or service that meets the definition of a Covered Health Service and is not otherwise excluded under the HDHP.

Congenital Heart Disease (CHD) Services

The HDHP pays Benefits for Congenital Heart Disease (CHD) services ordered by a Physician. Benefits include, but are not limited to, the Facility charge and the charge for supplies and equipment. Benefits are available for the following CHD services:

- evaluation;
- fetal echocardiograms;
- interventional cardiac catheterizations;
- in-utero surgery to correct CHD or heart defects;
- Outpatient diagnostic testing; and
- surgical interventions.

CHD services other than those listed above are excluded from coverage, unless determined by Blue Cross and Blue Shield of Texas to be proven procedures for the involved diagnoses. Contact Blue Cross and Blue Shield of Texas at (800) 252-8039 toll-free for information about CHD services.

If you receive Congenital Heart Disease services, the HDHP pays Benefits as described under:

- Hospital - Inpatient Stay;
- Physician Fees for Surgical and Medical Services;
- Physician's Office Services - Sickness and Injury;
- Scopic Procedures - Outpatient Diagnostic and Therapeutic;
- Surgery – Outpatient; and
- Therapeutic Treatments - Outpatient.

Please remember that you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas when surgery for CHD will result in an Inpatient Hospital Stay. For Non-Network Benefits, if Prior Authorization from Blue Cross and Blue Shield of Texas is not obtained, Benefits for Covered Health Services for the Inpatient Stay will be subject to the \$200 Additional Deductible.

Dental Services

Accident-Related

Dental services are covered by the HDHP when all of the following are true:

- treatment is necessary because of accidental damage caused by physical trauma, including but not limited to, such Injury resulting from domestic violence or a medical condition, to sound and natural teeth (i.e., teeth with no major restorations and no periodontal involvement) and/or dental work that was in place at the time of the Injury, including, but not limited to, crowns, veneers, bridges and implants;
- the dental damage did not occur as a result of normal activities of daily living or extraordinary use of the teeth;
- dental services are performed by a Doctor of Dental Surgery or a Doctor of Medical Dentistry; and
- the dental damage is severe enough that initial contact with a Physician or dentist occurred within 72 hours of the accident. (You may request an extension of this time period provided that you do so within 60 days of the dental damage and if extenuating circumstances exist due to the severity of the accident that caused the dental damage).

Dental services for final treatment to repair the accidental dental damage must be completed within 24 months of the accident.

The HDHP provides Benefits for only the following treatment of accidental dental damage:

- endodontic (root canal) treatment;
- Emergency examination;
- extractions;
- necessary diagnostic X-rays;
- post-traumatic crowns if such are the only clinically acceptable treatment;
- prefabricated post and core;
- replacement of lost teeth due to the Injury;
- restoration or replacement of dental work that was in place at the time of the Injury, including, but not limited to, crowns, veneers, bridges and implants;
- simple minimal restorative procedures (fillings);
- temporary repairs immediately following the Injury that will allow any of the above permanent repairs to be performed; and
- temporary splinting of teeth.

Alternate Benefit for Accident-Related Dental Services

If you require new dental work, such as crowns or implants, or repair/replacement of dental work that was in place at the time of the Injury, as described above, the HDHP will pay benefits for the most Cost-Effective procedure(s) recommended by the treating Provider. However, if you choose to have a more costly procedure(s), the HDHP may reimburse you for a portion of your costs, up to a maximum of the amount of the more Cost-Effective procedure. When you submit your claim, you must include an estimate from the Provider for the more Cost-Effective procedure(s) in addition to receipts for the alternate procedure(s) actually performed. You will receive a maximum reimbursement of the amount estimated for the more Cost-Effective procedure(s).

Medical Condition-Related

The HDHP also covers dental care (oral examination, X-rays, extractions and non-surgical elimination of oral infection) required for the direct treatment of a medical condition limited to:

- medical transplant procedures;

- initiation of immunosuppressives (medication used to reduce inflammation and suppress the immune system);
- treatment or correction of a Congenital Anomaly when provided to an eligible Dependent child; and
- direct treatment of cancer or cleft palate.

The HDHP also provides Benefits for Covered Health Services for oral surgery for the following:

- excision of neoplasms, including benign, malignant and premalignant lesions, tumors and non-odontogenic cysts;
- incision and drainage of cellulitis;
- surgical procedures involving sinuses, salivary glands and ducts;
- removal of teeth if integral to a medical procedure prior to radiation therapy of the head and neck, but not the dental reconstruction for the replacement of the extracted teeth;
- replacement of natural teeth lost as a result of radiation therapy performed while you are a Participant in the HDHP;
- reconstruction after tumor removal (including bone grafting and dental implants if necessary to stabilize a maxillofacial prosthesis such as an obturator); and
- removal of broken teeth if necessary to reduce jaw fracture.

Dental Anesthesia

The HDHP provides Benefits for dental anesthesia for a Participant whose dentist provides documentation that states he or she cannot undergo local anesthesia because of a documented physical, mental or medical reason.

Charges for the dental procedure itself, including, but not limited to, the professional fees of the dentist, are not covered.

Diabetes Services

The HDHP pays Benefits for the Covered Health Services identified below.

Covered Diabetes Services	
Diabetic Eye Examinations/Foot Care	Benefits under this section include, but are not limited to, medical eye examinations (dilated retinal examinations) and preventive foot care for Participants with diabetes.
Diabetes Self-Management Training Programs	Benefits are provided for Outpatient self-management training, including, but not limited to: • training after the initial diagnosis of diabetes regarding the care and management of diabetes, nutritional counseling and proper use of diabetes equipment and supplies; • training after a significant diagnosed change in symptoms or condition requiring change in self-management regime; and • periodic training warranted by the development of new techniques and treatment for diabetes. These services must be ordered by a Physician and provided by appropriately licensed or registered health care professionals.

Covered Diabetes Services	
Diabetic Self-Management Items	Insulin pumps and supplies for the management and treatment of diabetes, based upon the medical needs of the Participant. Covered diabetes equipment is specifically defined as: • blood glucose monitors, including monitors designed to be used by blind individuals; • insulin infusion devices; • insulin pumps and associated appurtenances; and • podiatric appliances (shoes, shoe inserts and foot orthotics) for the prevention of complications associated with diabetes. Insulin pumps are subject to all the conditions of coverage stated under <i>Durable Medical Equipment</i> in this section. Covered diabetes supplies are specifically defined as: • alcohol wipes; • glucagon emergency kits; • injection aids; • lancets and lancet devices; • syringes; • test strips for blood glucose monitors; and • visual reading and urine tests strips; Note: Insulin, prescriptive and non-prescriptive oral agents for controlling blood sugar levels, as well as test strips, lancets and lancet devices, insulin pens and syringes are covered under the outpatient prescription drug benefits through the Consumer Directed HealthSelect Prescription Drug Program administered by OptumRx.

Please remember, to receive Non-Network Benefits you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas before obtaining any Durable Medical Equipment for the management and treatment of diabetes if the retail purchase cost or cumulative retail rental cost of a single item will exceed \$1,000. To receive Network Benefits, you must purchase or rent the DME from the vendor Blue Cross and Blue Shield of Texas identifies or purchase it directly from the prescribing Network Physician. If Prior Authorization from Blue Cross and Blue Shield of Texas is not obtained, you will be responsible for paying all charges and no Benefits will be paid.

Durable Medical Equipment (DME)

The HDHP pays for Durable Medical Equipment (DME) that is:

- ordered or provided by a Physician for Outpatient use;
- not consumable or disposable;
- used for medical purposes with respect to treatment of a Sickness, Injury or disability or their symptoms;

- durable enough to withstand repeated use;
- not implantable within the body (except as noted below); and
- appropriate for use, and primarily used, within the home.

If more than one piece of DME can meet your functional needs, you will receive Benefits only for the most Cost-Effective piece of equipment. Benefits are provided for a single unit of DME (example: one insulin pump) and for repairs of that unit.

Examples of DME include, but are not limited to:

- continuous positive airway pressure device (CPAP or BIPAP);
- equipment to administer oxygen (e.g., respirator);
- equipment to assist mobility, such as a standard wheelchair;
- Hospital beds;
- delivery pumps for tube feedings;
- negative pressure wound therapy pumps (e.g., wound vacuums);
- burn garments;
- insulin pumps and all related necessary supplies as described under *Diabetes Services* in this section;
- external cochlear devices and systems. (**Note:** Cochlear implants are also covered by the HDHP under *Hospital - Inpatient Stay, Rehabilitation Services - Outpatient Therapy or Surgery - Outpatient* in this section);
- cranial remolding orthotics (e.g., cranial helmets);
- braces that stabilize an injured body part, including, but not limited to, necessary adjustments to shoes to accommodate braces. Braces that stabilize an injured body part and braces to treat curvature of the spine are considered Durable Medical Equipment and are a Covered Health Service. Braces that straighten or change the shape of a body part are excluded from coverage. Dental braces are also excluded from coverage; and
- equipment for the treatment of chronic or acute respiratory failure or conditions.

The HDHP also covers batteries, tubings, nasal cannulas, connectors, headgear, and masks used in connection with DME.

Benefits also include speech aid devices and tracheo-esophageal voice devices required for treatment of severe speech impediment or lack of speech directly attributed to Sickness or Injury.

Note: DME is different from prosthetic devices – see *Prosthetic Devices* in this section.

Benefits are provided for the repair/replacement of a type of Durable Medical Equipment once every three Calendar Years.

At the HDHP's discretion, replacements may be covered when the DME is damaged beyond repair due to normal wear and tear, when repair costs exceed new purchase price or when a replacement piece of DME is required due to the Participant's growth or other physical change or a change in the Participant's abilities or medical condition occurs sooner than the three-year timeframe. Repairs, including, but not limited to, the replacement of essential accessories, such as hoses, tubes, mouth pieces, etc., for necessary DME are only covered when required to make the item/device serviceable and the estimated repair expense does not exceed the cost of purchasing or renting another item/device. Requests for repairs may be made at any time and are not subject to the three-year timeline for replacement.

Please remember, to receive Non-Network Benefits you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas before obtaining any Durable Medical Equipment if the retail purchase cost or cumulative retail rental cost of a single item will exceed \$1,000. To receive Network Benefits you must purchase or rent the DME from the vendor Blue Cross and Blue Shield of Texas identifies or purchase it directly from the prescribing Network Physician. If Prior Authorization from Blue Cross and Blue Shield of Texas is not obtained, you will be responsible for paying all charges and no Benefits will be paid.

Emergency Room Services - Outpatient

The HDHP's Emergency room services Benefit pays for Outpatient treatment at a Hospital or Alternate Facility when required to stabilize a patient or initiate treatment.

If you continue a stay in a Non-Network Hospital after the date your Physician determines that it is medically appropriate to transfer you to a Network Hospital, you may be responsible for paying the amount exceeding Allowable Amounts.

Network Benefits will be paid for an Emergency admission to a Non-Network Hospital as long as Blue Cross and Blue Shield of Texas is notified within 48 hours, or the next business day, after you are admitted to a Non-Network Hospital. If you continue your stay in a Non-Network Hospital after the date your Physician determines that it is medically appropriate to transfer you to a Network Hospital, Non-Network Benefits will apply.

Emergency room Benefits may be available when you seek such services to treat a condition you reasonably believe is an Emergency even if, once diagnosed, the condition is not determined by the HDHP to have been an Emergency.

A Freestanding Emergency Room and Freestanding Emergency Department are medical care Facilities that are structurally separate and distinct from a Hospital that provides Emergency Health Services.

Please note that Benefits may be different for Freestanding Emergency Rooms and Freestanding Emergency Departments as described in Section 5- *Schedule of Benefits and Coverage* under the heading *Emergency Services*.

Please remember that you or your representative must call Blue Cross and Blue Shield of Texas within 48 hours, or the next business day, after you are admitted to a Non-Network Hospital as a result of an Emergency. If Blue Cross and Blue Shield of Texas is not notified, Benefits for the Inpatient Hospital Stay will be subject to the \$200 Additional Deductible and Benefits will be paid at the Non-Network level.

Family Planning and Infertility Services

The HDHP pays Benefits for voluntary family planning services and supplies. Coverage is provided for contraceptive counseling, elective sterilization procedures (tubal ligation or vasectomy), contraceptives drugs administered by a Provider (e.g., Depo-Provera, Norplant) and contraceptive devices (e.g., diaphragm, intrauterine device (IUD)), including fitting and removal.

Note: Oral contraceptives are covered under the Consumer Directed HealthSelect Prescription Drug Program administered by OptumRx.

Coverage for infertility services includes only diagnostic laboratory and X-ray procedures, therapeutic injections and surgical treatment necessary for the diagnosis and treatment of involuntary infertility (i.e., infertility that is not a result of voluntary sterilization).

For services specifically excluded, refer to Section 7, *Exclusions: What the HDHP Will Not Cover*, under the heading *Reproduction/Infertility*.

Habilitation and Rehabilitation Services - Outpatient Therapy

The HDHP provides short-term Outpatient Habilitation and rehabilitation services for the following types of therapy:

- cardiac rehabilitation;
- cognitive rehabilitation therapy following a traumatic brain Injury or cerebral vascular accident;
- occupational therapy;
- physical therapy;
- post-cochlear implant aural therapy;
- pulmonary rehabilitation; and
- speech therapy.

Benefits provided under this section include “Habilitation” services, which are health care services that help a person keep, learn or improve skills and functioning for daily living prescribed by a Participant’s treating Physician pursuant to a treatment plan to develop a function not previously developed as a result of a disabling condition, or a disorder resulting from Sickness, Injury, trauma or other event or condition suffered by the Participant prior to the development by that Participant of one or more functional life skills such as walking or talking. Benefits for Habilitation services do not apply to Educational services. Custodial Care, respite care, day care, therapeutic recreation, vocational training and residential treatment are not Habilitation services.

To be Covered Health Services, all Habilitation services or rehabilitation services must be performed by a licensed therapy Provider under the direction of a Physician (when required by state law) and must be provided in a Physician’s office or on an Outpatient basis at a Hospital or Alternate Facility. Your Provider will be required to submit a treatment plan that outlines goal-directed Habilitation services or rehabilitation services. Benefits can be denied or shortened for Participants who are not progressing in goal-directed rehabilitation services or if rehabilitation goals have previously been met.

Benefits for Durable Medical Equipment and prosthetic devices, when used as a component of Habilitation services, are described under *Durable Medical Equipment* and *Prosthetic Devices* in this section.

Massage therapy is a Covered Health Service when Medically Necessary and provided by a licensed therapy Provider, subject to all the conditions of this section.

Except as described below under *Therapies for Children with Developmental Delay Services*, the HDHP will pay Benefits for speech therapy for the treatment of disorders of speech, language, voice, communication and auditory processing only when:

- the speech impediment or dysfunction results from a Congenital Anomaly or Injury or Sickness, including, but not limited to, stroke, cancer or Autism Spectrum Disorder;
- needed following the placement of a cochlear implant; or
- used to treat stuttering, stammering, or other articulation disorders not related to an underlying medical condition.

Hearing Aids

The HDHP pays Benefits for hearing aids required for the correction of a hearing impairment (a reduction in the ability to perceive sound which may range from slight to complete deafness). Hearing aids are electronic amplifying devices designed to bring sound more effectively into the ear. A hearing aid consists of a microphone, amplifier and receiver.

Benefits are available for a hearing aid that is purchased as a result of a written recommendation by a Physician. Benefits are provided for the hearing aid and for charges for associated fitting and testing.

Any combination of Network Benefits and Non-Network Benefits for hearing aids, including fitting, testing and molds, are limited to \$1,000 per hearing impaired ear for any consecutive 36-month period.

Hearing aid batteries are not included in the hearing aid Benefit limit. Hearing aid batteries are covered at 100% up to maximum of \$1 per battery. You must submit a receipt with a completed claim form located under the *Publications and Forms* section at www.healthselectoftexas.com.

Benefits do not include dispensing fees or repairs to a hearing aid, even if the hearing aid purchase was a Covered Health Service under the HDHP.

Note: Limited coverage of bone anchored hearing aids is provided as described under *Prosthetic Devices* in this section.

High-Tech Radiology - CT, PET Scans, MRI, MRA and Nuclear Medicine - Outpatient

The HDHP pays Benefits for CT scans, PET scans, MRI, MRA, nuclear medicine, and major diagnostic services received on an Outpatient basis at a Hospital or Alternate Facility or in a Physician's office.

Benefits under this section include, but are not limited to:

- the Facility charge and the charge for supplies and equipment; and
- Physician services for radiologists, anesthesiologists and pathologists.

Benefits for other Physician services are described in this section under *Physician Fees for Surgical and Medical Services*.

When you use a Network Provider, the Network Provider is responsible for obtaining Prior Authorization for high-tech radiology services. If you use a Non-Network Provider, you are responsible for ensuring Prior Authorization is obtained from Blue Cross and Blue Shield of Texas. If Prior Authorization is not obtained, you will be responsible for the \$200 Additional Deductible in addition to your Non-Network Deductible and Coinsurance.

Home Health Care

Covered Health Services are services that a Home Health Agency provides if you need care in your home due to the nature of your condition. Services must be:

- ordered by a Physician;
- provided by or supervised by a registered nurse (R.N.) or licensed vocational nurse (L.V.N.), or provided by either a home health aide or licensed practical nurse (L.P.N.) and supervised by a registered nurse, in your home;
- not considered Custodial Care, as defined in Section 13, *Glossary*; and
- provided on a part-time or Intermittent Skilled Nursing Care schedule when Skilled Care is required. Refer to Section 13, *Glossary*, for the definition of Skilled Care.

Blue Cross and Blue Shield of Texas will decide if Skilled Care is needed by reviewing both the skilled nature of the service and the need for Physician-directed medical management. A service will not be determined to be Skilled Care simply because there is not an available caregiver.

Covered Health Services for home health care include, but are not limited to:

- physical, occupational (when consisting of traditional physical therapy modalities), speech and respiratory therapy services provided by a licensed therapist; and
- supplies and equipment routinely provided by a Home Health Agency.

For services specifically excluded, refer to Section 7, *Exclusions: What the HDHP Will Not Cover*, under the heading *Types of Care*.

Benefits under this section are provided for home infusion therapy, which is the administration of fluids, nutrition or medication (including, but not limited to, all additives, and chemotherapy) by intravenous or gastrointestinal (enteral) infusion or by intravenous injection in the home setting. There is no coverage for home infusion therapy unless it is performed by a Network Provider.

Home infusion therapy includes, but is not limited to:

- drug and intravenous solutions;
- pharmacy compounding and dispensing services;
- all equipment and ancillary supplies necessitated by the defined therapy;
- delivery services;
- patient and family education; and
- nursing services.

Non-Network Benefits for home health care are limited to 100 visits per Calendar Year. One visit equals four hours of Skilled Care services. Home health care visits from both Network and Non-Network Providers apply to this limit.

Please remember, to receive Non-Network Benefits you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas before receiving services. If Prior Authorization from Blue Cross and Blue Shield of Texas is not obtained, you will be responsible for paying all charges and no Benefits will be paid.

Hospice Care

Hospice care is an integrated program recommended by a Physician which provides comfort and support services for the terminally ill Participant. Hospice care can be provided on an Inpatient or Outpatient basis and includes physical, psychological, social, spiritual and respite care for the terminally ill Participant and short-term grief (bereavement) counseling for immediate family members while the Participant is receiving Hospice care. Benefits are available only when Hospice care is received from a licensed Hospice, which can include a Hospital.

Benefits for Outpatient Hospice care include, but are not limited to:

- part-time or intermittent nursing care by a registered nurse (R.N.) or licensed vocational nurse (L.V.N.); and
- part-time or intermittent home health aide services that consist primarily of caring for the Participant.

Benefits for Inpatient Hospice care include, but are not limited to:

- all usual nursing care by a registered nurse (R.N.) or licensed vocational nurse (L.V.N.); and
- room and board and all routine services, supplies and equipment provided by the Hospice Facility.

Benefits for Inpatient or Outpatient Hospice care include, but are not limited to:

- physical, occupational (when consisting of traditional physical therapy modalities), speech, and respiratory therapy services provided by a licensed therapist; and
- counseling services by licensed social workers and pastoral counselors routinely provided by the Hospice agency, including bereavement counseling.

For services specifically excluded, refer to Section 7, *Exclusions: What the HDHP Will Not Cover*, under the heading *Types of Care*.

Please remember, to receive Non-Network Benefits you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas before receiving services. If Prior Authorization from Blue Cross and Blue Shield of Texas is not obtained, you will be responsible for paying all charges and no Benefits will be paid.

Hospital - Inpatient Stay

Hospital - Inpatient Stay Benefits are available for:

- non-Physician services and supplies received during an Inpatient Stay;
- room and board in a Semi-private Room; and
- Physician services for radiologists, anesthesiologists, pathologists, assistant surgeons, surgical assistants, consulting Physicians and Emergency room Physicians.

Note: The HDHP will pay the difference in cost between a Semi-private Room and a private room only when a Semi-private Room is not available or if a private room is Medically Necessary according to generally accepted medical practice.

Benefits for a Hospital - Inpatient Stay are available only when the Inpatient Stay is necessary to prevent, diagnose or treat a Sickness or Injury. Benefits for other Hospital-based Physician services are described in this section under *Physician Fees for Surgical and Medical Services*.

Benefits for Emergency admissions and admissions of less than 24 hours are described under *Emergency Room Services and Surgery - Outpatient*, *Scopic Procedures - Diagnostic and Therapeutic*, and *Therapeutic Treatments - Outpatient*, respectively.

For scheduled admissions, please remember for Non-Network Benefits, you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas before you are admitted. If Prior Authorization from Blue Cross and Blue Shield of Texas is not obtained, Benefits will be subject to the \$200 Additional Deductible.

For Emergency admissions (also termed non-scheduled admissions) please remember that you or your representative must notify Blue Cross and Blue Shield of Texas within 48 hours after you are admitted to a Non-Network Hospital as a result of an Emergency. If Blue Cross and Blue Shield of Texas is not notified, Benefits for the Inpatient Hospital Stay will be subject to the \$200 Additional Deductible and Benefits will be paid at the Non-Network level.

Lab, X-Ray and Diagnostics - Outpatient

Covered Health Services for Sickness and Injury-related diagnostic purposes, received on an Outpatient basis at a Hospital or Alternate Facility, but are not limited to:

- lab and radiology/X-ray;
- mammography; and
- bone density screening.

Benefits under this section include, but are not limited to:

- the Facility charge and the charge for supplies and equipment; and
- Physician services for radiologists, anesthesiologists and pathologists.

Benefits for other Physician services are described in this section under *Physician Fees for Surgical and Medical Services*. Lab, X-ray and diagnostic services for Preventive Care are described under *Preventive Care Services* in this section. CT scans, PET scans, MRI, MRA, nuclear medicine and major diagnostic services are described under *High-Tech Radiology - CT, PET Scans, MRI, MRA and Nuclear Medicine - Outpatient* in this section.

Please remember, to receive Non-Network Benefits for sleep studies, you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas before scheduled services are received. If Prior Authorization from Blue Cross and Blue Shield of Texas is not obtained, you will be responsible for paying all charges and no Benefits will be paid.

Maternity Care

The Plan provides Benefits for Covered Health Services related to Pregnancy and maternity care. Covered Health Services include, but are not limited to, all maternity-related medical services for prenatal care, postnatal care, delivery services provided by the delivering Physician, laboratory tests, sonograms, stress tests, amniocentesis and expenses for the Hospital - Inpatient Stay, including assistant surgeon or anesthesiologist fees if required. Benefits to treat any related Complications of Pregnancy will be paid at the same level as Benefits for any other medical condition, Sickness, or Injury.

Dependent children will be eligible for maternity care benefits.

The Plan will pay Benefits for an Inpatient Stay of at least:

- 48 hours for the mother and newborn following an uncomplicated vaginal delivery; or
- 96 hours for the mother and newborn following an uncomplicated delivery by caesarean section.

These are federally mandated requirements under the Newborns' and Mothers' Health Protection Act of 1996 which apply to this Plan. The Hospital or Other Provider is not required to get Prior Authorization for the time periods stated above. Prior Authorizations are required for longer lengths of stay. If the mother agrees, the attending Physician may discharge the mother and/or the newborn child earlier than these minimum timeframes.

If the mother or newborn is discharged before the minimum hours of coverage, the Plan provides coverage for Postdelivery Care for the mother and newborn. The Postdelivery Care may be provided at the mother's home, a health care Provider's office, or a health care Facility.

Both before and during a Pregnancy, Benefits include the services of a genetic counselor when provided or referred by a Physician. These Benefits are available to all Participants in the immediate family. Covered Health Services include related tests and treatment.

Charges for well-baby nursery care, including the initial examination, of a newborn child during the mother's hospital admission for the delivery will be considered Hospital – Inpatient Stay expenses of the child and will be subject to the benefit provisions and benefit maximums as described under Hospital – *Inpatient Stay* in this section.

Please remember for Non-Network Benefits, you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas as soon as reasonably possible if the Inpatient Stay for the mother and/or the newborn will be longer than the timeframes indicated above. If Prior Authorization from Blue Cross and Blue Shield of Texas is not obtained, Benefits for the extended stay will be subject to the \$200 Additional Deductible.

Note: If the newborn remains hospitalized after the mother is released, in order to ensure that an Additional Deductible is not applied, you should obtain separate Prior Authorization for the child and arrange to have the child admitted to the Hospital in his or her own name for treatment by a Physician or Other Provider for the non-routine services.

Medical Supplies

The HDHP pays Benefits for medical or disposable supplies when the supplies are prescribed by a Physician. Covered Health Services include, but are not limited to:

- urinary catheters;
- wound care or dressing supplies given by a Provider during treatment for Covered Health Services; and
- medical-grade compression stockings when considered Medically Necessary. The stockings must be prescribed by a Physician, individually measured and fitted to the patient.

Coverage also includes disposable supplies necessary for the effective use of Durable Medical Equipment and diabetic supplies for which Benefits are provided as described under *Durable Medical Equipment* and *Diabetes Services* in this section.

Medications and Injections

The HDHP pays for Medications and Injections that are administered on an Outpatient basis in a Hospital, Alternate Facility or Physician's office. The HDHP also pays for Medications and Injections that are administered in a Participant's home but only by a Network Provider. Examples of what would be included under this category are antibiotic injections in the Physician's office, inhaled medication in an Urgent Care Center for treatment of an asthma attack or Medically Necessary growth hormone therapy.

Benefits under this section are provided only for Medications and Injections that, due to their characteristics (as determined by Blue Cross and Blue Shield of Texas), must typically be administered or directly supervised by a qualified Provider or licensed/certified health professional, unless approved for self-administration by the United States Food and Drug Administration (FDA).

Benefits under this section do not include medications that are typically available by prescription order or refill at a pharmacy under the Consumer Directed HealthSelect Prescription Drug Program administered by OptumRx. Additional information for the Prescription Drug Program is located at www.HealthSelectRx.com.

Mental Health Services

The HDHP pays Benefits for Mental Health Services for the treatment of Mental Illness received on an Inpatient or Outpatient basis in a Hospital, an Alternate Facility or in a Provider's office. Services must be received from a Mental Health Provider as defined in Section 13, *Glossary*.

Note: Benefits for Serious Mental Illness, as defined in Section 13, *Glossary*, will be paid at the same level as Benefits for any other condition, Sickness or Injury. See *Serious Mental Illness Services* in this section and in Section 5, *Schedule of Benefits and Coverage*.

Covered Health Services include, but are not limited to, the following services:

- crisis intervention;
- diagnostic evaluations and assessment;
- electroconvulsive treatment;
- individual, family, therapeutic group and Provider-based case management services;
- individual or group psychotherapy;
- Intensive Outpatient Treatment;
- medication management;
- mental health counseling;
- Partial Hospitalization/Day Treatment;
- psychodynamic therapy;
- psychological testing and assessment;
- psychotropic drugs, including their administration;
- referral services;
- services at a Residential Treatment Center;
- treatment planning; and
- treatment and/or procedures.

The Mental Health/Substance Use Disorder Administrator, who will authorize the services, will determine the appropriate setting for the treatment. If an Inpatient Stay is required, it is covered on a Semi-private Room basis.

Note: The HDHP will pay the difference in cost between a Semi-private Room and a private room only when a Semi-private Room is not available or if a private room is Medically Necessary according to generally accepted medical practice.

You are encouraged to contact the Mental Health/Substance Use Disorder Administrator for coordination of care. Inpatient Mental Health Services must be authorized and overseen by the Mental Health/Substance Use Disorder Administrator.

Special Mental Health Programs and Services

Special programs and services that are contracted under the Mental Health/Substance Use Disorder Administrator may become available to you as part of your Mental Health Services benefit. Special programs or services provide access to services that are beneficial for the treatment of your Mental Illness which may not otherwise be covered under the HDHP. You must be referred to such programs through the Mental Health/Substance Use Disorder Administrator, who is responsible for coordinating your care or through other pathways as described in the program introductions. Any decision to participate in such program or service is at the discretion of the Participant and is not mandatory.

Please remember for Non-Network Benefits, you must obtain Prior Authorization from the Mental Health/Substance Use Disorder Administrator to receive Inpatient Benefits. When you obtain Prior Authorization, the Mental Health/Substance Use Disorder Administrator will work with you to determine the appropriate setting for your treatment. Please refer to Section 4, *Prior Authorization*, for the specific services that require Prior Authorization. Please call (800)442-4093 toll-free. Without Prior Authorization Covered Health Services for the Inpatient Stay will be subject to the \$200 Additional Deductible.

For Emergency admissions (also termed non-scheduled admissions) please remember that you or your representative must notify the Mental Health/Substance Use Disorder Administrator within 48 hours after you are admitted to a Non-Network Facility as a result of an Emergency. If the Mental Health/Substance Use Disorder Administrator is not notified, Benefits for the Inpatient Hospital Stay will be subject to the \$200 Additional Deductible and Benefits will be paid at the Non-Network level.

Neurobiological Disorders - Autism Spectrum Disorder Services

The Plan pays Benefits for behavioral services for Autism Spectrum Disorders including Intensive Behavioral Therapies such as Applied Behavior Analysis (ABA) that are all of the following:

- focused on the treatment of core deficits of Autism Spectrum Disorder;
- provided by a Mental Health Provider who is a Board-Certified Behavior Analyst (BCBA) or an appropriately trained and qualified paraprofessional directly supervised by the BCBA;
- focused on treating maladaptive/stereotypic behaviors that are posing danger to self, others and property and impair daily functioning; and
- backed by credible peer-reviewed research demonstrating that the services have a measurable and beneficial effect on health outcomes.

These Covered Health Services include only the behavioral component of treatment for Autism Spectrum Disorders. Medical treatment of Autism Spectrum Disorders is a Covered Health Service for which Benefits are available under the applicable medical Covered Health Services categories as described in this section and subject to the terms and limitations of the HDHP.

Covered Health Services include, but are not limited to, the following services provided on either an Outpatient or Inpatient basis:

- crisis intervention;
- diagnostic evaluations and assessment;
- individual, family, therapeutic group and Provider-based case management services;
- Intensive Outpatient Treatment;
- medication management;
- Partial Hospitalization/Day Treatment;
- referral services;
- services at a Residential Treatment Facility;
- treatment planning; and
- treatment and/or procedures.

The Mental Health/Substance Use Disorder Administrator, who will authorize the services, will determine the appropriate setting for the treatment. If an Inpatient Stay is required, it is covered on a Semi-private Room basis.

Note: The HDHP will pay the difference in cost between a Semi-private Room and a private room only when a Semi-private Room is not available or if a private room is Medically Necessary according to generally accepted medical practice.

You are encouraged to contact the Mental Health/Substance Use Disorder Administrator for coordination of care. Inpatient Mental Health Services for Autism Spectrum Disorders must be authorized and overseen by the Mental Health/Substance Use Disorder Administrator. In addition, the Mental Health/Substance Use Disorder Administrator will authorize and oversee Benefits for Intensive Behavioral Therapy.

Clinical Management: Following Prior Authorization of Intensive Behavioral Therapy, the Mental Health/Substance Use Disorder Administrator will perform clinical management of these Benefits. Clinical management includes Provider eligibility verification. In addition, an Autism specialist will review detailed treatment plans from the treating Provider for both initial and ongoing treatment. At a minimum, treatment plans are reviewed every six months by the Autism specialist for progress and appropriateness of care.

Please remember for Non-Network Benefits, you must obtain Prior Authorization from the Mental Health/Substance Use Disorder Administrator to receive Inpatient Benefits. When you obtain Prior Authorization, the Mental Health/Substance Use Disorder Administrator will work with you to determine the appropriate setting for your treatment. Please refer to Section 4, *Prior Authorization*, for the specific services that require Prior Authorization. Please call (800)442-4093 toll-free. Without Prior Authorization Covered Health Services for the Inpatient Stay will be subject to the \$200 Additional Deductible.

For Emergency admissions (also termed non-scheduled admissions) please remember that you or your representative must notify the Mental Health/Substance Use Disorder Administrator within 48 hours after you are admitted to a Non-Network Facility as a result of an Emergency. If the Mental Health/Substance Use Disorder Administrator is not notified, Benefits for the Inpatient Hospital Stay will be subject to the \$200 Additional Deductible and Benefits will be paid at the Non-Network level.

In addition, please remember for Non-Network Benefits, you must obtain Prior Authorization from the Mental Health/Substance Use Disorder Administrator for Intensive Behavioral Therapy, including Applied Behavior Analysis (ABA). Without Prior Authorization Covered Health Services will be subject to the \$200 Additional Deductible.

Nutritional Counseling

The HDHP will pay for Covered Health Services for medical education services provided in a Physician's office or Inpatient setting by an appropriately licensed or health care professional when:

- medical education services are required for a disease in which patient self-management is an important component of treatment; and
- there exists a knowledge deficit regarding the disease which requires the intervention of a trained health professional.

Some examples of such medical conditions include, but are not limited to:

- congestive heart failure;
- coronary artery disease;
- diabetes;
- gout (a form of arthritis);
- hyperlipidemia (excess of fatty substances in the blood);

- phenylketonuria (a genetic disorder diagnosed at infancy);
- renal failure; and
- severe obstructive airway disease.

Nutritional counseling services include, but are not limited to, the education, counseling, or training of a Participant regarding diet, regulation or management of diet or the assessment or management of nutrition.

In addition, the HDHP provides Benefits for dietary or nutritional evaluations for Participants with Developmental Delay that are determined to be necessary to, and provided in accordance with, an Individualized Family Service Plan issued by the Interagency Council on Early Childhood Intervention.

Ostomy Supplies

Benefits for ostomy supplies include, but are not limited to:

- pouches, face plates and belts;
- irrigation sleeves, bags and ostomy irrigation catheters;
- skin barriers; and
- deodorants, filters, lubricants, tape, appliance cleaners, adhesive and adhesive remover.

Physician Fees for Surgical and Medical Services

The HDHP pays Benefits for Physician fees for surgical procedures and other medical care received from a Physician in a Hospital, Skilled Nursing Facility, Inpatient Rehabilitation Facility, Alternate Facility, or for Physician house calls.

Physician's Office Services - Sickness and Injury

Benefits are paid by the HDHP for Covered Health Services received in a Physician's office for the evaluation, diagnosis and treatment of a Sickness or Injury. Benefits are provided under this section regardless of whether the Physician's office is free-standing, located in a clinic or located in a Hospital or is an Outpatient Clinic Facility. Benefits under this section include, but are not limited to, allergy injections and hearing exams in case of Injury or Sickness.

Covered Health Services include genetic counseling. Benefits are available for Genetic Testing that is determined to be Medically Necessary following genetic counseling when ordered by the Physician and authorized in advance by Blue Cross and Blue Shield of Texas.

Covered Health Services also include Telehealth and Telemedicine services, such as the use of electronic media for diagnosis, consultation, treatment, transfer of medical data and medical education.

Benefits for lab, radiology/X-ray or other diagnostic services performed in the Physician's office are described under *Lab, X-Ray and Diagnostics - Outpatient* in this section. Benefits for high-tech radiology such as CT scans, PET scans, MRI, MRA, nuclear medicine and major diagnostic services performed in the Physician's office are described under *High-Tech Radiology - CT, PET Scans, MRI, MRA and Nuclear Medicine - Outpatient* in this section.

Benefits for preventive services are described under *Preventive Care Services* in this section.

Please remember, to receive Non-Network Benefits for Genetic Testing – BRCA (breast cancer gene) and Cologuard (colon cancer screening) you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas. If Prior Authorization from Blue Cross and Blue Shield of Texas is not obtained, you will be responsible for paying all charges and no Benefits will be paid.

Please Note

Your Physician does not have a copy of your MBPD, and is not responsible for knowing or communicating your Benefits.

Preventive Care Services

The HDHP pays Benefits for Preventive Care services provided on an Outpatient basis at a Physician's office, an Alternate Facility or a Hospital. To be considered Preventive Care, Covered Health Services, services must be received from a Network Provider and/or Facility. Preventive Care services encompass medical services that have been demonstrated by clinical evidence to be safe and effective in either the early detection of disease or in the prevention of disease, have been proven to have a beneficial effect on health outcomes and include the following as required under applicable law:

- evidence-based items or services that have a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force;
- immunizations that have a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention;
- with respect to infants, children and adolescents, evidence-informed Preventive Care and screenings provided for in the comprehensive guidelines supported by the federal Health Resources and Services Administration; and
- with respect to women, such additional Preventive Care and screenings as provided for in comprehensive guidelines supported by the federal Health Resources and Services Administration.

Preventive Care services described in this section are those that are relevant for implementing the Affordable Care Act to the extent required by applicable law, and as it may be amended, and subject to determination and interpretation by the HDHP.

Preventive Services that are currently rated as A or B according to the United States Preventive Services Task Force (USPSTF) are listed in *Addendum - List of Covered Preventive Care Services*. This list is subject to change according to the guidelines and recommendation provided by USPSTF as determined by the HDHP. Coverage is subject to guidelines based on age, dosage, and frequency.

Note: If the Preventive Care guidelines include an annual limit, the limit will apply on a Calendar Year basis.

Breastfeeding Support, Services and Supplies

The Plan provides Benefits for lactation support and counseling sessions for female Participants in conjunction with childbirth. To be considered Preventive Care, Covered Health Services, services must be received from a Network Provider and/or Facility.

Benefits will be provided for breastfeeding counseling and support services when rendered by a Provider, during Pregnancy and/or in the post-partum period. Benefits include the rental or the purchase of manual or electric breast pumps, accessories and supplies. Benefits for breast pumps are limited to one per Pregnancy. Limited benefits are also included for the rental of Hospital grade breast pumps. You may be required to pay the full amount and submit a claim form to Blue Cross and Blue Shield of Texas with a written prescription and the itemized receipt for the manual electric or Hospital grade breast pump, accessories and supplies. Visit www.healthselectoftexas.com to obtain a claim form.

Preventive Care Benefits defined under the federal Health Resources and Services Administration requirement provide for the cost of purchasing one breast pump per Pregnancy in conjunction with childbirth. You may purchase a breast pump from a Network DME Provider or Physician. You may also purchase a breast pump at a retail location and submit a claim as

described in Section 8, *Claims Procedures*. Benefits for breast pumps are provided at 100% of Allowable Amounts.

If you use a Non-Network Provider, the Benefits may be subject to the Annual Non-Network Deductible, Coinsurance, Copayment and/or benefit maximum.

For more information, contact a Blue Cross and Blue Shield of Texas Personal Health Assistant at (800) 252-8039.

The earliest date that a breast pump can be purchased for a delivery is 30 days prior to the estimated delivery date. You or your Provider should indicate on your claim the estimated date. Breast pumps are covered under the HDHP as long as they are purchased within the duration of breastfeeding.

Note: Any shipping costs related to purchase of a breast pump are not Covered Health Services under this Benefit.

Private Duty Nursing - Outpatient

The HDHP covers Private Duty Nursing care when ordered and provided under the direction of a Physician and given on an Outpatient basis by a licensed nurse such as a Registered Nurse (R.N.), Licensed Vocational Nurse (L.V.N.) or Licensed Practical Nurse (L.P.N.).

Benefits are available when Skilled Care is needed and nursing intervention is required at least every two to three hours and when one or more of the following is true:

- the Participant's condition makes him or her homebound; or
- the Participant's condition plus the geographic distance make it unreasonable for him or her to obtain the needed services in an Outpatient Facility or Physician's office; or
- the Participant's condition makes him or her technology dependent;
- services are needed on a continuous basis (e.g., suctioning or hemodynamic monitoring) to assure immediate intervention if required; or
- the services are more Cost-Effective in the home than an alternative setting.

The Participant's treatment plan should be reviewed periodically (no less than every 60 days, or as determined by the HDHP) and updated by the Physician.

Benefits are provided for the time devoted to providing the Participant with services that are Medically Necessary.

Non-Network Benefits are limited to 96 hours per Calendar Year.

Please remember, to receive Non-Network Benefits you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas before receiving services. If Prior Authorization from Blue Cross and Blue Shield of Texas is not obtained, you will be responsible for paying all charges and no Benefits will be paid.

Prosthetic Devices

Benefits are paid by the HDHP for prosthetic devices and appliances that replace a limb or body part, or help an impaired limb or body part work. Examples include, but are not limited to:

- artificial arms, legs, feet and hands;
- artificial face, eyes, ears and nose; and
- breast prosthesis following mastectomy as required by the Women's Health and Cancer Rights Act of 1998, including mastectomy bras and lymphedema stockings for the arm.

Benefits under this section are also provided for bone anchored hearing aids only for Participants who have either of the following:

- craniofacial anomalies whose abnormal or absent ear canals preclude the use of a wearable hearing aid; or
- hearing loss of sufficient severity that it would not be adequately remedied by a wearable hearing aid.

Note: Procedures related to covered bone anchored hearing aids are also covered by the HDHP under *Hospital - Inpatient Stay* or *Surgery - Outpatient* in this section.

Benefits under this section are provided only for external prosthetic devices and do not include any device that is fully implanted into the body.

If more than one prosthetic device can meet your functional needs, Benefits are available only for the most Cost-Effective prosthetic device. The device must be ordered or provided either by a Physician or under a Physician's direction. If you purchase a prosthetic device that exceeds these minimum specifications, the HDHP may pay only the amount that it would have paid for the prosthetic that meets the minimum specifications, and you may be responsible for paying any difference in cost.

At the HDHP's discretion, replacements may be covered when the prosthetic device is damaged beyond repair due to normal wear and tear, when repair costs are less than the cost of replacement or when a replacement prosthetic device is required due to the Participant's growth or other physical change or a change in the Participant's abilities or medical condition.

Replacement of artificial limbs or any part of such devices may be covered when the condition of the device or part requires repairs that cost more than the cost of a replacement device or part.

Note: Prosthetic devices are different from DME - see *Durable Medical Equipment (DME)* in this section.

Please remember, to receive Non-Network Benefits you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas before obtaining any prosthetic device that exceeds \$1,000 in cost per device. If Prior Authorization from Blue Cross and Blue Shield of Texas is not obtained, you will be responsible for paying all charges and no Benefits will be paid.

Reconstructive Procedures

Reconstructive Procedures are services performed when the primary purpose of the procedure is either to treat a medical condition or to improve or restore physiologic function for an organ or body part, not primarily changing or improving physical appearance of a healthy organ or body part. Reconstructive procedures include surgery or other procedures that are associated with an Injury, Sickness or Congenital Anomaly.

Improving or restoring physiologic function means that the organ or body part is made to work better. An example of a Reconstructive Procedure is surgery on the inside of the nose so that a person's breathing can be improved or restored.

Benefits for Reconstructive Procedures include breast reconstruction following a mastectomy and reconstruction of the non-affected breast to achieve symmetry. Replacement of an existing breast implant is covered by the HDHP if the initial breast implant followed mastectomy. Other services required by the Women's Health and Cancer Rights Act of 1998, including, but not limited to, breast prostheses and treatment of complications, are provided in the same manner and at the same level as those for any other Covered Health Service. You can contact Blue Cross and Blue Shield of Texas at (800) 252-8039 toll-free for more information about Benefits for mastectomy-related services.

When the purpose of a procedure is to improve the appearance of a healthy body part, it is a Cosmetic Procedure and it is excluded from coverage under the HDHP. For Participants age 19 and over, procedures that correct an anatomical Congenital Anomaly without improving or restoring physiologic function are considered Cosmetic Procedures. A good example is upper eyelid surgery. At times, this procedure will be done to improve vision, which is considered a Reconstructive Procedure. In other cases, improvement in appearance is the primary intended purpose, which is considered a Cosmetic Procedure. The HDHP does not provide Benefits for Cosmetic Procedures, as defined in Section 13, *Glossary*.

The fact that a Participant may suffer negative psychological consequences or socially avoidant behavior as a result of an Injury, Sickness or Congenital Anomaly does not classify surgery to address the condition (or other procedures done to relieve such consequences or behavior) as a covered Reconstructive Procedure.

For Participants under the age of 19, Reconstructive Procedures that improve the function of, or attempt to create a normal appearance of, an abnormal structure caused by a Congenital Anomaly, development deformity, trauma, tumor, infection or disease are not considered Cosmetic Procedures and are Covered Health Services under the HDHP.

For scheduled admissions for Reconstructive Procedures, please remember for Non-Network Benefits, you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas before you are admitted. If Prior Authorization from Blue Cross and Blue Shield of Texas is not obtained, Benefits will be subject to the \$200 Additional Deductible.

For a non-scheduled Reconstructive Procedure, please remember that you or your representative must notify Blue Cross and Blue Shield of Texas within 48 hours after you are admitted to a Non-Network Hospital. If Blue Cross and Blue Shield of Texas is not notified, Benefits for the Inpatient Hospital Stay will be subject to the \$200 Additional Deductible and Benefits will be paid at the Non-Network level.

Retail Health Clinic

The HDHP pays Benefits for Covered Health Services in a Retail Health Clinic. Benefits for Retail Health Clinics will be determined as shown in Section 5, *Schedule of Benefits and Coverage*. Retail Health Clinics provide diagnosis and treatment of uncomplicated minor conditions in situations that can be handled without a traditional Provider office visit or Emergency Care visit. Retail Health Clinics are typically located in retail settings such as a supermarket or pharmacy and are typically staffed by Advanced Practice Nurses or Physician Assistants.

Scopic Procedures - Outpatient Diagnostic and Therapeutic

The HDHP pays Benefits for diagnostic and therapeutic scopic procedures and related services received on an Outpatient basis at a Hospital or Alternate Facility or in a Physician's office.

Diagnostic scopic procedures are minimally invasive medical examinations that enable visualization, performance of biopsies and polyp removal. Examples of diagnostic scopic procedures include, but are not limited to, colonoscopy, sigmoidoscopy, and endoscopy. Therapeutic scopic procedures are usually surgical in nature. Examples of therapeutic scopic procedures include, but are not limited to, bronchoscopy and esophagoscopy.

Benefits under this section include, but are not limited to:

- the Facility charge and the charge for supplies and equipment; and
- Physician services for anesthesiologists, pathologists and radiologists.

Benefits for other Physician services are described in this section under *Physician Fees for Surgical and Medical Services*.

Please note that Benefits under this section do not include surgical scopic procedures, which are for the purpose of performing surgery. Benefits for surgical scopic procedures are described under *Surgery - Outpatient*. Examples of surgical scopic procedures include, but are not limited to, arthroscopy, laparoscopy, bronchoscopy, hysteroscopy.

Serious Mental Illness Services

Benefits for the Medically Necessary treatment of Serious Mental Illness, as defined in Section 13, *Glossary*, will be paid at the same level as Benefits for any other condition, Sickness or Injury.

The HDHP pays Benefits for Covered Health Services received on an Inpatient or Outpatient basis in a Hospital, an Alternate Facility or in a Provider's office. Services must be received from a Physician or a Mental Health Provider as defined in Section 13, *Glossary*.

Covered Health Services include, but are not limited to, the following services:

- crisis intervention;
- diagnostic evaluations and assessment;
- electroconvulsive treatment;
- individual, family, therapeutic group and Provider-based case management services;
- individual or group psychotherapy;
- Intensive Outpatient Treatment;
- medication management;
- mental health counseling;
- Partial Hospitalization/Day Treatment;
- psychodynamic therapy;
- psychological testing and assessment;
- psychotropic drugs, including their administration;
- referral services;
- services at a Residential Treatment Facility;
- treatment and/or procedures; and
- treatment planning.

Covered Health Services also include transcranial magnetic stimulation (TMS) provided on an Outpatient basis for an adult patient with a major depressive disorder that is a Serious Mental Illness that has not been responsive to other Medically Necessary treatments.

The Mental Health/Substance Use Disorder Administrator, who will authorize the services, will determine the appropriate setting for the treatment. If an Inpatient Stay is required, it is covered on a Semi-private Room basis.

Note: The HDHP will pay the difference in cost between a Semi-private Room and a private room only when a Semi-private Room is not available or if a private room is Medically Necessary according to generally accepted medical practice.

You are encouraged to contact the Mental Health/Substance Use Disorder Administrator for coordination of care. Inpatient Mental Health Services must be authorized and overseen by the Mental Health/Substance Use Disorder Administrator.

Please remember for Non-Network Benefits, you must obtain Prior Authorization from the Mental Health/Substance Use Disorder Administrator to receive Inpatient Benefits. When you obtain Prior Authorization, the Mental Health/Substance Use Disorder Administrator will work with you to determine the appropriate setting for your treatment. Please refer to Section 4, *Prior Authorization*, for the specific services that require Prior Authorization. Please call (800)442-4093 toll-free. Without Prior Authorization Covered Health Services for the Inpatient Stay will be subject to the \$200 Additional Deductible.

For Emergency admissions (also termed non-scheduled admissions) please remember that you or your representative must notify the Mental Health/Substance Use Disorder Administrator within 48 hours after you are admitted to a Non-Network Facility as a result of an Emergency. If the Mental Health/Substance Use Disorder Administrator is not notified, Benefits for the Inpatient Hospital Stay will be subject to the \$200 Additional Deductible and Benefits will be paid at the Non-Network level.

Skilled Nursing Facility/Inpatient Rehabilitation Facility Services

The HDHP pays Benefits for Facility services for an Inpatient Stay in a Skilled Nursing Facility or Inpatient Rehabilitation Facility. Benefits include, but are not limited to:

- non-Physician services and supplies received during the Inpatient Stay;
- room and board in a Semi-private Room; and
- Physician services for radiologists, anesthesiologists and pathologists.

Note: The HDHP will pay the difference in cost between a Semi-private Room and a private room only when a Semi-private Room is not available or if a private room is Medically Necessary according to generally accepted medical practice.

Benefits are available when skilled nursing and/or Inpatient Rehabilitation Facility services are needed on a daily basis. Benefits are also available in a Skilled Nursing Facility or Inpatient Rehabilitation Facility for treatment of a Sickness or Injury that would have otherwise required an Inpatient Stay in a Hospital.

Benefits for other Physician services are described in this section under *Physician Fees for Surgical and Medical Services*.

The HDHP will determine if Benefits are available by reviewing both the skilled nature of the service and the need for Physician-directed medical management. A service will not be determined to be "skilled" simply because there is not an available caregiver.

Benefits are available only if:

- the initial confinement in a Skilled Nursing Facility or Inpatient Rehabilitation Facility was or will be a Cost-Effective alternative to an Inpatient Stay in a Hospital; and
- the Skilled Care services to be provided are not primarily Custodial Care.

You are expected to improve to a predictable level of recovery. Your Provider will be required to submit a treatment plan that outlines goal-directed rehabilitation services. Benefits can be denied or shortened for Participants who are not progressing in goal-directed rehabilitation services or if discharge rehabilitation goals have previously been met.

Note: The HDHP does not pay Benefits for Custodial Care or Domiciliary Care, even if ordered by a Physician, as defined in Section 13, *Glossary*.

For scheduled admissions, please remember, to receive Non-Network Benefits you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas before you are admitted. If Prior Authorization from Blue Cross and Blue Shield of Texas is not obtained, you will be responsible for paying all charges and no Benefits will be paid.

For Emergency admissions (also termed non-scheduled admissions) please remember that you or your representative must notify Blue Cross and Blue Shield of Texas within 48 hours after you are admitted to a Non-Network Facility as a result of an Emergency. If Blue Cross and Blue Shield of Texas is not notified, you will be responsible for paying all charges and no Benefits will be paid.

Substance Use Disorder Services

The HDHP pays Benefits for Substance Use Disorder Services (also known as substance-related and addictive disorders services) received on an Inpatient or Outpatient basis in a Hospital, an Alternate Facility or in a Provider's office.

Covered Health Services include, but are not limited to, the following services:

- crisis intervention;
- detoxification (sub-acute/non-medical);
- diagnostic evaluations and assessment;
- individual, family, therapeutic group and Provider-based case management services;
- Intensive Outpatient Treatment;
- medication management;
- Partial Hospitalization/Day Treatment;
- referral services;
- services at a Residential Treatment Facility;
- treatment and/or procedures; and
- treatment planning.

The Mental Health/Substance Use Disorder Administrator, who will authorize the services, will determine the appropriate setting for the treatment. If an Inpatient Stay is required, it is covered on a Semi-private Room basis.

Note: The HDHP will pay the difference in cost between a Semi-private Room and a private room only when a Semi-private Room is not available or if a private room is Medically Necessary according to generally accepted medical practice.

You are encouraged to contact the Mental Health/Substance Use Disorder Administrator for coordination of care. Inpatient Substance Use Disorder Services must be authorized and overseen by the Mental Health/Substance Use Disorder Administrator.

Special Substance Use Disorder Programs and Services

Special programs and services that are contracted under the Mental Health/Substance Use Disorder Administrator may become available to you as part of your Substance Use Disorder Services benefit. Special programs or services provide access to services that are beneficial for the treatment of your substance-related and addictive disorder which may not otherwise be covered under the HDHP. You must be referred to such programs through the Mental Health/Substance Use Disorder Administrator, who is responsible for coordinating your care or through other pathways as described in the program introductions. Any decision to participate in such program or service is at the discretion of the Participant and is not mandatory.

Please remember for Non-Network Benefits, you must obtain Prior Authorization from the Mental Health/Substance Use Disorder Administrator to receive Inpatient Benefits. When you obtain Prior Authorization, the Mental Health/Substance Use Disorder Administrator will work with you to determine the appropriate setting for your treatment. Please refer to Section 4, *Prior Authorization*, for the specific services that require notification. Please call (800) 442-4093 toll-free. Without Prior Authorization Covered Health Services for the Inpatient Stay will be subject to the \$200 Additional Deductible.

For Emergency admissions (also termed non-scheduled admissions) please remember that you or your representative must notify the Mental Health/Substance Use Disorder Administrator within 48 hours after you are admitted to a Non-Network Facility as a result of an Emergency. If the Mental Health/Substance Use Disorder Administrator is not notified, Benefits for the Inpatient Hospital Stay will be subject to the \$200 Additional Deductible.

Surgery - Outpatient

The HDHP provides Benefits for surgery and related services received on an Outpatient basis at a Hospital or Alternate Facility or in a Physician's office.

Covered Health Services under this section include, but are not limited to:

- surgery and related services;
- the Facility charge and the charge for supplies and equipment;
- certain surgical scopic procedures (examples of surgical scopic procedures include arthroscopy, laparoscopy, bronchoscopy and hysteroscopy); and
- Physician services for radiologists, anesthesiologists and pathologists.

Examples of surgical procedures performed in a Physician's office include, but are not limited to, mole removal and ear wax removal.

Please remember, to receive Non-Network Benefits for sleep apnea surgeries you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas before scheduled services are received or, for non-scheduled services, within 48 hours or as soon as is reasonably possible. If Prior Authorization from Blue Cross and Blue Shield of Texas is not obtained, you will be responsible for paying all charges and no Benefits will be paid.

Temporomandibular Joint (TMJ) Services and Orthognathic Surgery

The HDHP pays Benefits for diagnostic and surgical treatment of conditions affecting the temporomandibular joint when provided by or under the direction of a Physician. Coverage includes, but is not limited to, necessary treatment required as a result of accident, trauma, a Congenital Anomaly, developmental defect, or pathology.

Covered diagnostic treatment includes, but is not limited to, examination, radiographs and applicable imaging studies and consultation.

Benefits are provided for surgical treatment if:

- there is clearly demonstrated radiographic evidence of significant joint abnormality;
- non-surgical treatment has failed to adequately resolve the symptoms; and
- pain or dysfunction is moderate or severe.

Benefits for surgical services include, but are not limited to, arthroscopy, arthroplasty, arthrotomy and open or closed reduction of dislocations. Benefits also include oral surgery to reduce a dislocation of, excisions of and injection of the temporomandibular joint.

The HDHP also provides Benefits for orthognathic surgery.

Benefits for an Inpatient Stay in a Hospital and Hospital-based Physician services are described in this section under *Hospital – Inpatient Stay* and *Physician Fees for Surgical and Medical Services*, respectively.

Please remember for Non-Network Benefits, you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas before orthognathic surgery is performed on an Inpatient basis. If Prior Authorization from Blue Cross and Blue Shield of Texas is not obtained, Benefits for the Inpatient Stay will be subject to the \$200 Additional Deductible.

Therapeutic Treatments - Outpatient

The HDHP pays Benefits for therapeutic treatments received on an Outpatient basis at a Hospital or Alternate Facility, including, but not limited to, dialysis (both hemodialysis and peritoneal dialysis), intravenous chemotherapy or other intravenous infusion therapy and radiation oncology.

Covered Health Services include medical education services that are provided on an Outpatient basis at a Hospital or Alternate Facility by appropriately licensed or registered health care professionals when:

- education is required for a disease in which patient self-management is an important component of therapeutic treatment; and
- there exists a knowledge deficit regarding the disease which requires the intervention of a trained health professional.

Covered Health Services under this section include, but are not limited to:

- the Facility charge and the charge for related supplies and equipment; and
- Physician services for anesthesiologists, pathologists and radiologists. Benefits for other Physician services are described in this section under *Physician Fees for Surgical and Medical Services*.

Please remember, to receive Non-Network Benefits you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas for all outpatient therapeutic treatments before scheduled services are received or, for non-scheduled services, within 48 hours or as soon as is reasonably possible. If Prior Authorization from Blue Cross and Blue Shield of Texas is not obtained, you will be responsible for paying all charges and no Benefits will be paid.

Therapies for Children with Developmental Delays

The HDHP provides Benefits for rehabilitation and habilitation services for Dependent children with Developmental Delay that are determined to be necessary to, and provided in accordance with, an Individualized Family Service Plan issued by the Interagency Council on Early Childhood Intervention. Covered Health Services include:

- occupational therapy evaluations and services;
- physical therapy evaluations and services;
- speech therapy evaluations and services; and
- dietary or nutritional evaluations.

The Individualized Family Service Plan must be submitted to Blue Cross and Blue Shield of Texas prior to beginning services and if there are changes to the Individualized Family Service Plan.

Once the child reaches the age three, when services under the Individualized Family Service Plan are completed, Allowable Amounts, as otherwise covered under this HDHP, will be available. All provisions of this HDHP will apply, including but not limited to, defined terms, limitations and exclusions, and benefit maximums.

It is recommended that you confirm with Blue Cross and Blue Shield of Texas that all Covered Health Services have been prior authorized as required. Please contact a Blue Cross and Blue Shield of Texas Personal Health Assistant at (800) 252-8039 for additional information.

Transplant Services

The HDHP pays Benefits for transplant services only if Inpatient Facility services (including, but not limited to, evaluation for transplant, organ procurement and donor searches) for transplant procedures are ordered by a Physician. Benefits are available to the donor and the recipient when the recipient is covered under the HDHP. If the recipient is not a Participant in the HDHP but the donor is a Participant in the HDHP, then the recipient's plan is the Primary Plan and the HDHP is the Secondary Plan for the donor's expenses in all cases, regardless of coordination of benefits rules to the contrary. The transplant must meet the definition of a Covered Health Service and cannot be Experimental or Investigational, or Unproven. Examples of transplants for which Benefits are available include, but are not limited to:

- bone marrow (either from you or from a compatible donor) and peripheral stem cell transplants, with or without high dose chemotherapy. Not all bone marrow transplants meet the definition of a Covered Health Service.
- cornea;
- heart;
- heart/lung;
- intestinal;
- kidney;
- kidney/pancreas;
- liver;
- liver/kidney;
- liver/intestinal;
- lung; and
- pancreas.

Donor costs that are directly related to organ removal are Covered Health Services for which Benefits are payable through the organ recipient's coverage under the Plan or through the donor's coverage under the HDHP with the recipient's plan being the Primary Plan and the HDHP being the Secondary Plan.

The HDHP has specific guidelines regarding Benefits for transplant services. Contact Blue Cross and Blue Shield of Texas at (800) 252-8039 toll-free for information about these guidelines.

Please remember that you must obtain Prior Authorization Blue Cross and Blue Shield of Texas as soon as the possibility of a transplant arises (and before the time a pre-transplantation evaluation is performed at a transplant center). For Non-Network Benefits, if Prior Authorization from Blue Cross and Blue Shield of Texas is not obtained, Benefits for an Inpatient Stay will be subject to the \$200 Additional Deductible.

Support in the event of serious illness

If you or a covered family member has cancer or needs an organ or bone marrow transplant, Blue Cross and Blue Shield of Texas can put you in touch with quality treatment centers around the country. Please call Blue Cross and Blue Shield of Texas at (800) 252-8039 toll-free.

Urgent Care Center Services

The HDHP provides Benefits for professional services received at an Urgent Care Center, as defined in Section 13, *Glossary*. When Urgent Care services are provided in a Physician's office, the HDHP pays Benefits as described under *Physician's Office Services - Sickness and Injury* earlier in this section.

Virtual Visits

The Plan covers Virtual Visits for certain Covered Health Services, including the diagnosis and treatment of low acuity, non-Emergency medical conditions for Covered Persons, through the use of interactive audio and video telecommunication and transmissions, and audio-visual communication technology. Virtual Visits provide communication of medical information in real-time between the patient and a distant Physician or health care specialist, through use of interactive audio and video communications equipment outside of a medical Facility (for example, from home or from work). A Virtual Visit should not be used in place of regular visits to your Physician.

Benefits are available only when services are delivered through a Virtual Network Provider. This Virtual Visits benefit does not include local Providers who offer virtual services. You can find a Virtual Network Provider by going to www.healthselectoftexas.com and clicking on the medical benefits tab to access the Virtual Visits link or by calling Blue Cross and Blue Shield of Texas at (800) 252-8039 toll-free.

Please Note: Not all medical conditions can be appropriately treated through Virtual Visits. The Virtual Network Provider will identify any condition for which treatment by in-person Physician contact is necessary. Some Virtual Visit Provider groups may list other services such as nutritional counseling, lactation services or behavioral health services. These services are not covered by the HDHP when received from a virtual Provider.

Benefits under this section do not include charges related to email, fax and standard telephone calls, or for Telehealth/Telemedicine visits that occur within medical facilities, including facilities defined by the Centers for Medicare & Medicaid Services (CMS) as originating facilities.

Vision Examinations

The Plan pays Benefits for:

- vision screenings, which could be performed as part of an annual physical examination in a Provider's office (vision screenings do not include refractive examinations to detect vision impairment);
- one routine eye exam, including, but not limited to, refraction and glaucoma screening, to detect vision impairment by a Provider in the Provider's office every Calendar Year. Routine eye exams do not include contact lens exams; and
- non-routine or follow-up visits.

SECTION 7 - EXCLUSIONS: WHAT THE HDHP - WILL NOT COVER

What this section includes:

- Services, supplies and treatments that are not Covered Health Services, except as may be specifically provided for in Section 6, *Details for Covered Health Services*.

When Benefits are limited within any of the Covered Health Services categories described in Section 6, *Details for Covered Health Services*, those limits are reflected in the corresponding Covered Health Service category in Section 5, *Schedule of Benefits and Coverage*. Additional limits may apply to some Covered Health Services that fall under more than one Covered Health Service category. When this occurs, those limits are also stated in Section 5, *Schedule of Benefits and Coverage*. Please review all limits carefully, as the Plan will not pay Benefits for any of the services, treatments, items or supplies that exceed the Benefit limits.

Please note that in listing services or examples, when the MBPD says "this includes," or "including, but not limited to," it is not the Plan's intent to limit the items to that specific list. When the Plan does intend to limit a list of services or examples, the MBPD specifically states that the list is limited to or covers only the specific items listed.

The Plan does not pay Benefits for the excluded services, treatments or supplies even if they are recommended or prescribed by a Provider, are the only available treatment for your condition or are determined by the Plan to be Medically Necessary. You are solely responsible for payment of charges for all services and supplies excluded by the Plan and described in this section.

The following services, treatments and supplies are excluded from coverage under the Plan:

Alternative Treatments

1. acupressure.
2. acupuncture.
3. aromatherapy.
4. hypnotism.
5. massage therapy except as described under *Rehabilitation Services - Outpatient Therapy* in Section 6, *Details for Covered Health Services*.
6. rolfing (holistic tissue massage).
7. art therapy, music therapy, dance therapy, horseback therapy, wilderness experience therapy and other forms of alternative treatment as defined by the National Center for Complementary and Alternative Medicine (NCCAM) of the National Institutes of Health. This exclusion does not apply to Chiropractic Treatment and non-manipulative osteopathic care for which Benefits are provided as described in Section 6, *Details for Covered Health Services*.

Dental

1. dental care, including, but not limited to, endodontics, periodontal surgery and restorative treatment, except as identified under *Dental Services* in Section 6, *Details for Covered Health Services*.
2. dental care that is required to treat the effects of a medical condition, but that is not necessary to directly treat the medical condition, is excluded. An example of what is not covered is treatment of dental caries resulting from dry mouth due to radiation treatment or medication.

3. diagnosis or treatment of or related to the teeth, jawbones or gums. Examples include, but are not limited to:

- o extractions (including, but not limited to, wisdom teeth);
- o restoration and replacement of teeth;
- o medical or surgical treatments of dental conditions; and
- o services to improve dental clinical outcomes.

This exclusion does not apply to dental services for which Benefits are provided as described under *Dental Services* in Section 6, *Details for Covered Health Services*.

4. dental implants, bone grafts, and other implant-related procedures.

This exclusion does not apply to dental services for which Benefits are provided as described under *Dental Services* in Section 6, *Details for Covered Health Services*.

5. dental braces (orthodontics).

6. dental X-rays, supplies and appliances and all associated expenses, including, but not limited to, hospitalizations and anesthesia.

This exclusion does not apply to:

- o dental care (oral examination, X-rays, extractions and non-surgical elimination of oral infection) required for the direct treatment of a medical condition; or
- o hospitalization and anesthesia for certain Participants who cannot undergo local anesthesia

for which Benefits are available under the HDHP, as described in Section 6, *Details for Covered Health Services*.

7. treatment of malpositioned or supernumerary (extra) teeth, even if part of a Congenital Anomaly.

Devices, Appliances and Prosthetics

1. devices used specifically as safety items or to affect performance in sports-related activities.
2. orthotic appliances and devices that straighten or re-shape a body part, except as described under *Durable Medical Equipment (DME)* in Section 6, *Details for Covered Health Services*:

Examples of excluded orthotic appliances and devices include, but are not limited to, foot orthotics or any orthotic braces available over-the-counter. This exclusion does not include podiatric appliances for the prevention of complications associated with diabetes as described under *Diabetes Services* in Section 6, *Details for Covered Health Services*.

3. the following items are excluded, even if prescribed by a Physician:

- o blood pressure cuff/monitor;
- o enuresis alarm;
- o non-wearable external defibrillator;
- o trusses; and
- o ultrasonic nebulizers.

4. the repair and replacement of prosthetic devices when damaged due to misuse, malicious breakage or gross neglect.

5. the replacement of lost or stolen prosthetic devices.
6. devices and computers to assist in communication and speech except for speech aid devices and tracheo-esophageal voice devices for which Benefits are provided as described under *Durable Medical Equipment* in Section 6, *Details for Covered Health Services*.
7. oral appliances for snoring.

Drugs

1. prescription drugs for Outpatient use that are filled by a prescription order or refill.
Note: Outpatient prescription medications are covered under the Consumer Directed HealthSelect Prescription Drug Program administered by OptumRx. Go to www.HealthSelectRx.com for more information on covered Outpatient use prescription medications.
2. self-injectable medications, except as described under *Medications and Injections* in Section 6, *Details for Covered Health Services*.

(This exclusion does not apply to medications which, due to their characteristics, as determined by the Plan, must typically be administered or directly supervised by a qualified Provider or licensed/certified health professional in an Outpatient setting). **Note:** Insulin and certain self-injectable medications are Outpatient prescription medications covered under the Consumer Directed HealthSelect Prescription Drug Program administered by OptumRx.
3. growth hormone therapy that is not Medically Necessary.
4. non-injectable medications given in a Physician's office except as required in an Emergency and consumed in the Physician's office.
5. over-the-counter drugs and treatments.

Educational Services

1. Services that are Educational in nature, as defined in Section 13, *Glossary*.

This exclusion does not apply to Diabetes Self-Management Training Programs for which Benefits are provided as described under *Diabetes Services* in Section 6, *Details for Covered Health Services*.

Experimental or Investigational or Unproven Services

1. Experimental or Investigational Services or Unproven Services, as described in Section 13, *Glossary*.

This exclusion applies even if Experimental or Investigational Services or Unproven Services, treatments, devices or pharmacological regimens are the only available treatment options for your condition.

This exclusion does not apply to Covered Health Services provided during a Clinical Trial for which Benefits are provided as described under *Clinical Trials* in Section 6, *Details for Covered Health Services*.

Foot Care

1. routine foot care services that include, but are not limited to:
 - cutting or removal of corns and calluses;
 - nail trimming or cutting; and
 - debriding (removal of dead skin or underlying tissue).

This exclusion does not apply to foot care for severe systemic disease or preventive foot care for Participants with diabetes for which Benefits are provided as described under *Diabetes Services* in Section 6, *Details for Covered Health Services*.

2. hygienic and preventive maintenance foot care, except for Participants who are at risk of neurological or vascular disease arising from diseases such as diabetes. Examples include, but are not limited to:
 - o cleaning and soaking the feet;
 - o applying skin creams in order to maintain skin tone; and
 - o other services that are performed when there is not a localized Sickness, Injury or symptom involving the foot.
3. treatment of flat feet.
4. treatment of subluxation of the foot.
5. arch supports.
6. shoe inserts, shoes (standard or custom), lifts and wedges and shoe orthotics.

This exclusion does not include podiatric appliances for the prevention of complications associated with diabetes as described under *Diabetes Services* in Section 6, *Details for Covered Health Services*.

Medical Supplies and Equipment

1. prescribed or non-prescribed medical and disposable supplies. Examples of excluded supplies include, but are not limited to, compression stockings, ace bandages and wound care or dressing supplies purchased over the counter.

This exclusion does not apply to:

- o ostomy bags and related supplies for which Benefits are provided as described under *Ostomy Supplies* in Section 6, *Details for Covered Health Services*;
 - o disposable supplies necessary for the effective use of Durable Medical Equipment for which Benefits are provided as described under *Durable Medical Equipment* in Section 6, *Details for Covered Health Services*;
 - o urinary catheters;
 - o wound care or dressing supplies given by a Provider during treatment for Covered Health Services;
 - o medical-grade compression stockings when considered Medically Necessary. The stockings must be prescribed by a Physician, individually measured and fitted to the patient; and
 - o diabetic supplies for which Benefits are provided as described under *Diabetes Services* in Section 6, *Details for Covered Health Services*.
2. batteries, tubings, nasal cannulas, connectors and masks except when used with Durable Medical Equipment.
 3. the repair and replacement of Durable Medical Equipment when damaged due to misuse, malicious breakage or gross neglect.
 4. the replacement of lost or stolen Durable Medical Equipment.

Mental Health/Substance Use Disorder Services

In addition to all other exclusions listed in this Section 7, *Exclusions*, the exclusions listed directly below apply to services described under *Mental Health Services*, *Neurobiological Disorders - Autism Spectrum Disorder Services*, *Serious Mental Illness Services* and/or *Substance Use Disorder Services* in Section 6, *Details for Covered Health Services*.

1. services performed in connection with conditions not classified in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.
2. health services or supplies that do not meet the definition of a Covered Health Service - see the definition in Section 13, *Glossary*.
3. Mental Health Services as treatments for R-, T- and Z-code conditions as listed within the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.
4. Mental Health Services as treatment for a primary diagnosis of insomnia and other sleep-wake disorders, sexual dysfunction disorders, feeding disorders, communication disorders, motor disorders, binge eating disorders, neurological disorders and other disorders with known physical bases.
5. treatments for the primary diagnoses of learning disabilities, conduct and impulse control disorders, personality disorders and paraphilic disorders.
6. tuition for or services that are school-based for children and adolescents under the *Individuals with Disabilities Education Act*.
7. treatment for intellectual disability as a primary diagnosis defined in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.
8. Mental Health Services as a treatment for other conditions that may be a focus of clinical attention as listed in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.
9. all unspecified disorders in the current edition of the *Diagnostic and Statistical Manual of the American Psychiatric Association*.
10. methadone treatment, L.A.A.M. (1-Alpha-Acetyl-Methadol), Cyclazocine, or their equivalents for drug addiction. **Note:** For information about Medication Assisted Therapy (MAT) covered under the HealthSelect Prescription Drug Program administered by OptumRx, refer to the Consumer Directed HealthSelect Master Benefit Plan Document at www.HealthSelectRx.com.
11. gambling disorders.
12. substance-induced sexual dysfunction disorders and substance-induced sleep disorders.
13. services, supplies and related expenses that the Plan determines to be Educational in nature, unless expressly covered under the Plan.
14. any treatments or other specialized services designed for Autism Spectrum Disorder that are not supported by credible research demonstrating that the treatments or services have a measurable and beneficial health outcome and therefore are considered to be Educational in nature, or to be Experimental or Investigational or Unproven Services.
15. services for any family, marital or other relational disorder or condition, except in the case of Marriage and Family Therapy/Counseling as defined in Section 13, *Glossary*, as required under a Participant's Physician-directed treatment plan for a specific disease or condition.
16. self-treatment by a Provider as a part of their training; treatment by an individual or facility outside the scope of licensed or otherwise authorized scope of practice.

17. Medical Social Services provided as mental health or substance-related and addictive disorder treatment. This exclusion does not apply to Medical Social Services provided as part of Physician-ordered treatment provided for home health care, Hospice care or Private Duty Nursing or provided while you are confined in a Skilled Nursing or Inpatient Rehabilitation Facility.
18. vocational counseling.

Nutrition

1. services or supplies for Dietary and Nutritional Services, including home testing kits, vitamins, dietary supplements and replacements, and special food items, except an Inpatient nutritional assessment program provided in and by a Hospital and approved by Blue Cross and Blue Shield of Texas.
2. nutritional counseling for either individuals or groups, except as identified under *Diabetes Services*, under *Therapies for Children with Developmental Delay Services* and under *Nutritional Counseling* in Section 6, *Details for Covered Health Services*.
3. enteral formulas and other nutritional and electrolyte formulas, including, but not limited to, infant formula and donor breast milk (infant formula available over-the-counter is always excluded) and home infusion therapy for over-the-counter fluids that do not require a prescription, including, but not limited to, standard nutritional formulations used for enteral nutrition therapy.

This exclusion does not apply to:

- o enteral feedings or other nutritional formulas that are the only source or the majority of nutrition or that are specifically created to treat inborn errors of metabolism or heritable diseases such as phenylketonuria (PKU);
 - o Medically Necessary amino-acid based elemental formulas that are used for the diagnosis and treatment of:
 - immunoglobulin E and non-immunoglobulin E mediated allergies to multiple food proteins;
 - severe food protein-induced enterocolitis syndrome;
 - eosinophilic disorders, as evidenced by a biopsy; or
 - impaired absorption of nutrients caused by disorders affecting the absorptive surface, functional length, and motility of the gastrointestinal tract.
4. food of any kind. Examples include, but are not limited to:
 - o high-protein, low-protein or low-carbohydrate foods;
 - o foods to control weight, treat obesity (including, but not limited to, liquid diets), lower cholesterol or control diabetes;
 - o oral vitamins and minerals;
 - o meals you can order from a menu, for an additional charge, during an Inpatient Stay; and
 - o other dietary, nutritional and electrolyte supplements.
 5. health education classes unless offered by Blue Cross and Blue Shield of Texas or its affiliates, including, but not limited to, asthma, smoking cessation, and weight control classes.

Personal Care, Comfort or Convenience

1. beauty/barber service.
2. guest service.
3. health club membership and programs.
4. personal or comfort items, including but not limited to televisions, telephones, guest beds, admission kits, maternity kits and newborn kits provided by a Hospital or other Inpatient Facility.
5. breast pumps except as Benefits are provided under the federal Health Resources and Services Administration (HRSA) requirement as described under *Preventive Care Services* in Section 6, *Details for Covered Health Services*.
6. supplies, equipment and similar incidentals for personal comfort. Examples include, but are not limited to:
 - o air conditioners;
 - o air purifiers and filters;
 - o batteries and battery chargers, except as described under *Hearing Aids* and under *Durable Medical Equipment* in Section 6, *Details for Covered Health Services*;
 - o car seats;
 - o chairs, bath chairs, feeding chairs, toddler chairs, chair lifts and recliners;
 - o dehumidifiers and humidifiers;
 - o ergonomically correct chairs;
 - o exercise equipment and treadmills;
 - o home modifications to accommodate a health need (including, but not limited to, ramps, swimming pools, elevators, handrails, and stair glides);
 - o hot tubs, Jacuzzis, saunas and whirlpools;
 - o medical alert systems;
 - o music devices;
 - o non-Hospital beds, comfort beds, motorized beds and mattresses;
 - o personal computers;
 - o personal hygiene protection (for example, adult diapers);
 - o pillows;
 - o power-operated vehicles;
 - o radios;
 - o strollers;
 - o safety equipment;
 - o vehicle modifications such as van lifts; and
 - o video players.

Physical Appearance

1. services or supplies for Cosmetic Reconstructive or Plastic Surgery, even when Medically Necessary, except as described in Reconstructive Procedures. Examples include, but are not limited to:
 - o scar removal or revision procedures;
 - o breast enhancement procedures; and
 - o removal or replacement of an existing breast implant if the earlier breast implant was performed as a Cosmetic Procedure.
2. physical conditioning programs such as athletic training, bodybuilding, exercise, fitness, flexibility, spa treatments, and diversion or general motivational programs.
3. services or supplies for reduction of obesity or weight, including surgical procedures and prescription drugs, even if the Participant has other health conditions which might be helped by a reduction of obesity or weight, except for healthy diet counseling and obesity screening/counseling as may be provided under Preventive Care Services.
 - o This exclusion does not apply to the covered HealthSelect weight loss programs, Naturally Slim and Real Appeal.
4. wigs regardless of the reason for the hair loss.
5. treatment of benign gynecomastia.

Procedures and Treatments

1. biofeedback.
2. tattoo removal or revision procedures (such as salabrasion, chemosurgery and other such skin abrasion procedures).
3. hair removal or treatments for hair loss by any means.
4. procedures and treatments for skin wrinkles or any procedure or treatment to improve the appearance of the skin, including, but not limited to, face lifts.
5. treatment for spider veins.
6. skin abrasion procedures performed as a treatment for acne.
7. medical and surgical treatment of snoring, except when provided as a part of treatment for documented obstructive sleep apnea.
8. rehabilitation services and Chiropractic Treatment to improve general physical condition that are provided to reduce potential risk factors, where significant therapeutic improvement is not expected, including, but not limited to, routine, long-term or maintenance/preventive treatment.
9. speech therapy, except as described under *Therapies for Children with Developmental Delay Services* or under *Rehabilitation Services – Outpatient Therapy* in Section 6, *Details for Covered Health Services*.
10. a procedure or surgery to remove fatty tissue and/or hanging skin on any part of the body including, but not limited to, panniculectomy, abdominoplasty, thighplasty, brachioplasty, or mastopexy, even if hanging skin is due to weight loss or to bariatric surgery.
11. psychosurgery (lobotomy).

12. stand-alone multi-disciplinary smoking cessation programs. These programs usually include services by health care Providers specializing in smoking cessation, such as a psychologist or social worker, and also usually include intensive psychological support, behavior modification techniques and medications to control cravings.
13. chelation therapy, except to treat heavy metal poisoning.
14. services provided by a chiropractor to treat a condition unrelated to an identifiable neuromusculoskeletal condition, such as asthma or allergies, or services that do not meet the definition of Chiropractic Treatment shown in Section 13, *Glossary*.
15. therapy treatments or procedures that result in similar or redundant therapeutic effects when performed on the same body region during the same visit or office encounter.
16. gender reassignment surgery and related services.
17. bariatric surgery or non-surgical bariatric treatment, even if for morbid obesity.
18. oral appliances and devices used to treat TMJ pain disorders or dysfunction of the joint, jaw, jaw muscles and nerves.
19. the following services for the diagnosis and treatment of TMJ: any non-surgical treatment, including, but not limited to, clinical examinations, arthrocentesis and trigger-point injections; surface electromyography; Doppler analysis; vibration analysis; computerized mandibular scan or jaw tracking; craniosacral therapy; orthodontics; occlusal adjustment and dental restorations.
20. health care services performed at a diagnostic Facility (Hospital or Alternate Facility) without a written order from a Provider.
21. health care services which are self-directed to a free-standing or Hospital-based diagnostic Facility.
22. health care services performed at a diagnostic Facility (Hospital or Alternate Facility), when ordered by a Provider affiliated with the diagnostic Facility and when that Provider is not actively involved in your medical care either prior to ordering the service or after the service is received.

This exclusion does not apply to mammography testing or bone density screening.

23. breast reduction surgery that is determined to be a Cosmetic Procedure.

This exclusion does not apply to breast reduction surgery that the Plan determines is for the treatment of a physiologic functional impairment or is coverage required by the Women's Health and Cancer Rights Act of 1998 for which Benefits are described under *Reconstructive Procedures* in Section 6, *Details for Covered Health Services*.

Providers

1. health care services performed by a Provider who is your family member by birth or marriage, including, but not limited to, your spouse, brother, sister, parent or child.
2. health care services that a Provider performs on himself or herself.
3. health care services performed by a Provider who has your same legal residence.
4. health care services performed by an unlicensed Provider or a Provider who is providing health care services outside of the scope of his/her license.
5. any annual fee, retainer or similar fee paid to a Provider.

Reproduction/Infertility

1. health services and associated expenses for infertility treatments, including, but not limited to, artificial insemination, intra-fallopian transfer or other assisted reproductive technology, regardless of the reason for the treatment. Also excluded are any services or supplies used in any procedure in preparation for or performed as a direct result of and immediately after any of the excluded procedures.

This exclusion does not apply to services required to treat or correct underlying causes of infertility.

Note: If a Pregnancy results from excluded infertility treatment, Pregnancy and newborn services will be covered as described under *Maternity Care* in Section 5, *Schedule of Benefits and Coverage* and Section 6, *Details for Covered Health Services*.

2. storage and retrieval of all reproductive materials (examples include, but are not limited to, eggs, sperm, testicular tissue and ovarian tissue).
3. in vitro fertilization regardless of the reason for treatment. Also excluded are any services or supplies used in any procedure in preparation for or performed as a direct result of and immediately after in vitro fertilization.
4. surrogate parenting, donor eggs, donor sperm and host uterus.
5. the reversal of voluntary sterilization.
6. artificial reproductive treatments done for genetic or eugenic (selective breeding) purposes.
7. selective reduction surgery for multiple gestations.

This exclusion does not apply if a Physician states the Participant's life would be endangered if the fetus was carried to term.

8. elective surgical, non-surgical or drug induced Pregnancy termination.

This exclusion does not apply if the Pregnancy termination is Medically Necessary or if the Pregnancy is caused by a criminal act.

9. services provided by a labor aide (doula).
10. parenting, pre-natal or birthing classes.

This exclusion does not apply to breastfeeding counseling as mandated by the Affordable Care Act.

Services Provided Under Another Plan

Services for which coverage is available:

1. under another plan, except for Allowable Amounts payable as described in Section 9, *Coordination of Benefits (COB)*.
2. under workers' compensation, no-fault automobile coverage or similar plan if you could purchase or elect it, or could have it purchased or elected for you.
3. while on active military duty.
4. for treatment of military service-related disabilities when you are legally entitled to other coverage, and Facilities are reasonably accessible, as determined by the Plan.

Transplants

1. any and all transplants of organs, cells, and other tissues, except as described in *Transplant Services* in Section 6, *Details for Covered Health Services*.
2. mechanical or animal organ transplants, except services related to the implant or removal of a circulatory assist device (for example, a device that supports the heart while the patient waits for a suitable donor heart to become available).

Travel

1. travel or transportation expenses, even if ordered by a Physician. This exclusion does not apply to ambulance transportation for which Benefits are provided as described under *Ambulance Services* in Section 6, *Details for Covered Health Services*.

Types of Care

1. Custodial Care as defined in Section 13, *Glossary*, or maintenance care.
2. Domiciliary Care, as defined in Section 13, *Glossary*.
3. multi-disciplinary pain management programs provided on an Inpatient basis for acute pain or for exacerbation of chronic pain, unless determined by the Plan to be Medically Necessary.
4. Private Duty Nursing received on an Inpatient basis.
5. with respect to home health care, Hospice care, Outpatient Private Duty Nursing services or care received in a Skilled Nursing Facility or Inpatient Rehabilitation Facility, the following:
 - o services provided for the convenience of the Participant or Participant's family, such as assistance with bathing, feeding, mobilizing, exercising or homemaking;
 - o services as a "sitter" or companion; and
 - o general supervision of exercises taught to the Participant including, but not limited to, the actual carrying out of a maintenance program.
6. with respect to home health care, Hospice care or Outpatient Private Duty Nursing services, the following:
 - o administration of oral medication;
 - o periodic turning and positioning in bed;
 - o food or home-delivered meals;
 - o social casework or homemaker services; and
 - o transportation services.
7. respite care (Skilled Care or unskilled care to provide relief for a permanent caregiver), unless provided as part of an integrated Hospice care program of services provided by a licensed Hospice care agency for which Benefits are provided as described under *Hospice Care* in Section 6, *Details for Covered Health Services*.
8. rest cures.
9. services of personal care attendants.
10. work hardening programs (individualized treatment programs designed to return a person to work or to prepare a person for specific work).

Vision and Hearing

1. implantable lenses used only to correct a refractive error, including advanced lenses.

2. contact lens exams; purchase cost and associated fitting charges for eyeglasses or contact lenses. This exclusion does not apply to contact lenses when prescribed to treat a Sickness or Injury of the cornea.
3. dispensing fees for hearing aids.
4. repairs to a hearing aid, even if the hearing aid purchase was a Covered Health Service under the Plan.
5. bone anchored hearing aids except when either of the following applies:
 - o for Participants with craniofacial anomalies whose abnormal or absent ear canals preclude the use of a wearable hearing aid; or
 - o for Participants with hearing loss of sufficient severity that it would not be adequately remedied by a wearable hearing aid, as documented by a Physician.

The Plan will not pay for more than one bone anchored hearing aid per Participant who meets the above coverage criteria during the entire period of time the Participant is enrolled in the HDHP. In addition, repairs and/or replacement for a bone anchored hearing aid for Participants who meet the above coverage are not covered, other than for malfunctions.

6. eye exercise or vision therapy, except any of the following therapies when ordered by a Physician to treat the specific related condition:
 - o occlusion therapy for amblyopia;
 - o prism adaptation therapy for esotropia; or,
 - o orthoptic or vision therapy for convergence insufficiency.
7. surgery and other related treatment that is intended to correct nearsightedness, farsightedness, presbyopia and astigmatism including, but not limited to, procedures such as laser and other refractive eye surgery and radial keratotomy.

All Other Exclusions

1. autopsies and other coroner services and transportation services for a corpse.
2. charges for:
 - o missed appointments;
 - o room or Facility reservations;
 - o completion of claim forms; and
 - o record processing.
3. charges prohibited by federal anti-kickback or self-referral statutes.
4. diagnostic tests that are:
 - o delivered in other than a Physician's office or health care Facility; or
 - o self-administered home diagnostic tests, including but not limited to, HIV and Pregnancy tests, except for Cologuard screening as defined in Section 6, *Details for Covered Health Services*.
5. expenses for health services and supplies:
 - o that would otherwise be considered Covered Health Services and are received as a result of war or any act of war, whether declared or undeclared, while part of any armed service force of any country. This exclusion does not apply to Participants who are civilians injured or otherwise affected by war, any act of war or terrorism in a non-war zone;

- o that are received after the date your coverage under the HDHP ends, including health services for medical conditions that began before the date your coverage under the Plan ends;
 - o for which you have no legal responsibility to pay, or for which a charge would not ordinarily be made in the absence of coverage under the HDHP;
 - o that exceed Allowable Amounts or any specified limitation in this MBPD; or
 - o for which a Non-Network Provider waives the Annual Deductible or Coinsurance amounts.
- 6. foreign language and sign language services.
- 7. long term (more than 30 days) storage of blood, umbilical cord or other biological material. Examples include, but are not limited to, cryopreservation of tissue, blood and blood products.
- 8. health services and supplies that do not meet the definition of a Covered Health Service as shown in Section 13, *Glossary*.
- 9. health services related to a non-Covered Health Service: When a service is not a Covered Health Service, all services related to that non-Covered Health Service are also excluded. This exclusion does apply to services the Plan would otherwise determine to be Covered Health Services if they are to treat complications that arise from the non-Covered Health Service even if the treatment of the complication is considered to be Medically Necessary, prescribed by a Physician or if the Participant has medical or psychological conditions that could be helped by the surgery, services, supplies, treatments, or procedures.

For the purpose of this exclusion, a "complication" is an unexpected or unanticipated condition that is superimposed on an existing disease and that affects or modifies the prognosis of the original disease or condition. Examples of a "complication" are bleeding or infections, following a Cosmetic Procedure, that require hospitalization.
- 10. physical, psychiatric or psychological exams, testing, vaccinations, immunizations or treatments when:
 - o required solely for purposes of education, sports or camp, travel, career or employment, insurance, marriage or adoption; or as a result of incarceration;
 - o conducted for purposes of medical research. This exclusion does not apply to Covered Health Services provided during a Clinical Trial for which Benefits are provided as described under *Clinical Trials* in Section 6, *Details for Covered Health Services*;
 - o related to judicial or administrative proceedings or orders; or
 - o required to obtain or maintain a license of any type.

SECTION 8 - CLAIMS PROCEDURES

What this section includes:

- How Network and Non-Network claims work; and
- What you may do if your claim is denied, in whole or in part.

Note: You may designate an Authorized Representative who has the authority to represent you in all matters concerning your claim or appeal of a claim determination. If you have an Authorized Representative, any references to “you” or “Participant” in this Section 8 will refer to the Authorized Representative. See *Authorized Representative* below for details.

Network Benefits

In general, if you receive Covered Health Services from a Network Provider, Blue Cross and Blue Shield of Texas will pay the Physician or Facility directly. If a Network Provider bills you for any Covered Health Service other than your Annual Deductible or Coinsurance, please contact the Provider or call Blue Cross and Blue Shield of Texas at (800) 252-8039 toll free for assistance.

Keep in mind, you are responsible for paying any Annual Deductible or Coinsurance owed to a Network Provider at the time of service, or when you receive a bill from the Provider.

Non-Network Benefits

If you receive a bill for Covered Health Services from a Non-Network or Non-Contracted Provider, you (or the Provider if they prefer) must send the bill to Blue Cross and Blue Shield of Texas for processing. To make sure the claim is processed promptly and accurately, a completed claim form must be attached and mailed to Blue Cross and Blue Shield of Texas at the following address:

Blue Cross and Blue Shield of Texas – Claims
P.O. Box 660044
Dallas, Texas 75266-0044

If Your Provider Does Not File Your Claim

You can obtain a claim form by visiting www.healthselectoftexas.com, calling Blue Cross and Blue Shield of Texas at (800) 252-8039 toll free or contacting your Benefits Coordinator. If you do not have a claim form, simply attach a brief letter of explanation to the bill, and verify that the bill contains the information listed below. If any of these items are missing from the bill, you can include them in your letter:

- your name and address;
- the Participant's name, age and relationship to the Subscriber;
- the ID number as shown on your Consumer Directed HealthSelect medical ID card;
- the name, address and tax identification number of the Provider of the service(s);
- a diagnosis from the Physician;
- the date of service;
- an itemized bill from the Provider that includes:
 - o the Current Procedural Terminology (CPT) codes;
 - o a description of, and the charge for, each service;
 - o the date the Sickness or Injury began; and

- o a statement indicating either that you are, or you are not, enrolled for coverage under any other health insurance plan or program. If you are enrolled for other coverage you must include the name and address of the other insurer(s).

Failure to provide all the information listed above may delay any reimbursement that may be due you.

Intentionally false statements of material fact may result in adverse action against you, including, but not limited to, termination of your health coverage and expulsion from the GBP.

The above information should be filed with Blue Cross and Blue Shield of Texas at the following address:

Blue Cross and Blue Shield of Texas – Claims
P.O. Box 660044
Dallas, Texas 75266-0044

Claim Payment and Assignment

After Blue Cross and Blue Shield of Texas has processed your claim, you will receive payment for Benefits that the HDHP allows. If you have used a Non-Network or Non-Contracted Provider, it is your responsibility to pay the Non-Network Provider the charges you incurred, including any difference between what you were billed and what the Plan paid.

Blue Cross and Blue Shield of Texas will pay Benefits to you unless:

- the Provider notifies Blue Cross and Blue Shield of Texas that you have provided signed authorization to assign Benefits directly to that Provider; or
- you make a written request for the Non-Network or Non-Contracted Provider to be paid directly at the time you submit your claim.

Blue Cross and Blue Shield of Texas will only pay Benefits to you or, with written authorization by you, to your Provider, and not to a third party, even if your Provider has assigned Benefits to that party.

Explanation of Benefits (EOB)

Blue Cross and Blue Shield of Texas will send you a paper copy of an Explanation of Benefits (EOB) after processing each of your medical claims submitted. The EOB will let you know the amount you are responsible for. If any claim is denied in whole or in part, the EOB will include the reason for the denial or partial payment. If you would like to stop receiving paper copies of the EOBs and only receive EOBs electronically, you may “go green” and turn off paper copies online at www.healthselectoftexas.com. See Section 13, *Glossary*, for the definition of Explanation of Benefits.

Important - Timely Filing of Non-Network Claims

All claims for Non-Network services must be submitted within 18 months after the date of service. Claims submitted after that date will not be considered and the Plan will not pay any Benefits for that claim. This 18-month requirement does not apply if you are legally incapacitated. If your claim relates to an Inpatient Stay, the date of service is the date your Inpatient Stay ends.

Claim Denials and Appeals

If Your Claim is Denied

If a claim for Benefits is denied in part or in whole, you may call Blue Cross and Blue Shield of Texas at (800) 252-8039 toll free before requesting a formal appeal. If Blue Cross and Blue Shield of Texas cannot resolve the issue to your satisfaction over the phone, you have the right to file a formal appeal as described below.

Blue Cross and Blue Shield of Texas may use one or more affiliated entities to provide utilization management services. Those services may include review for Medical Necessity determination and one or more review stages related to an appeal. The timing and process of each appeal remains generally the same regardless of which entity is conducting the appeal. You may receive a letter from an entity affiliated with Blue Cross and Blue Shield of Texas with instructions for proper routing of your appeal during the first or second appeal stage. These letters also include the Plan's logo to indicate that they are associated with HealthSelect. You may always call Blue Cross and Blue Shield of Texas at (800) 252-8039 with any questions.

How to Appeal a Denied Claim

If you wish to appeal a denied Pre-Service Request for Benefits, concurrent claim, or Post-Service Claim, or appeal a rescission of coverage you or your Authorized Representative must submit your appeal as described below in writing within 180 days of receiving the adverse benefit determination. This communication should include:

- the Participant's name and ID number as shown on the Consumer Directed HealthSelect medical ID card;
- the Provider's name;
- the date of medical service;
- the reason you disagree with the denial; and
- any documentation or other written information to support your appeal.

You or your Authorized Representative may send a written appeal to:

Blue Cross and Blue Shield of Texas - Appeals
P.O. Box 660044
Dallas, Texas 75266-0044

You do not need to submit appeals of Urgent Care Requests for Benefits in writing. For Urgent Care Requests for Benefits that have been denied, you or your Provider should call Blue Cross and Blue Shield of Texas at (800) 252-8039 toll free to request an appeal.

Types of claims

The timing of the claims appeal process is based on the type of claim you are appealing. If you wish to appeal a claim, it helps to understand whether it is an:

- Urgent Care Request for Benefits;
- Pre-Service Request for Benefits;
- concurrent care claim;
- Post-Service Claim; or
- rescission of coverage.

First Internal Appeal

Blue Cross and Blue Shield of Texas will conduct a full and fair review of your appeal. The appeal may be reviewed by:

- an appropriate individual(s) who did not make the initial benefit determination; and
- a health care professional with appropriate expertise who was not consulted during the initial Benefit determination process.

Once the review is complete, if Blue Cross and Blue Shield of Texas upholds the denial, you and your Provider will receive a written explanation of the reasons and facts relating to the denial and a description of the additional appeal procedures. If Blue Cross and Blue Shield of Texas overturns the denial, you and your Provider will receive notification of its decision and Benefits will be paid, as appropriate.

Notes:

- A denial of Benefits for medical services does not mean that you cannot receive the medical services. A denial of the Benefits simply means that the medical services are not covered under the Plan and no payments will be made to you or any Providers by the Plan if you receive the denied medical services, unless a subsequent appeal overturns the initial denial of benefits.
- If your Urgent Care Request for Benefits was denied, you may request an expedited external review at the same time that you request an expedited internal appeal to Blue Cross and Blue Shield of Texas. Blue Cross and Blue Shield of Texas will review the request to determine if the appeal should go directly to the expedited external review instead of through the internal appeal process. If the request for appeal does not meet the expedited external appeal criteria as determined by Blue Cross and Blue Shield of Texas, the appeal will be handled as an expedited internal appeal to Blue Cross and Blue Shield of Texas.

Second Internal Appeal to Blue Cross and Blue Shield of Texas of an Urgent Care Request for Benefits, a Pre-Service Request for Benefits, or a Concurrent Claim

If you are not satisfied with the first internal appeal decision regarding an Urgent Care Request for Benefits, a Pre-Service Request for Benefits, or a concurrent claim, you have the right to request a second internal appeal from Blue Cross and Blue Shield of Texas. You must file a written request for the second internal appeal within 60 days from your receipt of the first internal appeal determination notification.

If your non-urgent Pre-Service Request for Benefits is denied, you may file a second internal appeal to Blue Cross and Blue Shield of Texas. If the denial is upheld at the second internal appeal level, Blue Cross and Blue Shield of Texas will notify you of the reasons for its decision and that your internal appeal options are exhausted. If the appeal involves issues of medical judgment, you may request an external review. If Blue Cross and Blue Shield of Texas overturns its decision at the second internal appeal level, Blue Cross and Blue Shield of Texas will notify you of its decision and Benefits will be paid, as appropriate.

Note: Upon written request and free of charge, Participants may examine documents relevant to their claims and/or appeals and submit opinions and comments. Blue Cross and Blue Shield of Texas will review all claims in accordance with the rules established by the U.S. Department of Labor.

Second Internal Appeal to ERS of a Post-Service Claim or a Rescission of Coverage

If you are not satisfied with the first internal appeal decision regarding a Post-Service Claim or a rescission of coverage, you have the right to request a second internal appeal from ERS. You must file a written request for the second internal appeal within 90 days from your receipt of the first level appeal determination notification.

If ERS upholds the denial at the second internal appeal level, ERS will notify you of the reasons for its decision and that your internal appeal options are exhausted. If your appeal involves issues of medical judgment or a rescission of coverage, you may request an external review. If ERS overturns the denial, Blue Cross and Blue Shield of Texas will notify you and Benefits will be paid, as appropriate.

ERS does not review denials of Pre-Service Requests for Benefits, Urgent Care Requests for Benefits or concurrent claims.

Blue Cross and Blue Shield of Texas and ERS will complete reviews within legally applicable time periods; however, Blue Cross and Blue Shield of Texas and ERS have the right to an extension under certain circumstances.

Mediation Rights

You may have mediation rights under Chapter 1467 of the Texas Insurance Code if your out-of-pocket obligation for certain Non-Network Emergency or medical services is greater than \$500 after your payment of any Copayments, Deductibles and Coinsurance relating to your claim. You may refer to your EOB for specific information about any available mediation rights. You may assert your mediation rights by filing a mediation request with the Texas Department of Insurance (TDI). Please submit a Health Insurance Mediation Request Form directly to TDI and not to ERS.

Tables 5 through 7 below describe the time frames which you and Blue Cross and Blue Shield of Texas are required to follow.

TABLE 5	
Urgent Care Request for Benefits¹	
Action to Be Taken	Timing²
If your Request for Benefits is complete, Blue Cross and Blue Shield of Texas must notify you within:	72 hours
If your Request for Benefits is incomplete, Blue Cross and Blue Shield of Texas must notify you that it is incomplete within:	24 hours
You must then provide the completed Request for Benefits to Blue Cross and Blue Shield of Texas within	48 hours after receiving notice of additional information required
Blue Cross and Blue Shield of Texas must notify you and your Provider of the benefit determination within:	48 hours after receipt of additional information
If Blue Cross and Blue Shield of Texas denies your Request for Benefits, you must appeal an adverse benefit determination no later than:	180 days after receiving the adverse benefit determination
Blue Cross and Blue Shield of Texas must notify you of the first internal appeal decision within:	72 hours after receiving the appeal

¹You do not need to submit Urgent Care appeals in writing. You should call Blue Cross and Blue Shield of Texas as soon as possible to appeal an Urgent Care Request for Benefits.

²From when the request is made unless otherwise noted below.

TABLE 6	
Pre-Service Request for Benefits	
Action to Be Taken	Timing¹
If your Request for Benefits is filed improperly with Blue Cross and Blue Shield of Texas, it must notify you within:	5 days
If your Request for Benefits is incomplete Blue Cross and Blue Shield of Texas must notify you within:	15 days
You must then provide completed Request for Benefits information to Blue Cross and Blue Shield of Texas within:	45 days
Blue Cross and Blue Shield of Texas must notify you of the Benefit determination:	
• if your Request for Benefits is complete, within:	15 days
• after receiving the completed Request for Benefits (if your Request for Benefits was incomplete as filed), within:	15 days
You must appeal an adverse benefit determination no later than:	180 days after receiving the adverse benefit determination
Blue Cross and Blue Shield of Texas must notify you of the first internal appeal decision within:	15 days after receiving the first internal appeal
You must appeal the denial of your first internal appeal (by filing a second internal appeal) no later than:	60 days after receiving the first internal appeal decision
Blue Cross and Blue Shield of Texas must notify you of the second internal appeal decision within:	15 days after receiving the second internal appeal

¹From when the request is made unless otherwise noted below.

TABLE 7	
Post-Service Claims	
Action to Be Taken	Timing¹
If your claim is incomplete, Blue Cross and Blue Shield of Texas must notify you within:	30 days
You must then provide completed claim information to Blue Cross and Blue Shield of Texas within:	45 days
Blue Cross and Blue Shield of Texas must notify you of the Benefit determination:	
• if the claim was complete as filed, within:	30 days
• after receiving the completed claim (if the claim was incomplete as filed), within:	30 days

TABLE 7	
Post-Service Claims	
Action to Be Taken	Timing ¹
You must appeal an adverse benefit determination no later than:	180 days after receiving the adverse benefit determination
Blue Cross and Blue Shield of Texas must notify you of the first internal appeal decision no later than:	30 days after receiving the first internal appeal
You must appeal the denial of your first internal appeal (by filing a second internal appeal with ERS) no later than:	90 days after receiving the first internal appeal decision
Blue Cross and Blue Shield of Texas or ERS must notify you of the second internal appeal decision within:	30 days after receiving the second internal appeal

¹From when the request is made unless otherwise noted below.

External Review Program

If, after exhausting your internal appeals, you are not satisfied with the determination made by Blue Cross and Blue Shield of Texas or ERS, or if Blue Cross and Blue Shield of Texas or ERS fails to respond to your appeal in accordance with applicable regulations regarding timing, you may be entitled to request an immediate external review of the determination made by Blue Cross and Blue Shield of Texas or ERS. The process is available at no charge to you.

If one of the above conditions is met, you may request an external review of an adverse benefit determination based upon any of the following:

- clinical reasons (the determination involves a question of medical judgment);
- rescission of coverage (coverage that was terminated retroactively); or
- as otherwise required by applicable law.

Note: You may also have the right to pursue external review in the event that Blue Cross and Blue Shield of Texas or ERS failed to comply with the internal claims and appeals process, except for those failures that are based on de minimis violations that do not cause, and are not likely to cause, prejudice or harm to you.

You or your Authorized Representative may request a standard external review by sending a written request to the address set out in the determination letter. You or your Authorized Representative may request an expedited external review, in urgent situations as detailed below, by calling Blue Cross and Blue Shield of Texas at (800) 252-8039 toll free or by sending a written request to the address set out in the determination letter. A request must be made within four months after the date you receive Blue Cross and Blue Shield of Texas' or ERS' determination.

An external review request should include all of the following:

- a specific request for an external review;
- the Participant's name, address, and insurance ID number;
- your Authorized Representative's name and address, when applicable;
- the service that was denied, the date of service, the Provider's name; and

- any new, relevant information that was not provided during the internal appeal.

An external review will be performed by an Independent Review Organization (IRO). Blue Cross and Blue Shield of Texas has entered into agreements with three or more IROs that have agreed to perform such reviews. There are two types of external reviews available:

- a standard external review; and
- an expedited external review.

Standard External Review

A standard external review is comprised of all of the following:

- a preliminary review by Blue Cross and Blue Shield of Texas of the request;
- a referral of the request by Blue Cross and Blue Shield of Texas to the IRO;
- the review by the IRO; and
- a decision by the IRO.

Within the applicable time frame after receipt of the request, Blue Cross and Blue Shield of Texas will complete a preliminary review to determine whether the Participant for whom the request was submitted meets all of the following:

- was covered under the Plan at the time the health care service or procedure that is at issue in the request was provided;
- has exhausted the applicable internal appeals process; and
- has provided all the information and forms required so that Blue Cross and Blue Shield of Texas may process the request.

After Blue Cross and Blue Shield of Texas completes the preliminary review, Blue Cross and Blue Shield of Texas will issue you a notification in writing within five business days of receiving the request for the external review. If the request is eligible for external review, Blue Cross and Blue Shield of Texas will assign an IRO to conduct such review. Blue Cross and Blue Shield of Texas will assign requests by either rotating claims assignments among the IROs or by using a random selection process.

Blue Cross and Blue Shield of Texas will provide the assigned IRO with the documents and information considered in making Blue Cross and Blue Shield of Texas' or ERS' determination. The documents include:

- all relevant medical records;
- all other documents relied upon by Blue Cross and Blue Shield of Texas or ERS;
- all other information or evidence that you or your Provider submitted regarding the claim; and
- all other information or evidence that you or your Provider wish to submit regarding the claim, including, as explained below, any information or evidence you or your Provider wish to submit that was not previously provided.

The IRO will notify you in writing of the request's eligibility and acceptance for external review. You may submit in writing to the IRO, within ten business days following the date you receive notice from the IRO, any additional information that you want the IRO to consider when conducting the external review. The IRO is not required to, but may, accept and consider additional information submitted by you after ten business days. In reaching a decision, the IRO will review the claim anew and will not be bound by any decisions or conclusions reached by Blue Cross and Blue Shield of Texas or ERS. The IRO will provide written notice of its determination (the "Final External Review Decision") within 45 days after it receives the request for the external review (unless the IRO requests additional time and you agree). The IRO will deliver the notice of

Final External Review Decision to you and Blue Cross and Blue Shield of Texas, and it will include the clinical basis for the determination.

Upon receipt of a Final External Review Decision reversing Blue Cross and Blue Shield of Texas' or ERS' determination, Blue Cross and Blue Shield of Texas will notify you within 48 hours of receiving the IRO's decision. The Plan will immediately provide coverage or payment of the Benefits at issue in accordance with the terms and conditions of the Plan. If the Final External Review Decision is that payment or referral will not be made, the Plan will not be obligated to provide Benefits for the health care service or procedure and you will have exhausted your appeal rights.

All Final External Review Decisions by an IRO are final and binding on all parties and not subject to further appeal rights.

Expedited External Review

An expedited external review is similar to a standard external review. The most significant difference between the two is that the time periods for completing certain portions of the review process are much shorter, and in some instances you may file an expedited external review before completing the internal appeals process.

You may make a written or verbal request for an expedited external review if you receive either of the following:

- an adverse benefit determination of a claim or appeal if the adverse benefit determination involves a medical condition for which the time frame for completion of an expedited internal appeal would seriously jeopardize the life or health of the Participant or would jeopardize the Participant's ability to regain maximum function and you have filed a request for an expedited internal appeal; or
- a final appeal decision, if the determination involves a medical condition where the time frame for completion of a standard external review would seriously jeopardize the life or health of the Participant or would jeopardize the Participant's ability to regain maximum function, or if the final appeal decision concerns an admission, availability of care, continued stay, or health care service, procedure or product for which the Participant received Emergency services, but has not been discharged from a Facility.

Immediately upon receipt of the request, Blue Cross and Blue Shield of Texas will determine whether the Participant meets both of the following:

- was covered under the Plan at the time the health care service or procedure that is at issue in the request was provided; and
- has provided all the information and forms required so that Blue Cross and Blue Shield of Texas may process the request.

After completing the review, Blue Cross and Blue Shield of Texas will immediately send a notice in writing to you. Upon a determination that a request is eligible for expedited external review, Blue Cross and Blue Shield of Texas will assign an IRO in the same manner Blue Cross and Blue Shield of Texas utilizes to assign standard external reviews to IROs. Blue Cross and Blue Shield of Texas will provide all necessary documents and information considered in making the adverse benefit determination or final adverse benefit determination to the assigned IRO electronically or by telephone or facsimile or any other available expeditious method. The IRO, to the extent the information or documents are available and the IRO considers them appropriate, must consider the same type of information and documents considered in a standard external review.

In reaching a decision, the IRO will review the claim anew and not be bound by any decisions or conclusions reached by Blue Cross and Blue Shield of Texas. The IRO will provide notice of the Final External Review Decision for an expedited external review as expeditiously as the Participant's medical condition or circumstances require, but in no event more than 72 hours after the IRO receives the request.

If the IRO's notice of the Final External Review Decision is not in writing, within 48 hours of providing such notice, the assigned IRO will provide written confirmation of the decision to you and to Blue Cross and Blue Shield of Texas.

All Final External Review Decisions by an IRO are final and binding on all parties and not subject to further appeal rights.

You may contact Blue Cross and Blue Shield of Texas at (800) 252-8039 toll free for more information regarding external review rights, or if making a verbal request for an expedited external review.

Table 8 below describes the time frames which you, Blue Cross and Blue Shield of Texas and the IRO are required to follow.

TABLE 8	
External Review	
Action to Be Taken	Timing¹
You must submit a request for external review to Blue Cross and Blue Shield of Texas within:	Four months after the date you receive the second internal appeal determination
For an expedited external review, the IRO will provide notice of its determination within:	72 hours
For a standard external review, Blue Cross and Blue Shield of Texas will complete a preliminary review to ensure the request meets requirements for an external review within:	5 business days
You may submit in writing to the IRO any additional information that you want the IRO to consider within:	10 business days
For a standard external review, the IRO will provide written notice of its determination within:	45 days² after receiving the request for the external review

¹From when the request is made unless otherwise noted below.

²This time frame may be extended if the IRO requests additional time and you agree.

Concurrent Care Claims

If an on-going course of treatment was previously approved for a specific period of time or number of treatments, and your request to extend the treatment is an Urgent Care Request for Benefits as defined above, your request will be decided within 24 hours, provided your request is made at least 24 hours prior to the end of the approved treatment. Blue Cross and Blue Shield of Texas will make a determination on your request for the extended treatment within 24 hours from receipt of your request.

If your request for extended treatment is not made at least 24 hours prior to the end of the approved treatment, the request will be treated as an Urgent Care Request for Benefits and decided according to the time frames described above. If an on-going course of treatment was previously approved for a specific period of time or number of treatments, and you request to extend treatment in a non-urgent circumstance, your request will be considered a new request and decided according to post-service or pre-service time frames, whichever applies.

Authorized Representative

A Participant may have one Authorized Representative, and only one Authorized Representative at a time, to assist in submitting a claim or appealing a claim.

An Authorized Representative shall have the authority to represent the Participant in all matters concerning the Participant's claim or appeal of a claim determination. If the Participant has an Authorized Representative, any references to "you" or "Participant" in this Section 8 will refer to the Authorized Representative.

One of the following persons may act as a Participant's Authorized Representative:

- an individual designated by the Participant in writing on a form approved by Blue Cross and Blue Shield of Texas;
- a health care Provider if the claim is an Urgent Care claim, or if the Participant has designated the Provider in writing in a form approved by Blue Cross and Blue Shield of Texas. However, a health care Provider may not be an Authorized Representative for the appeal of a claim;
- a person holding the Participant's durable power of attorney;
- if the Participant is legally incapacitated, a person appointed as guardian to have care and custody of the Participant by a court of competent jurisdiction; or
- if the Participant is a minor, the Participant's parent or legal guardian, unless Blue Cross and Blue Shield of Texas is notified that the Participant's claim involves health care services where the consent of the Participant's parent or legal guardian is or was not required by law then the Participant shall represent himself or herself with respect to the claim.

The authority of an Authorized Representative shall continue for the period specified in the Participant's appointment of the Authorized Representative or until the Participant is legally competent to represent himself or herself and notifies Blue Cross and Blue Shield of Texas in writing that the Authorized Representative is no longer required.

Communication with Authorized Representative –

1. If the Authorized Representative represents the Participant because the Authorized Representative is the Participant's parent or legal guardian or attorney in fact under a durable power of attorney, Blue Cross and Blue Shield of Texas shall send all correspondence, notices and benefit determinations in connection with the Participant's Claim to the Authorized Representative.
2. If the Authorized Representative represents the Participant in connection with the submission of a Pre-Service Claim, including a claim involving Urgent Care, Blue Cross and Blue Shield of Texas shall send all correspondence, notices and benefit determinations in connection with the Participant's claim to the Authorized Representative.
3. If the Authorized Representative represents the Participant in connection with the submission of a Post-Service Claim, Blue Cross and Blue Shield of Texas will send all correspondence, notices and benefit determinations in connection with the Participant's Claim to the Participant, but Blue Cross and Blue Shield of Texas will provide copies of such correspondence to the Authorized Representative upon request.
4. It will take Blue Cross and Blue Shield of Texas at least 30 days to notify all of its personnel about the termination of the Participant's Authorized Representative. It is possible that Blue Cross and Blue Shield of Texas may communicate information about the Participant to the Authorized Representative during this 30-day period.

SECTION 9 - COORDINATION OF BENEFITS (COB)

What this section includes:

- How your Benefits under the HDHP coordinate with other medical plans;
- How coverage is affected if you become eligible for Medicare; and
- Procedures in the event the Plan overpays Benefits.

Coordination of Benefits (COB) applies to you if you are covered by more than one health benefits plan, including, but not limited to, any one of the following:

- another employer-sponsored health benefits plan;
- another group insurance plan;
- a medical component of a group long-term care plan, such as skilled nursing care;
- no-fault or traditional "fault" type medical payment benefits or personal injury protection benefits under an automobile insurance policy;
- medical payment benefits under any premises liability or other types of liability coverage; or
- Medicare or other governmental health benefit.

COB does not apply if your other health plan is a health insurance policy that is individually underwritten or issued.

If coverage is provided under two or more plans, COB determines which plan is Primary and which plan is Secondary. The plan considered Primary pays its benefits first, without regard to the possibility that another plan may cover some expenses. Any remaining allowable expense may be paid under the other plan, which is considered Secondary. The Secondary Plan may determine its benefits based on the benefits paid by the Primary Plan.

Don't forget to update your Dependents' Medical Coverage Information
Avoid delays on your Dependent claims by updating your Dependent's medical coverage information. Just log on to www.healthselectoftexas.com or call (800) 252-8039 toll-free to update your COB information. You will need the name of your Dependent's other medical coverage, along with the policy number.

Determining Which Plan is Primary

If you are covered by two or more plans, the benefit payment follows the rules below in this order:

- a plan that covers a Participant as an employee pays benefits before a plan that covers the Participant as a dependent;
- the plan that has covered the individual claimant for the longest period will pay first; the expenses must be covered in part under at least one of the plans;
- the plan that covers an active employee pays before a plan covering a laid-off or retired employee;
- your Dependent children will receive Primary coverage from the parent whose birth date occurs first in a Calendar Year. If both parents have the same birth date, the plan that that has been in effect the longest is the Primary Plan. This birthday rule applies only if:
 - o the parents are married or living together whether or not they have ever been married and not legally separated; or
 - o a court decree awards joint custody to the parents without specifying that one parent has the responsibility to provide health care coverage;

- if two or more plans cover a Dependent child of divorced or separated parents and if there is no court decree stating that one parent is responsible for health care, the child will be covered under the plan of:
 - o the parent with custody of the child; then
 - o the spouse of the parent with custody of the child; then
 - o the parent not having custody of the child; then
 - o the spouse of the parent not having custody of the child;
- if you have coverage under two or more medical plans and only one has COB provisions, the plan without COB provisions will be the Primary Plan;
- if you are receiving COBRA continuation coverage under another employer plan, the HDHP is the Primary Plan; and
- finally, if none of the above rules determines which plan is Primary or Secondary, the allowable expenses (as defined below in the textbox titled *What is an allowable expense?*) shall be shared equally between the plans meeting the definition of an eligible plan for COB purposes.

Under any of the circumstances above, the HDHP will not pay more than it would have paid had it been the only plan in effect.

The following examples illustrate how the HDHP determines which plan pays first and which plan pays second.

Determining Primary and Secondary Plan – Examples

1) Let's say you and your spouse both have family medical coverage through your respective employers. You are unwell and go to see a Physician. Since you're covered as a Subscriber under the HDHP, and as a Dependent under your spouse's plan, the HDHP will pay Benefits for the Physician's office visit first.

2) Again, let's say you and your spouse both have family medical coverage through your respective employers. You take your Dependent child to see a Physician. The HDHP will look at your birthday and your spouse's birthday to determine which plan pays first. If you were born on June 11 and your spouse was born on May 30, your spouse's plan will pay first.

Table 9 summarizes common situations of dual coverage and whether the HDHP would be considered the Primary Plan or the Secondary Plan.

TABLE 9		
Subscriber is...	...and is covered as a dependent under another plan by:	...then the HDHP is:
an Active Employee	spouse's employer plan	the Primary Plan
an Active Employee	spouse's retiree plan	the Primary Plan
a Retiree	spouse's employer plan	the Primary Plan
a Retiree	spouse's retiree plan	the Primary Plan

TABLE 9		
Subscriber is...	...and has other coverage through:	...then the HDHP is:
an Active Employee	the Subscriber's second active employment	either Primary or Secondary depending on which plan is in force the longest
an Active Employee	the Subscriber's retirement from another employer	the Primary Plan
a Retiree	the Subscriber's second active employment	the Secondary Plan
a Retiree	the Subscriber's retirement from another employer	either Primary or Secondary depending on which plan is in force the longest
Dependent is...	...and is covered by a Subscriber who is:	...then the HDHP is:
an active employee of a non-GBP Employer	an Active Employee	the Secondary Plan
an active employee of a non-GBP Employer	a Retiree	the Secondary Plan
a retiree of a non-GBP Employer	an Active Employee	the Primary Plan
a retiree of a non-GBP Employer	a Retiree	the Secondary Plan

When the HDHP is Secondary

When the HDHP is the Secondary Plan, the HDHP determines the amount it will pay for a Covered Health Service according to the following:

- the HDHP determines the amount it would have paid based on the allowable expense.
- the HDHP pays the difference between the amount paid by the Primary Plan and the HDHP's allowable expense.
- the HDHP does not pay more than the amount the HDHP would have paid had it been the only plan providing coverage.
- the maximum combined payments from all plans cannot exceed 100% of the total allowable expense.

Note: See the textbox below for the definition of allowable expense.

You may be responsible for any Coinsurance or Annual Deductible payments as part of the COB payment.

Determining the Allowable Expense When the HDHP is Secondary

If the HDHP is Secondary and the health care services meet the definition of a Covered Health Service under the HDHP, the allowable expense is the Primary Plan's network rate for those services. If the Primary Plan bases its reimbursement on reasonable and customary charges, the allowable expense is the Primary Plan's reasonable and customary charge. If both the Primary Plan and the HDHP do not have a contracted rate, the allowable expense will be the greater of the two plans' reasonable and customary charges.

When the Provider is a Network Provider for both the Primary Plan and the HDHP, the allowable expense is the Primary Plan's network rate. When the Provider is a network Provider for the Primary Plan and a Non-Network Provider for the HDHP, the allowable expense is the Primary Plan's network rate. When the Provider is a non-network Provider for the Primary Plan and a Network Provider for the HDHP, the allowable expense is the reasonable and customary charges allowed by the Primary Plan. When the Provider is a Non-Network Provider for both the Primary Plan and the HDHP, the allowable expense is the greater of the two plans' reasonable and customary charges.

What is an allowable expense?

For purposes of COB, an allowable expense is a health care expense that meets the definition of a Covered Health Service under the HDHP.

When a Participant Qualifies for Medicare

Determining Which Plan is Primary

To the extent permitted by law, the HDHP will pay Benefits as the Secondary Plan to Medicare when you become eligible for Medicare, even if you don't elect to have Medicare. There are, however, Medicare-eligible individuals for whom the HDHP pays Benefits first and Medicare pays Benefits second:

- persons who are Actively at Work with a State Agency or with an Institution of Higher Education and their spouses; and
- individuals with End-Stage Renal Disease for a limited period of time, as determined by Medicare.

If you are Actively at Work and not Medicare-eligible but your spouse is Medicare-eligible (for reasons other than End-Stage Renal Disease), the HDHP will be Primary for your spouse if he or she is your Dependent.

If you are Actively at Work and are Medicare-eligible due to End-Stage Renal Disease, Medicare will be Primary and the HDHP will be Secondary.

If you are a Retiree and are Medicare-eligible, but are actively employed and covered under another group health plan through that employer, then your active coverage will be Primary, Medicare will be Secondary and this Plan will be Tertiary (i.e., will pay third).

Determining the Allowable Expense When the HDHP is Secondary to Medicare

If the HDHP is Secondary or Tertiary to Medicare, the Medicare approved amount is the allowable expense, as long as the Provider accepts Medicare. If the Provider does not accept Medicare, the Medicare limiting charge (the most a Provider can charge you if they don't accept Medicare) will be the allowable expense. Medicare payments, combined with Plan Benefits, will not exceed 100% of the total allowable expense.

If you retired and turned age 65 on or before September 1, 1992, Medicare is the Primary Plan and the HDHP is Secondary Plan for Part A Benefits. However, if you do not have Medicare Part B, the HDHP is the Primary Plan for Part B Benefits, making Medicare the Secondary Plan for Part B Benefits. This also applies to your covered spouse if he or she turned age 65 on or before September 1, 1992.

If you retired after September 1, 1992 and you are eligible for Medicare, the HDHP is the Secondary or Tertiary Plan to Medicare Part A and Part B Benefits, whether or not you are enrolled in Medicare. Benefits payable under the HDHP will be reduced by the amount that Medicare would have paid just as if you had been enrolled in Medicare.

If you are not eligible for Medicare Part A because you or your spouse did not contribute to Social Security, the HDHP will be the Primary Plan for Medicare Part A Benefits if no other medical coverage is available to you or your covered spouse.

However, unless you retired and turned age 65 on or before September 1, 1992, the HDHP is the Secondary Plan to Medicare Part B Benefits.

When This Plan is Tertiary

When this Plan is the Tertiary Plan, the Plan determines the amount it will pay for a Covered Health Service according to the following:

- the Plan determines the amount it would have paid based on the allowable expense.
- After both the Primary Plan and Medicare (the Secondary Plan) have paid, the Plan pays the difference between the amount paid by the Primary and Secondary Plans and this Plan's allowable expense.
- the Plan does not pay more than the amount the Plan would have paid had it been the only plan providing coverage.
- the maximum combined payments from all plans cannot exceed 100% of the Plan's total allowable expense.

Note: See the textbox above for the definition of allowable expense.

You may be responsible for any Copay, Coinsurance or Annual Deductible payments as part of the COB payment.

Medicare Crossover Program

The HDHP offers a Medicare Crossover program for Medicare Part A and Part B and Durable Medical Equipment (DME) claims. Under this program, you no longer have to file a separate claim with the HDHP to receive secondary benefits for these expenses. Your Dependent will also have this automated crossover, as long as he or she is eligible for Medicare and the HDHP is your only secondary medical coverage.

Once the Medicare Part A and Part B and DME carriers have reimbursed your health care Provider, the Medicare carrier will electronically submit the necessary information to Blue Cross and Blue Shield of Texas to process the balance of your claim under the provisions of the HDHP.

You can verify that the automated crossover took place when your copy of the explanation of Medicare benefits (EOMB) states your claim has been forwarded to your secondary carrier.

This crossover process does not apply to expenses that Medicare does not cover. You must continue to file claims for these expenses.

For information about enrollment or if you have questions about the program, call Blue Cross and Blue Shield of Texas at (800) 252-8039 toll-free.

Overpayment and Underpayment of Benefits

If you are covered under more than one medical plan, there is a possibility that the other plan will pay a benefit that the HDHP should have paid. If this occurs, the HDHP may pay the other plan the amount it should have paid.

If the HDHP pays you more than it should under this COB section, you should pay the excess back promptly. Otherwise, ERS may recover the overpayment by offsetting the amount owed by ERS from future Benefits or by taking other legal action.

If the HDHP overpays a health care Provider, the HDHP may recover the excess amount from the Provider pursuant to *Refund of Overpayments*, below.

Refund of Overpayments

If the HDHP pays Benefits to or for a Participant, that Participant, or any other person or organization that was paid, must make a refund to the HDHP if:

- the HDHP's obligation to pay Benefits was contingent on the expenses incurred being legally owed and paid by the Participant, but all or some of the expenses were not paid by the Participant or were not legally required to be paid by the Participant;
- all or some of the payment the HDHP made exceeded the Benefits under the HDHP; or
- all or some of the payment was made in error.

The amount that must be refunded equals the amount the HDHP paid in excess of the amount that the HDHP should have paid under the HDHP. If the refund is due from another person or organization, the Participant agrees to help the HDHP get the refund if requested.

If the Participant, or any other person or organization that was paid, does not promptly refund the full amount, ERS may reduce the amount of any future Benefits for the Participant that are payable under the HDHP. The reductions will equal the amount of the required refund. Alternatively, ERS may impose one or more sanctions against the involved Participant(s) under Section 1551.351, Texas Insurance Code.

SECTION 10 - SUBROGATION AND REIMBURSEMENT

What this section includes:

- How your Benefits are impacted if you suffer a Sickness or Injury caused by a third party.

The HDHP has a right to subrogation and reimbursement, as defined below.

Right of Recovery

The HDHP has the right to recover Benefits it has paid on the Participant's behalf that were:

- made in error;
- due to a mistake in fact;
- incorrectly paid by the HDHP during the time period of meeting the Deductible for the Calendar Year; or
- incorrectly paid by the HDHP during the time period of meeting any Out-of-Pocket Maximum for the Calendar Year.

Benefits paid because the Participant misrepresented facts are also subject to recovery.

If the HDHP provides a Benefit for the Participant that exceeds the amount that should have been paid, the HDHP will:

- require that the overpayment be returned when requested, or
- reduce a future Benefit payment for you or your Dependent by the amount of the overpayment.

If the HDHP incorrectly pays Benefits to you or your Dependent during the time period of meeting the Deductible and/or meeting any Out-of-Pocket Maximum for the Calendar Year, the HDHP will send you or your Dependent a monthly statement identifying the amount you owe with payment instructions. The HDHP has the right to recover Benefits by:

- submitting a reminder letter to you or a covered Dependent that details any outstanding balance owed to the HDHP; and
- conducting courtesy calls to you or a covered Dependent to discuss any outstanding balance owed to the HDHP.

Right to Subrogation

The right to subrogation means the HDHP is substituted to and shall succeed to any and all legal claims that the Participant may be entitled to pursue against any third party for Benefits that the HDHP has paid that are related to the Sickness or Injury for which a third party is or may be considered responsible. Subrogation applies when the HDHP has paid to or on behalf of the Participant Benefits for a Sickness or Injury for which a third party is or may be considered responsible, e.g. a third party's insurance carrier if the Participant is involved in an auto accident with a third party.

To the maximum extent allowed by Texas law, the HDHP shall be subrogated to, and shall succeed to, all rights of recovery from any or all third parties, under any legal theory of any type, for any Benefits the HDHP has paid to or on behalf of the Participant relating to any Sickness or Injury for which any third party is or may be responsible.

Right to Reimbursement

The right to reimbursement means that if a third party is or may be responsible to pay for the Participant's Sickness or Injury for which the Participant receives a settlement, judgment, or other recovery from any third party, the Participant must use those proceeds to return to the HDHP, to the maximum extent allowed by Texas law, Benefits the Participant received for that Sickness or Injury.

Third Parties

The following persons and entities are considered third parties:

- a person or entity alleged to have caused the Participant to suffer a Sickness, Injury or medical damages, or who is legally responsible to pay for the Sickness, Injury or medical damages;
- any insurer or other indemnifier of any person or entity alleged to have caused or who caused the Sickness, Injury or medical damages; or
- any other persons or entities who are responsible for paying losses caused by the Participant's Sickness or Injury when such payments are subject to subrogation under Texas law.

Subrogation and Reimbursement Provisions

As a Participant, you agree to the following:

- up to the maximum amount allowed by Texas law, the HDHP has a first priority right to receive payment on any claim against a third party before you receive payment from that third party. Further, to the extent allowed by law, the HDHP's first priority right to payment is superior to any and all claims, debts or liens asserted by any medical Providers, including, but not limited to, Hospitals or Emergency treatment facilities, that assert a right to payment from funds you recover from an allegedly responsible third party.
- the HDHP's subrogation and reimbursement rights apply to full and partial settlements, judgments, or other recoveries paid or payable to you or your representative, no matter how those proceeds are captioned or characterized and whether or not the third party disclaims liability. Payments include, but are not limited to, economic, non-economic, and punitive damages. The HDHP is not required to help you to pursue your claim for damages or personal injuries, and no amount of associated costs, including, but not limited to, attorneys' fees and out-of-pocket expenses shall be deducted from the HDHP's recovery without the HDHP's express written consent, except as required by Texas law. No so-called equitable or common law, "Made-Whole Doctrine," "Fund Doctrine," or "Common Fund Doctrine" or "Attorney's Fund Doctrine" shall defeat or limit this right.
- regardless of whether you have been fully compensated or made whole, the HDHP may collect from you the proceeds of any full or partial recovery that you or your legal representative obtain, whether in the form of a settlement (either before or after any determination of liability) arbitration, judgment or other monetary award, no matter how those proceeds are captioned or characterized. Proceeds from which the HDHP may collect include, but are not limited to, economic, non-economic, and punitive damages. No "collateral source" rule shall limit the HDHP's subrogation and reimbursement rights that are allowed under Texas law.
- you will cooperate with the HDHP and its agents in a timely manner to protect its legal and equitable rights to subrogation and reimbursement, including, but not limited to:
 - o complying with the terms of this section;

- o providing any relevant information requested;
 - o signing and/or delivering such documents as the HDHP or its administering firm reasonably request to secure the subrogation and reimbursement claim;
 - o notifying the HDHP, in writing, of any potential legal claim(s) you may have against any and all third parties for acts which caused Benefits to be paid or become payable;
 - o responding promptly to requests for information about any accident or injuries;
 - o appearing at medical examinations and legal proceedings, such as depositions or hearings; and
 - o obtaining the HDHP's consent or its administering firm's consent before releasing any party from liability or payment of medical expenses.
- if you receive payment as part of a settlement or judgment from any third party as a result of a Sickness or Injury, and the HDHP alleges some or all of those funds are due and owed to it under Texas law, you agree to hold those settlement funds in trust, either in a separate bank account in your name or in your attorney's trust account. You agree that you will serve as a trustee over those funds to the extent of the Benefits the HDHP has paid.
- if the HDHP incurs attorneys' fees and costs in order to collect third party settlement funds held by you or your representative, the HDHP has the right to recover those fees and costs from you to the maximum extent allowed by Texas law.
- you may not accept any settlement that does not fully reimburse the HDHP to the maximum extent allowed by Texas law, without its written approval.
- upon the HDHP's request, you will assign to the HDHP all rights of recovery against third parties to the extent of Benefits the HDHP has paid for a Sickness or Injury allegedly caused by a third party or for which a third party is legally responsible to pay for your Sickness or Injury.
- the HDHP's rights to recovery will not be reduced due to your own comparative negligence.
- the HDHP may, at its option, take necessary and appropriate action to assert its rights under this section, including, but not limited to, filing suit in your name, which does not obligate it in any way to pay you part of any recovery the HDHP might obtain.
- the provisions of this section also apply to the Participant's spouse, parents, guardian, or other representative of a Dependent child or Dependent spouse who incurs a Sickness or Injury caused by a third party. If a parent or guardian may bring a claim for damages arising out of a minor's Sickness or Injury, the terms of this subrogation and reimbursement clause shall apply to that claim.
- the Participant's spouse and the Dependent's spouse are jointly and severally liable for the HDHP's subrogation and reimbursement rights herein;
- in case of your wrongful death or survival claim, the provisions of this section apply to your estate, the personal representative of your estate, and your heirs or beneficiaries.
- your failure to cooperate with the HDHP or its agents is considered a violation of the HDHP. As such, the HDHP has the right to terminate your Benefits, deny future Benefits, take legal action against you, and/or set off from any future Benefits the value of Benefits the HDHP has paid relating to any Sickness or Injury alleged to have been caused or caused by any third party to the extent not recovered by the HDHP due to you or your representative not cooperating with the HDHP.
- if a third party causes or is alleged to have caused you to suffer a Sickness or Injury while you are covered under the HDHP, the provisions of this section continue to apply, even after you are no longer a Participant.

- the HDHP has the authority and discretion to resolve all disputes regarding the interpretation of the language stated herein.
- subject to ERS' oversight and control, the HDHP and all administrators administering the terms and conditions of the HDHP's subrogation and reimbursement rights have such powers and duties as are necessary to discharge its duties and functions, including the exercise of its discretionary authority to (1) construe and enforce the terms of the HDHP's subrogation and reimbursement rights and (2) make determinations with respect to the subrogation amounts and reimbursements owed to the HDHP.
- no allocation of damages, settlement funds or any other recovery, by you, your estate, the personal representative of your estate, your heirs, your beneficiaries or any other person or party, shall be valid if it does not reimburse the HDHP for 100 percent of its interest allowed under Texas law unless the HDHP provides written consent to the allocation.

As used in this Section 10, "Texas law" includes, but is not limited to, Texas Civil Practices and Remedies Code, Chapter 140.

Note: The subrogation rights and obligations under the HDHP shall be governed by Texas law regardless of where the Participant resides or whether the injury occurs in or outside the state of Texas.

Example

Suppose you are injured in a car accident that is not your fault, and you receive Benefits under the HDHP to treat your injuries. If you subsequently bring suit against the insurer of the person who caused the accident and receive a settlement, or receive payment from the insurer without bringing suit, the HDHP is entitled to direct payment from you for the Benefits it paid.

SECTION 11 - WHEN COVERAGE ENDS

What this section includes:

- Circumstances that cause coverage to end;
- Extended coverage; and
- How to continue coverage after it ends.

Your eligibility for Benefits automatically ends on the date that your coverage ends. When your coverage ends, the HDHP will still pay claims for Covered Health Services that you received before your coverage ended. However, once your coverage ends, Benefits are not provided for health services that you receive after your coverage ended, even if the underlying medical condition occurred before your coverage ended, you are hospitalized, or are otherwise receiving medical treatment.

Your coverage under the HDHP will end on the earliest of:

- the last day of the month your employment with your Employer ends;
- the last day of the month your contributions were paid in full if you stop making the required contributions;
- the last day of the month you are no longer eligible for coverage;
- the last day of the month that Blue Cross and Blue Shield of Texas receives written notice from ERS to end your coverage, or the date specified in the notice;
- the last day of the month you retire, unless you are eligible for other coverage as a Retiree; or
- the effective date you are expelled from the HDHP as provided under Chapter 1551, Texas Insurance Code.

Coverage for your eligible Dependents will end on the earliest of:

- the date your coverage ends;
- the last day of the month your contributions were paid in full if you stop making the required contributions;
- the last day of the month that Blue Cross and Blue Shield of Texas receives written notice from ERS to end your coverage, or the date specified in the notice;
- the last day of the month your Dependents become ineligible as Dependents under the HDHP; or
- the effective date you are expelled from the HDHP as provided under Chapter 1551, Texas Insurance Code.

Extended Coverage

Coverage for a Disabled Child

If an unmarried enrolled Dependent child with a mental or physical disability reaches 26 years of age, the HDHP will continue to cover the child, as long as the child is mentally or physically incapacitated to such an extent that he or she is dependent upon you for care or support.

You must apply with ERS to continue benefits before the first day of the month following the child's 26th birthday. If an extension of coverage is temporarily approved, you must reapply with ERS for an additional extension of coverage for the child before the prior temporary extension approval's expiration date.

If you have a disabled Dependent who was not covered at the time they turned age 26, or if your Dependent becomes disabled after they turned age 26, you may apply for coverage for them during your next Annual Enrollment period or within the first 30 days from the date of your Dependent child's first medical treatment related to his or her disability.

As a new Employee, you may apply for coverage for a disabled Dependent age 26 and over during your initial enrollment period as a new Employee.

Coverage for a Dependent child past age 26 is not guaranteed and is subject to approval by ERS.

COBRA

If you lose your HDHP coverage, you may have the right to extend it under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), as defined in Section 13, *Glossary*.

Much of the language in this section comes from the federal law that governs continuation coverage under COBRA. You should call ERS if you have questions about your right to continue coverage under COBRA.

In order to be eligible for continuation coverage under COBRA, you must meet the definition of a "Qualified Beneficiary." A Qualified Beneficiary is any of the following persons who were covered under the HDHP on the day before a qualifying event:

- a Subscriber;
- a Subscriber's covered Dependent; or
- a Subscriber's covered spouse upon divorce.

Qualifying Events for Continuation Coverage under COBRA

Table 10 describes situations in which you may elect to continue coverage under COBRA for yourself and your Dependents, and the maximum length of time you can receive continued coverage. These situations are qualifying events, for purposes of continuation of coverage under COBRA.

TABLE 10			
If Coverage Ends Because of the Following Qualifying Events:	You May Elect COBRA for the following maximum periods:		
	For Yourself	For Your Spouse	For Your Child(ren)
Your work hours are reduced ¹	18 months	18 months	18 months
Your employment terminates for any reason (other than gross misconduct)	18 months	18 months	18 months
You or your Dependent becomes eligible for Social Security disability benefits at any time within the first 60 days of losing coverage ²	Up to 29 months	Up to 29 months	Up to 29 months
You die	N/A	36 months	36 months
You divorce	N/A	36 months	36 months ³
Your child is no longer an eligible Dependent (e.g., reaches the maximum age limit)	N/A	N/A	36 months

TABLE 10			
You become entitled to Medicare	N/A	See Table 11	See Table 11

¹This can be a qualifying event under COBRA only for Employees of Institutions of Higher Education covered under the HDHP. The specific Institution of Higher Education determines the number of hours in a month an Employee must work to be eligible for coverage under the HDHP. When the number of hours is decreased so that the Employee is not eligible for coverage under the HDHP, then this is a qualifying event under COBRA.

²Subject to the following conditions: (i) the Qualified Beneficiary must give ERS notice of the disability not later than the end of the first 18 months; (ii) the Qualified Beneficiary must agree to pay any increase in the required premium for the additional 11 months over the original 18 months; and (iii) if the Qualified Beneficiary entitled to the 11 months of coverage has non-disabled family members who are also Qualified Beneficiaries, then those non-disabled Qualified Beneficiaries are also entitled to the additional 11 months of continuation coverage. Notice of any final determination that the Qualified Beneficiary is no longer disabled must be provided to ERS within 30 days of such determination. Thereafter, continuation coverage may be terminated on the first day of the month that begins more than 30 days after the date of that determination.

³This period applies to children who lose coverage due to the divorce. If the former spouse's children were covered under the HDHP, they will lose coverage and may elect coverage under COBRA. The COBRA election does not apply to the Subscriber's children who continue to be eligible for coverage as the Subscriber's Dependents.

Note: While some Qualifying Life Events as described in Section 2, *Introduction*, are similar to qualifying events under COBRA, you, or your eligible Dependent, do not need to elect COBRA continuation coverage to take advantage of the special enrollment rights listed in that section.

How Your Medicare Eligibility Affects Dependent COBRA Coverage

Table 11 below describes how your Dependents' COBRA coverage is impacted if you become eligible for Medicare.

TABLE 11	
If Dependent Coverage Ends When:	You May Elect COBRA Dependent Coverage For Up To:
You become eligible for Medicare and don't experience any additional qualifying events	36 months
You become eligible for Medicare, after which you experience a second qualifying event ¹ before the initial 18-month period expires	36 months
You experience a qualifying event ¹ , after which you become eligible for Medicare before the initial 18-month period expires; and, if absent this initial qualifying event, your Medicare eligibility would have resulted in loss of Dependent coverage under the HDHP	36 months

¹For example, your employment is terminated for reasons other than gross misconduct.

Getting Started

ERS will notify you by mail if you become eligible for COBRA coverage. The notification will give you instructions for electing COBRA coverage, and advise you of the monthly cost. Your monthly cost is the full cost, including both Subscriber and Dependent costs, if applicable, plus a 2% administrative fee or other cost as permitted by law.

You will have up to 105 days from the date you receive notification or from the date your coverage ends, whichever is later, to elect and pay the cost of your COBRA coverage. The payment must include the monthly cost for all months retroactive to the date your HDHP coverage ended.

During the 105-day election period, the HDHP will, only if you request, inform the Provider of your right to elect COBRA coverage, retroactive to the date your COBRA eligibility began.

While you are a Participant in the HDHP under COBRA, you have the right to change your coverage election:

- during Annual Enrollment; and
- following a Qualifying Life Event, as described under *Changing Your Coverage* in Section 2, *Introduction*.

Notification Requirements

If your covered Dependents lose coverage due to divorce or loss of Dependent status, you or your Dependents must notify the ERS or your Benefit Coordinator within 60 days of the latest of:

- the date of the divorce or an enrolled Dependent's loss of eligibility as an enrolled Dependent;
- the date your enrolled Dependent would lose coverage under the HDHP; or
- the date on which you or your enrolled Dependent are informed of your obligation to provide notice and the procedures for providing such notice.

You or your Dependents must also notify ERS when a secondary qualifying event occurs that will extend continuation coverage under COBRA.

If you or your Dependents fail to notify ERS of these events within the 60-day period, the HDHP is not obligated to provide continued coverage to the affected Qualified Beneficiary. If you are continuing coverage under COBRA, you must also notify ERS within 31 days of any Qualifying Life Event.

Once you have notified ERS, you will then be notified by mail of your election rights under COBRA.

Notification Requirements for Disability Determination

If you extend your COBRA coverage beyond 18 months because you are eligible for disability benefits from Social Security, you must provide ERS with notice of the Social Security Administration's determination within 60 days after you receive that determination, and before the end of your initial 18-month continuation period.

The notice requirements will be satisfied by providing written notice to ERS at the address stated in Section 14, *Important Administrative Information*. The contents of the notice must be such that ERS is able to determine the covered Employee and qualified beneficiary(ies), the qualifying event or disability, and the date on which the qualifying event occurred.

Trade Act of 2002

The Trade Act of 2002 amended COBRA to provide for a special second 60-day COBRA election period for certain Subscribers who have experienced a termination or reduction of hours and who lose group health plan coverage as a result. The special second COBRA election period is available only to a very limited group of individuals: generally, those who are receiving trade adjustment assistance (TAA) or 'alternative trade adjustment assistance' under a federal law called the Trade Act of 1974.

These Subscribers are entitled to a second opportunity to elect COBRA coverage for themselves and certain family members (if they did not already elect COBRA coverage), but only within a limited period of 60 days from the first day of the month when an individual begins receiving TAA (or would be eligible to receive TAA but for the requirement that unemployment benefits be exhausted) and only during the six months immediately after his/her group health plan coverage ended.

If a Subscriber qualifies or may qualify for assistance under the Trade Act of 1974, he or she should contact ERS for additional information. The Subscriber must contact ERS promptly after qualifying for assistance under the Trade Act of 1974 or the Subscriber will lose his or her special COBRA rights. COBRA coverage elected during the special second election period is not retroactive to the date that HDHP coverage was lost, but begins on the first day of the special second election period.

When COBRA Ends

COBRA coverage will end, before the maximum continuation period, on the earliest of the following dates:

- the date, after electing continuation coverage, that coverage is first obtained under any other group health plan;
- the date, after electing continuation coverage, that you or your covered Dependent first becomes entitled to Medicare;
- the date coverage ends for failure to make the required premium payment; or
- the date coverage would otherwise terminate under the HDHP as described in the beginning of this section.

Note: If you selected continuation coverage under a prior plan which was then replaced by coverage under the HDHP, continuation coverage will end as scheduled under the prior plan or in accordance with the terminating events listed in this section, whichever is earlier.

Uniformed Services Employment and Reemployment Rights Act

A Subscriber who is absent from employment for more than 30 days by reason of service in the Uniformed Services may elect to continue HDHP coverage for the Subscriber and the Subscriber's Dependents in accordance with the Uniformed Services Employment and Reemployment Rights Act of 1994, as amended (USERRA).

The terms "Uniformed Services" or "Military Service" mean the Armed Forces, the Army National Guard and the Air National Guard when engaged in active duty for training, inactive duty training, or full-time National Guard duty, the commissioned corps of the Public Health Service, and any other category of persons designated by the President in time of war or national emergency.

If qualified to continue coverage pursuant to the USERRA, Subscribers may elect to continue coverage under the HDHP by notifying their Employer in advance, and providing payment of any required contribution for the health coverage. This may include the amount the Employer normally pays on a Subscriber's behalf. If a Subscriber's Military Service is for a period of time less than 31 days, the Subscriber may not be required to pay more than the regular contribution amount, if any, for continuation of health coverage.

A Subscriber may continue HDHP coverage under USERRA for up to the lesser of:

- the 24-month period beginning on the date of the Subscriber's absence from work; or
- the day after the date on which the Subscriber fails to apply for, or return to, a position of employment.

Regardless of whether a Subscriber continues health coverage, if the Subscriber returns to a position of employment that is eligible for participation in the GBP, the Subscriber's health coverage and that of the Subscriber's eligible Dependents will be reinstated under the HDHP. No exclusions or waiting period may be imposed on a Subscriber or the Subscriber's eligible Dependents in connection with this reinstatement, unless a Sickness or Injury is determined by the Secretary of Veterans Affairs to have been incurred in, or aggravated during, the performance of military service.

You should call your Benefits Coordinator if you have questions about your rights to continue health coverage under USERRA.

SECTION 12 - OTHER IMPORTANT INFORMATION

What this section includes:

- Qualified Medical Child Support Orders;
- Your relationship with Blue Cross and Blue Shield of Texas and the Employees Retirement System of Texas;
- Relationships between Providers, Blue Cross and Blue Shield of Texas and the HDHP;
- Interpretation of the HDHP;
- Records; and
- How to access the Master Benefit Plan Document.

Qualified Medical Child Support Orders (QMCSOs)

A qualified medical child support order (QMCSO) is a judgment, decree or order issued by a court or appropriate state agency that requires a child to be covered for medical benefits. Generally, a QMCSO is issued as part of a paternity, divorce, or other child support settlement.

If the HDHP receives a National Medical Support Notice for your child that instructs the HDHP to cover the child, your Benefits Coordinator will review it to determine if it meets the requirements for a QMCSO. If it is determined that it does, and your child meets the definition of an eligible Dependent, your child will be enrolled in the HDHP as your Dependent, and the HDHP will be required to pay Benefits as provided under the HDHP.

Note: A National Medical Support Notice will be recognized as a QMCSO if it meets the requirements of a QMCSO.

Your Relationship with Blue Cross and Blue Shield of Texas and the Employees Retirement System of Texas

In order to make choices about your health care coverage and treatment, it is important for you to understand how Blue Cross and Blue Shield of Texas interacts with the HDHP and how it may affect you. The ERS Board of Trustees has contracted with Blue Cross and Blue Shield of Texas as a third-party administrator of the HDHP to assist in the administration of the HDHP. Neither ERS nor Blue Cross and Blue Shield of Texas provides medical services or makes treatment decisions.

Blue Cross and Blue Shield of Texas processes claims for Benefits and communicates with you regarding decisions about whether the HDHP will cover the health care that you may receive. The HDHP pays for Covered Health Services, which are more fully described in this MBPD.

Blue Cross and Blue Shield of Texas is not an employer or employee of ERS for any purpose with respect to the administration or provision of Benefits under the HDHP.

Relationships Between Network Providers, Blue Cross and Blue Shield of Texas and the HDHP

The relationships between Blue Cross and Blue Shield of Texas and Network Providers are solely contractual relationships between independent contractors. Network Providers are not agents or employees of ERS, the HDHP or Blue Cross and Blue Shield of Texas. ERS and its employees are not agents or employees of Network Providers, nor are Blue Cross and Blue Shield of Texas and its employees' agents or employees of Network Providers.

Blue Cross and Blue Shield of Texas arranges for health care Providers to participate in the HDHP Network and administers the HDHP on behalf of ERS subject to ERS' oversight.

Network Providers are independent practitioners who run their own offices and Facilities. Blue Cross and Blue Shield of Texas' credentialing process confirms public information about the Providers' licenses and other credentials, but does not assure the quality of the services provided. ERS and Blue Cross and Blue Shield of Texas do not have any other relationship with Network Providers. ERS and Blue Cross and Blue Shield of Texas are not liable for any act or omission of any Provider in caring for any Participant receiving health care services covered under the HDHP.

Your Relationship with Providers

The relationship between you and any Provider is that of Provider and patient. Your Provider is solely responsible for the quality of the health care goods and services provided to you. You are responsible for:

- choosing your own Provider;
- paying, directly to your Provider, any amount identified as a Participant's responsibility, including Coinsurance, any Annual Deductible, other deductibles and any amount a Non-Network Provider charges that exceeds Allowable Amounts;
- paying, directly to your Provider, the cost of any health care service not covered by the HDHP;
- deciding if each Provider treating you is right for you (this includes Network and Non-Network Providers you choose as well as Providers to whom you have been referred); and
- deciding with your Provider what care you should receive, even if it is not covered under the HDHP.

Interpretation of the HDHP

ERS has discretion to interpret HDHP provisions including this MBPD and any Amendment or Addendum.

ERS has delegated to Blue Cross and Blue Shield of Texas the discretion to determine whether a treatment or supply is a Covered Health Service and how the Allowable Amounts will be determined and otherwise covered under the HDHP, according to guidelines established by the HDHP and/or Blue Cross and Blue Shield of Texas.

In certain circumstances, for purposes of overall cost savings or efficiency, ERS, in its discretion, may approve Benefits for services that would otherwise not be Covered Health Services. The fact that ERS does so in any particular case shall not in any way be deemed to require ERS to do so in other similar cases.

Records

All Participant records that are in the custody of ERS or Blue Cross and Blue Shield of Texas are confidential and not subject to public disclosure under Chapter 552, Texas Government Code, Section 1551.063, Texas Insurance Code, and the federal Health Insurance Portability and Accountability Act of 1996 (HIPAA).

For complete listings of your medical records or billing statements, Blue Cross and Blue Shield of Texas recommends that you contact your health care Provider. Providers may charge you reasonable fees to cover their costs for providing records or completing requested forms. If you request medical forms or records from Blue Cross and Blue Shield of Texas, it also may charge you reasonable fees to cover costs for completing the forms or providing the records.

How to Access the Master Benefit Plan Document

A copy of this Master Benefit Plan Document and other HDHP information may be downloaded from www.healthselectoftexas.com. You may also request a copy of this Master Benefit Plan Document by making a written request to ERS. The copy will be provided for a reasonable charge within 30 days of its receipt of the request.

SECTION 13 - GLOSSARY

What this section includes:

- Definitions of terms used throughout this Master Benefit Plan Document (MBPD).

Many of the terms used throughout this MBPD may be unfamiliar to you or have a specific meaning with regard to the way the HDHP is administered and how Benefits are paid. This section defines terms used throughout this MBPD, but it does not describe the Benefits provided by the HDHP.

Act – the Texas Employees Group Benefits Act (Texas Insurance Code, Chapter 1551).

Actively at Work, Actively Working, Active Work, Active Service or Active Duty – the active expenditure of time and energy in the service of the Employer, including elected officials of the State who are eligible for coverage under the Act. An Employee will be considered to be on Active Duty on each day of a regular paid vacation or regular paid sick leave, or on a regular non-working day, provided he was Actively at Work on the last preceding work-day.

Addendum – an attached written description of additional or revised provisions to the HDHP. The Benefits and exclusions of this Master Benefit Plan Document and any Amendments thereto shall apply to the Addendum except that in the case of any conflict between the Addendum and Master Benefit Plan Document and/or Amendments to the Master Benefit Plan Document, the Addendum shall be controlling.

Additional Deductible – the amount you must pay if you do not obtain Prior Authorization before you are admitted for an Inpatient Stay, whether for medical, mental health or substance-related and addictive disorder treatment. The Additional Deductible is \$200 and applies each time you fail to obtain Prior Authorization for an Inpatient Stay as required.

Affordable Care Act (ACA) – federal law that includes the Patient Protection and Affordable Care Act (Public Law 111-148; March 23, 2010; 124 Stat. 119) and the Health Care and Education Reconciliation Act of 2010 (Public Law 111-152; March 30, 2010; 124 Stat. 1029). This is also referred to as the federal health care reform statute.

Airrosti Rehab Center - a Facility that provides Chiropractic Treatment by using applied integration for the rapid recovery of soft tissue injuries.

Allowable Amounts – for Covered Health Services, incurred while the HDHP is in effect, Allowable Amounts are determined by Blue Cross and Blue Shield of Texas as stated below and as detailed in Section 3, *How the HDHP Works*.

Allowable Amounts determinations are subject to Blue Cross and Blue Shield of Texas' reimbursement policy guidelines. Blue Cross and Blue Shield of Texas develops the reimbursement policy guidelines, in Blue Cross and BlueShield of Texas' discretion, following evaluation and validation of all Provider billings in accordance with one or more of the following methodologies:

- as indicated in the most recent edition of the Current Procedural Terminology (CPT), a publication of the American Medical Association, and/or the Centers for Medicare and Medicaid Services (CMS);
- as reported by generally recognized professionals or publications;
- as used for Medicare; or
- as determined by medical staff and outside medical consultants pursuant to other appropriate source or determination that Blue Cross and Blue Shield of Texas accepts.

Alternate Facility – a health care Facility that is not a Hospital and that provides one or more of the following services on an Outpatient basis, as permitted by law:

- surgical services;
- Emergency Health Services; or
- rehabilitative, laboratory, diagnostic or therapeutic services.

An Alternate Facility may also provide Mental Health or Substance Use Disorder Services on an Outpatient basis or Inpatient basis (for example a Residential Treatment Facility).

Amendment – any attached written description of additional or alternative provisions to the HDHP. Amendments are effective only when distributed by the Plan Administrator. Amendments are subject to all conditions, limitations and exclusions of the HDHP, except for those that the Amendment specifically changes.

Annual Deductible (or Deductible) – a set amount you pay out-of-pocket each Calendar Year for Covered Health Services and Covered Drugs before the HDHP/Program begins to pay for anything except Preventive Care services. The Deductibles are shown in Table 2 in Section 5, *Schedule of Benefits and Coverage*.

Annual Enrollment – the period of time during which eligible Subscribers may enroll themselves and their Dependents in the HDHP. ERS determines the period of time that is the Annual Enrollment period.

Applied Behavior Analysis – Intensive Behavioral Therapy, given or supervised by a Board-Certified Behavior Analyst (BCBA), which consists of a series of behavioral and/or habilitative interventions for the treatment of Autism Spectrum Disorders.

Authorized Representative – a person authorized to act on behalf of a Participant. This does not include a Provider or other entity acting as an assignee of a Participant's claim. See Authorized Representative in Section 8, *Claims Procedures*, for information on how to properly designate an Authorized Representative. An Authorized Representative must be properly designated in order to protect against improper disclosure of information about a Participant including protected health or other confidential information.

Autism Spectrum Disorders – a neurodevelopmental disorder marked by enduring problems communicating and interacting with others, along with restricted and repetitive behavior, interests or activities.

Balance Billing - the difference between the Non-Network Allowable Amount and the amount billed by a Non-Network Provider. This difference can be billed by a Non-Contracted Provider.

Behavioral Health Practitioner - means a Physician or Professional Other Provider who renders services for Mental Health Care, Serious Mental Illness or Chemical Dependency, only as listed throughout MBPD.

Benefits – HDHP payments for Covered Health Services, subject to the Act, the ACA, the Rules of the ERS Board of Trustees, the terms and conditions of the HDHP and any Addendums and/or Amendments.

Benefits Coordinator – a person employed by your Employer to provide assistance for Participants with various benefit programs, including the HDHP. ERS is the Benefits Coordinator for Retirees.

BlueCard[®] Program – a Blue Cross Blue Shield Association program that allows participants to access care while traveling within the United States and its territories.

Blue Cross and Blue Shield of Texas - the Plan's third-party administrator and the company that, with its affiliates, provides certain claim administration services for the HDHP on behalf of the Plan Administrator.

Body Mass Index (BMI) – a calculation used in obesity risk assessment which uses a person's weight and height to approximate body fat.

BMI – see Body Mass Index (BMI).

Calendar Year – the annual period of time from January 1 to December 31, inclusive, as distinguished from Plan Year which is from September 1 through August 31, inclusive.

CHD – see Congenital Heart Disease (CHD).

Chiropractic Treatment – the therapeutic application of chiropractic treatment and/or manipulative treatment with or without ancillary physical therapy and/or rehabilitative methods rendered to restore or improve motion, reduce pain and improve function in the management of an identifiable neuromusculoskeletal condition.

Clinical Trial – a scientific study designed to identify new health services that improve health outcomes. In a Clinical Trial, two or more treatments are compared to each other and the Participant is not allowed to choose which treatment he or she will receive.

COBRA – see Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).

Coinsurance – the percentage of Allowable Amounts you are required to pay for certain Covered Health Services as described in Section 3, *How the HDHP Works*. The percentage of Allowable Amounts paid by the HDHP for Covered Health Services is shown in Table 3 in Section 5, *Schedule of Benefits and Coverage*.

Complications of Pregnancy – complications (when Pregnancy is not terminated) for which diagnoses are distinct from Pregnancy but adversely affected or caused by Pregnancy, such as nephritis, cardiac decompensation and miscarriage. It does not include false labor, occasional spotting, Physician prescribed rest during Pregnancy, morning Sickness, hyperemesis gravidarum, preeclampsia, eclampsia, and similar conditions associated with Pregnancy not constituting a nosologically distinct complication of Pregnancy. Covered Health Services for Complications of Pregnancy do not include services and supplies provided at termination of Pregnancy.

Congenital Anomaly – a physical developmental defect that is present at birth and is identified within the first twelve months after birth.

Congenital Heart Disease (CHD) – any structural heart condition or abnormality that has been present since birth. Congenital heart disease may:

- be passed from a parent to a child (inherited);
- develop in the fetus of a woman who has an infection or is exposed to radiation or other toxic substances during her Pregnancy; or
- have no known cause.

Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) – a federal law that requires employers to offer continued health insurance coverage at the insured's expense to certain Employees and their Dependents whose group health insurance has been terminated.

Contracted Provider – a Hospital, Physician, Behavioral Health Practitioner, or Other Provider who has entered into an agreement with Blue Cross and Blue Shield of Texas (or other participating Blue Cross and/or Blue Shield Plan) as a managed care Provider.

Consumer Directed HealthSelect, or the Plan – a self-funded health benefit plan offered through the Group Benefits Program by ERS and including both an HDHP and HSA.

Cosmetic Procedures – procedures or services that change or improve appearance without significantly improving physiological function, as determined by the HDHP. Reshaping a nose with a prominent bump is a good example of a Cosmetic Procedure because appearance would be improved, but there would be no improvement in a function, e.g., breathing.

Cost-Effective – the least expensive item or service that performs the necessary function. This term applies to Durable Medical Equipment, prosthetic devices and certain other Covered Health Services.

Covered Drug – **Note:** this term applies to Outpatient prescription medications covered under the Consumer Directed HealthSelect Prescription Drug Program administered by OptumRx. Any legend drug (a drug that, by law, can be obtained only by prescription) or injectable insulin, including disposable pens, syringes and needles needed for self-administration that meets the following requirements:

- that is Medically Necessary and is ordered by a Prescriber naming a Participant as the recipient;
- for which a written or verbal Prescription Order or Refill is prepared by a Prescriber;
- for which a separate charge is customarily made;
- that is used for the purpose for which U.S. Food and Drug Administration (FDA) approval has been given, or used consistent with the applicable program criteria approved by the Prescription Drug List (PDL) Management Committee;
- that is dispensed by a Pharmacy and is received by the Participant while covered under this Program, except when received in a Physician's or Other Provider's office, or during confinement while a patient in a Hospital or other acute care institution or Facility; and
- that is not identified in Section 7, *Exclusions: What the Prescription Drug Program Will Not Cover*, as not covered.

Covered Health Services – those health services, supplies and Medications and Injections, which the HDHP determines to be:

Medically Necessary;

- included in Sections 5 and 6, *Schedule of Benefits and Coverage and Details for Covered Health Services*, described as a Covered Health Service;
- provided to a Participant who meets the HDHP's eligibility requirements, as described under *Eligibility* in Section 2, *Introduction*; and
- not identified in Section 7, *Exclusions: What the HDHP Will Not Cover*, as not covered.

Custodial Care – services that do not require special skills or training and that:

- provide assistance in activities of daily living (including, but not limited to, feeding or cooking, dressing, going to the toilet, preventive and pain-relieving skin care, bathing, ostomy care, incontinence care, checking of routine vital signs and ambulating or exercising functions);
- are provided for the primary purpose of meeting the personal needs of the Participant or maintaining a level of function (even if the specific services are considered to be skilled services), as opposed to improving that function to an extent that might allow for a more independent existence; or
- do not require continued administration by trained medical personnel in order to be delivered safely and effectively.

Declaration of Informal Marriage – a document that memorializes that a man and a woman desire to consider themselves married for all legal purposes. The completed document requires the notarized signatures of both parties and must be filed with the District Clerk of the county of the couple's residence.

Deductible – see Annual Deductible.

Dependent – an individual who, because of a statutorily defined relationship with a Subscriber, meets the eligibility requirements specified in the HDHP, as described under *Eligibility* in Section 2, *Introduction*, and is enrolled as a Participant in the HDHP. A Dependent does not include anyone who is enrolled in the HDHP as a Subscriber. No one can be enrolled as a Dependent of more than one Subscriber.

Developmental Delay - a significant variation in normal development as measured by appropriate diagnostic instruments and procedures, in one or more of the following areas:

- cognitive development;
- physical development;
- communication development;
- social or emotional development; or
- adaptive development.

DME – see Durable Medical Equipment (DME).

Domiciliary Care – a supervised living arrangement in a home-like environment, providing assistance with activities of daily living, for Participants who are unable to live independently because of age-related impairments or physical, mental or visual disabilities.

Durable Medical Equipment (DME) – any medical equipment appropriate for use in the home to aid in a better quality of living for Participants with a Sickness, Injury or disability, and that meets the requirements specified under *Durable Medical Equipment (DME)* in Section 6, *Details for Covered Health Services*.

Educational – services, supplies, and related expenses provided to address a Participant's Developmental Delays, or otherwise provide training, skills, practice and exercises designed to enhance academic performance, to teach positive behaviors and/or discourage inappropriate, destructive or otherwise negative conduct. It includes, but is not limited to, special education or conventional learning techniques, operant conditioning or other forms of training.

Emergency – a serious medical condition or symptom resulting from Injury, Sickness or Mental Illness, or substance-related and addictive disorder which:

- arises suddenly; and
- in the judgment of a reasonable person, requires immediate care and treatment, generally received within 24 hours of onset, to avoid jeopardy to life or health.

The HDHP determines if a medical condition is an Emergency based on factors that include, but are not limited to, medical information supplied by the Participant's Provider.

Emergency Health Services – health care services and supplies necessary for the treatment of an Emergency.

Employee – an appointive or elective state officer (including a judicial officer) or employee in the service of the state of Texas, including an employee of an Institution of Higher Education, as defined in Section 1551.003 of the Act and in this *Glossary*, and any persons required or permitted by the Act to enroll as Subscribers. Eligibility for participation in the Plan for Employees is limited to the specific statutes that include them as Employees. This definition does not infer any greater eligibility for or right of access to the Benefits provided by this Plan than the statutes establishing each class of eligible persons.

Employer – the state of Texas and all its agencies, certain political subdivisions or Institutions of Higher Education, as defined in this *Glossary*, that employ or employed a Subscriber.

End-Stage Renal Disease (ESRD) – permanent kidney failure, where the kidneys stop working well enough for a Participant to live without dialysis or a kidney transplant.

EOB – see Explanation of Benefits (EOB).

Experimental or Investigational Services – medical, surgical, diagnostic, psychiatric, mental health, substance-related and addictive disorder or other health care services, technologies, supplies, treatments, procedures, drug or other therapies, medications or devices that, at the time the HDHP makes a determination regarding coverage in a particular case, the HDHP determines to be any of the following:

- not approved by the U.S. Food and Drug Administration (FDA) to be lawfully marketed for the proposed use and not identified in the American Hospital Formulary Service or the United States Pharmacopoeia Dispensing Information as appropriate for the proposed use;
- subject to review and approval by any institutional review board for the proposed use (Devices which are FDA approved under the *Humanitarian Use Device* exemption are not considered to be Experimental or Investigational); or
- the subject of an ongoing Clinical Trial that meets the definition of a Phase I, II or III Clinical Trial set forth in the FDA regulations, regardless of whether the trial is actually subject to FDA oversight.

Exceptions:

- routine patient care costs for Clinical Trials for which Benefits are available as described under *Clinical Trials* in Section 6, *Details for Covered Health Services*.
- If you are not a participant in a qualifying Clinical Trial as described under *Clinical Trials* in Section 6, *Details for Covered Health Services*, and have a significantly life-threatening Sickness, Injury or other medical condition, ERS, or Blue Cross and Blue Shield of Texas as its designee, may, at its discretion, consider an otherwise Experimental or Investigational Service to be a Covered Health Service for that Sickness, Injury or other medical condition. Prior to such a consideration, the HDHP must first establish, based on good faith medical judgment supported by sufficient scientific evidence that although Experimental or Investigational, the service has significant potential as an effective life-sustaining treatment for that Sickness, Injury or other medical condition.

In making its determination, ERS, or Blue Cross and Blue Shield of Texas as its designee, will refer to a certification the Participant's Physician must provide stating that he or she, based on good-faith medical judgment, believes:

- the Sickness, Injury or other medical condition is significantly life threatening and imminently fatal if the treatment is limited to Covered Health Services; and
- although designated as Experimental or Investigational, the service has significant potential as an effective life-sustaining treatment for the Sickness, Illness or condition.

In addition to clinical studies regarding the Experimental or Investigational Service, the HDHP may consider scientifically grounded standards based on Physician specialty society recommendations and professional standards of care. The HDHP reserves the right to obtain expert opinion(s) in determining whether an otherwise Experimental or Investigational Service shall be considered as a Covered Health Service for a particular Sickness, Injury or other medical condition. The decision to apply Physician specialty society recommendations, the choice of expert and the determination of when to use any such expert opinion, shall be within the HDHP's sole discretion.

Appeals from a Blue Cross and Blue Shield of Texas pre-service decision not to consider the Experimental or Investigational Service to be a Covered Health Service will be handled as an appeal of an Urgent Care Request for Benefits under Section 8, *Claims Procedures* of this MBPD.

Explanation of Benefits (EOB) – a statement provided by Blue Cross and Blue Shield of Texas to you, your Physician, or another health care professional regarding a specific claim for health services or supplies that explains:

- the Benefits provided (if any);
- the allowable reimbursement amounts;
- Deductibles;
- Coinsurance;
- any other reductions;
- the net amount paid by the HDHP;
- the amount that is your responsibility (the amount you may owe your Provider); and
- the reason(s) why the service or supply was not covered by the HDHP.

Facility – a Hospital, Alternate Facility, Inpatient Rehabilitation Facility, Freestanding Emergency Room, Freestanding Emergency Department, Skilled Nursing Facility, Residential Treatment Facility or Urgent Care Center (all as defined in this *Glossary*) or other institution that is licensed to provide services and supplies covered by the HDHP and that is approved by Blue Cross and Blue Shield of Texas. Other Facilities include, but are not limited to:

- substance-related and addictive disorder treatment facilities;
- birthing centers;
- Hospices;
- imaging centers;
- independent laboratories;
- psychiatric day treatment facilities;
- radiation therapy centers; and
- renal dialysis centers.

In states where there is a licensure requirement, other Facilities must be licensed by the appropriate state administrative agency.

Former COBRA Unmarried Child – A child of an Employee or Retiree who is unmarried; whose GBP coverage as a dependent has ceased; and who upon expiration of continuation coverage under the Consolidated Omnibus Budget Reconciliation Act, Public Law 99-272 (COBRA) reinstates GBP coverage.

Freestanding Emergency Department – medical care Facility that provides Emergency Health Services that is affiliated with a Hospital but that is not physically connected to a Hospital (i.e., structurally separate and distinct).

Freestanding Emergency Room – medical care Facility that provides Emergency Health Services that is **not** affiliated with a Hospital and is not physically connected to a Hospital (i.e., structurally separate and distinct).

Genetic Testing – examination of blood or other tissue for chromosomal and DNA abnormalities and alterations, or other expressions of gene abnormalities that may indicate an increased risk for developing a specific disease or disorder.

Group Benefits Program (GBP or the Program) – the Texas Employees Group Benefits Program as established by the Act and administered by the Employees Retirement System of Texas and its Board of Trustees pursuant to the Act.

HealthSelectSM of Texas Plan or HealthSelect – a self-funded health benefit plan offered through the Texas Employees Group Benefits Program by ERS. It includes an In-Area Plan, an Out-of-State Plan, a High-Deductible Health Plan that is part of Consumer Directed HealthSelect, a HealthSelect Secondary Plan and a Prescription Drug Program.

High-Deductible Health Plan, or HDHP – a self-funded health benefit plan offered through the Group Benefits Program by ERS as part of Consumer Directed HealthSelect.

Home Health Agency – a program or organization authorized by law to provide health care services in the home and certified by Medicare as a supplier of Home Health Care.

Hospice – a Facility or agency primarily engaged in providing Hospice care as described in Section 6, *Details for Covered Health Services*, licensed under state law, and certified by Medicare as a supplier of Hospice care.

Hospital – an institution, operated as required by law, that is:

- primarily engaged in providing health care services, on an Inpatient basis, for the acute care and treatment of sick or injured individuals. Care is provided through medical, mental health, substance-related and addictive disorder, diagnostic and surgical Facilities, by or under the supervision of a staff of Physicians; and
- has 24-hour nursing services.

A Hospital is not primarily a place for rest, Custodial Care, Domiciliary Care or care of the aged and it is not a Skilled Nursing Facility, convalescent home or similar institution.

Individualized Family Service Plan – an initial and ongoing treatment plan for Developmental Delay.

Injury – bodily damage other than Sickness or disability, including all related conditions and recurrent symptoms.

Inpatient – a Participant who has been admitted to a Hospital, Nursing Facility or Inpatient Rehabilitation Facility or an Inpatient Facility for Mental Health Services, Serious Mental Illness Services or Substance Use Disorder Services.

Inpatient Rehabilitation Facility – a long term acute rehabilitation center, a Hospital (or a special unit of a Hospital designated as an Inpatient Rehabilitation Facility) that provides rehabilitation services (including physical therapy, occupational therapy and/or speech therapy) on an Inpatient basis, as authorized by law.

Inpatient Stay – an uninterrupted confinement, following formal admission to a Hospital, Skilled Nursing Facility or Inpatient Rehabilitation Facility or an Inpatient Care Facility for Mental Health Services, Serious Mental Illness Services or Substance Use Disorder Services.

Institution of Higher Education – a public junior college, a senior college or university, or any other agency of higher education within the meaning and jurisdiction of Chapter 61, Texas Education Code. It does not include an entity in The University of Texas System, as described in Section 65.02, Texas Education Code and an entity in The Texas A&M University System, as described in Subtitle D, Title 3, Texas Education Code, including the Texas Veterinary Medical Diagnostic Laboratory.

Intensive Behavioral Therapy – an umbrella term for a variety of outpatient behavioral interventions that aim to reinforce adaptive behaviors, reduce maladaptive behaviors and improve the mastery of functional age appropriate skills in people with Autism Spectrum Disorder. The most common Intensive Behavioral Therapy is Applied Behavior Analysis (ABA).

Intensive Outpatient Treatment – a structured Outpatient mental health or substance-related and addictive disorder treatment program that may be free-standing or Hospital-based and provides services for at least three hours per day, two or more days per week.

Intermittent Skilled Nursing Care – skilled nursing care that is provided either for:

- fewer than seven days each week; or
- fewer than eight hours each day for a period of 21 days or less.

The HDHP may make exceptions for special circumstances when the need for additional skilled nursing care is finite and predictable.

Marriage and Family Therapy/Counseling – the provision of professional therapy services to individuals, families, or married couples, singly or in groups, involving the professional application of family systems theories and techniques in the delivery of therapy services to those persons. The term includes, but is not limited to, the evaluation and remediation of cognitive, affective, behavioral, or relational dysfunction within the context of marriage or family systems.

Medicaid – a federal program administered and operated individually by participating state and territorial governments and providing health care coverage to eligible low-income people.

Medical Social Services – those social services relating to the treatment of a Participant's medical condition. Such services include, but are not limited to:

- assessment of the social and emotional factors related to the Participant's medical condition, need for care, response to treatment and adjustment to care; and
- assessment of the relationship of the Participant's medical and nursing requirements to the home situation, financial resources, and available community resources.

Medical Supplies - expendable items required for care related to a Sickness or Injury. Not all Medical Supplies are Covered Health Services under the HDHP. See *Medical Supplies* in Section 6, *Details for Covered Health Services* and *Medical Supplies and Equipment* in Section 7, *Exclusions*, for a description.

Medically Necessary, Medical Necessity – health care services provided for the purpose of preventing, evaluating, diagnosing or treating a Sickness, Injury, Mental Illness, substance-related and addictive disorder, Serious Mental Illness, or disease (and symptoms), that are all of the following as determined by the HDHP. The health care services must be:

- performed in accordance with Generally Accepted Standards of Medical Practice;
- clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for your Sickness, Injury, Mental Illness, substance-related and addictive disorder, Serious Mental Illness, or disease (and symptoms);
- not primarily performed for your comfort or convenience or that of your health care Provider; and
- not more costly than an alternative drug, service(s) or supply that is at least as likely to produce equivalent therapeutic or diagnostic results as alternatives with respect to the diagnosis or treatment of your Sickness, Injury, Mental Illness, substance-related and addictive disorder, Serious Mental Illness, or disease (and symptoms).

Generally Accepted Standards of Medical Practice are standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, relying primarily on controlled Clinical Trials, or, if not available, observational studies from more than one institution that suggest a causal relationship between the health care services and positive health outcomes.

If no credible scientific evidence is available, then standards based on Physician specialty society recommendations or professional standards of care may be considered. The HDHP reserves the right to consult expert opinion in determining whether health care services are Medically Necessary. The decision to apply Physician specialty society recommendations, the choice of expert and the determination of when to use any such expert opinion, shall be within the HDHP's sole discretion.

Blue Cross and Blue Shield of Texas develops and maintains clinical policies that describe the *Generally Accepted Standards of Medical Practice* scientific evidence, prevailing medical standards and clinical guidelines supporting its determinations regarding specific health services. These clinical policies (as developed by Blue Cross and Blue Shield of Texas and revised from time to time), are available to Participants at www.bcbstx.com or by calling (800) 252-8039 toll-free, and to Physicians and other health care professionals at www.bcbstx.com.

The authority of the HDHP to determine Medical Necessity is subject to the right of the Employees Retirement System of Texas Board of Trustees to order payment of a claim even though Blue Cross and Blue Shield of Texas has not abused its discretion in denying the claim.

Medicare – Parts A, B, C and D of the insurance program for Americans 65 years of age and over as well as younger Americans with certain disabilities, established by Title XVIII, United States Social Security Act, as amended by 42 U.S.C. Sections 1394, et seq. and as later amended.

Medications and Injections – U.S. Food and Drug Administration (FDA)-approved prescription medication and injections administered in connection with a Covered Health Service by a Physician or other health care Provider within the scope of the Provider's license, and not otherwise excluded under the HDHP. Medications and Injections do not include medications that are typically available by prescription order or refill at a pharmacy under the HealthSelect Prescription Drug Program administered by OptumRx.

Mental Health Provider - a Provider who is licensed to provide services and/or supplies for treatment of Mental Illness and acts within the scope of that license. Mental Health Providers include, but are not limited to:

- Doctor of Psychology (Psy.D. or Ph.D.) (certified as a health service Provider);
- psychiatrist (M.D. or D.O.);
- addictionologist (M.D. or D.O.);
- nurse-practitioner;
- Licensed Clinical Social Worker (LCSW) or Licensed Masters Social Worker – Advanced Practice (LMSW-AP);
- Licensed Marriage and Family Therapist (LMFT);
- licensed professional counselor;
- licensed dependency counselor; and
- licensed psychological associate.

If the Mental Health Provider provides services outside of the state of Texas, Mental Health Providers must be licensed by the appropriate state administrative agency where the services are provided.

Mental Health Provider also includes an Applied Behavior Analysis (ABA) Provider – a Mental Health Provider who has advanced training in developmental disorders and ABA at the Masters or higher level and is certified as a Board-Certified Behavior Analyst (BCBA) by the Behavior Analyst Certification board, or an appropriately trained and qualified paraprofessional directly supervised by the above. If the state where services are provided licenses ABA professionals, the state licensure is required in addition to the above.

Mental Health Services – Covered Health Services performed for the diagnosis and treatment of Mental Illnesses, as described in Section 6, *Details for Covered Health Services*. The fact that a condition is listed in the current *Diagnostic and Statistical Manual of the American Psychiatric Association* does not mean that treatment for the condition is a Covered Health Service.

Mental Health/Substance Use Disorder Administrator – the organization or individual designated by Blue Cross and Blue Shield of Texas who provides or arranges Mental Health, Serious Mental Illness and Substance Use Disorder Services under the HDHP. For this Plan Magellan Health is the Mental Health/Substance Use Disorder Administrator. You can contact Magellan Health at (800) 442-4093.

Mental Illness – mental health or psychiatric diagnostic categories listed in the current *Diagnostic and Statistical Manual of the American Psychiatric Association*, or any other diagnostic coding system as used by the HDHP, whether or not the cause of the disease, disorder or condition is physical, chemical, or mental, in nature or origin, unless the service or diagnostic category is listed in Section 7, *Exclusions: What the HDHP Will Not Cover*.

Network – (sometimes referred to as HealthSelect Network) a nationwide system of Providers developed by Blue Cross and Blue Shield of Texas or its affiliate to provide Covered Health Services to Participants in the HDHP. Each Network Provider has a participation agreement in effect (either directly or indirectly) with Blue Cross and Blue Shield of Texas or with its affiliate to participate in the Network. Blue Cross and Blue Shield of Texas' affiliates are those entities affiliated with Blue Cross and Blue Shield of Texas through common ownership or control with Blue Cross and Blue Shield of Texas or with Blue Cross and Blue Shield of Texas' ultimate corporate parent, including direct and indirect subsidiaries.

A Provider may enter into an agreement to provide only certain Covered Health Services, but not all Covered Health Services, or to be a Network Provider for only certain products. In this case, the Provider will be a Network Provider for the Covered Health Services and products included in the participation agreement, and a Non-Network Provider for other Covered Health Services and products. The participation status of Providers may change from time to time. You may find out the services for which a Provider is a Network Provider by calling Blue Cross and Blue Shield of Texas at (800) 252-8039 toll-free.

Network Benefits - Benefits that the HDHP pays for Covered Health Services provided by Network Providers. Refer to Section 5, *Schedule of Benefits and Coverage*, for details about how Network Benefits apply.

Non-Contracted Provider – means a Hospital, Physician, Behavioral Health Practitioner, or Other Provider who has not entered into an agreement with Blue Cross and Blue Shield of Texas (or other participating Blue Cross and/or Blue Shield Plan) as a managed care Provider.

Non-Network – when used to describe a Provider of health care services, this means a Provider outside of the Network as established and maintained by Blue Cross and Blue Shield of Texas.

Non-Network Benefits - description of how Benefits are paid for Covered Health Services provided by Non-Network Providers. Refer to Section 5, *Schedule of Benefits and Coverage*, for details about how Non-Network Benefits apply.

Other Provider - means a person or entity, other than a Hospital or Physician, that is licensed where required to provide to a Participant service or supply described herein as Covered Health Services. Other Provider shall include:

1. **Facility Other Provider** - an institution or entity, only as listed:
 - a. Chemical Dependency Treatment Center
 - b. Crisis Stabilization Unit or Facility
 - c. Durable Medical Equipment Provider
 - d. Home Health Agency
 - e. Home Infusion Therapy Provider
 - f. Hospice
 - g. Imaging Center
 - h. Independent Laboratory
 - i. Prosthetics/Orthotics Provider
 - j. Psychiatric Day Treatment Facility

- k. Renal Dialysis Center
 - l. Residential Treatment Facility for Children and Adolescents
 - m. Skilled Nursing Facility
 - n. Therapeutic Center
2. **Professional Other Provider** - a person or practitioner, when acting within the scope of his license and who is appropriately certified, only as listed:
- a. Advanced Practice Nurse
 - b. Doctor of Chiropractic
 - c. Doctor of Dentistry
 - d. Doctor of Optometry
 - e. Doctor of Podiatry
 - f. Doctor in Psychology
 - g. Licensed Acupuncturist
 - h. Licensed Audiologist
 - i. Licensed Chemical Dependency Counselor
 - j. Licensed Dietitian
 - k. Licensed Hearing Instrument Fitter and Dispenser
 - l. Licensed Marriage and Family Therapist
 - m. Licensed Clinical Social Worker
 - n. Licensed Occupational Therapist
 - o. Licensed Physical Therapist
 - p. Licensed Professional Counselor
 - q. Licensed Speech-Language Pathologist
 - r. Licensed Surgical Assistant
 - s. Nurse Anesthetist
 - t. Nurse First Assistant
 - u. Physician Assistant
 - v. Psychological Associates who work under the supervision of a Doctor in Psychology

In states where there is a licensure requirement, Other Providers must be licensed by the appropriate state administrative agency.

Outpatient – a Participant who has been treated at a Hospital or Facility for other than Inpatient treatment.

Out-of-State – describes the part of the HealthSelect Plan that is available to Participants whose eligibility county is outside the plan service area.

Outpatient Clinic Facility – a health care Facility that is not a Hospital or an Alternate Facility and that provides Physician's office services for Sickness or Injury on an Outpatient basis, as permitted by law.

Partial Hospitalization/Day Treatment – a structured ambulatory program that may be free-standing or Hospital-based and that provides services for at least 20 hours per week.

Participant – an Employee, Retiree, or a Dependent, as defined in the Act, and surviving Dependents of deceased Employees and Retirees, or other persons eligible for coverage as provided under the Act while eligible for coverage and enrolled under the HDHP. References to "you" and "your" throughout this Master Benefit Plan Document are references to a Participant.

Personal Health Assistant (PHA) - a Blue Cross and Blue Shield of Texas Personal Health Assistant provides live customer service resources to help members navigate the health care system, including information on cost and quality transparency, Prior Authorization coordination, connection with clinical Educational resources and appointment scheduling.

Physician – any Doctor of Medicine or Doctor of Osteopathy who is properly licensed and qualified by law.

Please Note: The fact that a Provider is described as a Physician does not mean that Benefits for services from that Provider are available to you under the HDHP.

Plan – the Consumer Directed HealthSelect Plan.

Plan Administrator – the Employees Retirement System of Texas (ERS) or its designee.

Post-delivery Care – postpartum health care services provided in accordance with accepted maternal and neonatal physical assessments. The term includes:

- parent education;
- assistance and training in breast-feeding and bottle feeding; and
- the performance of any necessary and appropriate clinical tests.

Post-Service Claim - a claim for Benefits that is not a Pre-Service Request for Benefits or Urgent Care Request for Benefits. Post-Service Claims include claims that involve only the payment or reimbursement of Allowable Amounts for Covered Health Services that have already been provided.

Preauthorization or Predetermination – See Prior Authorization.

Pregnancy – includes, but is not limited to, prenatal care, postnatal care and childbirth. Complications of Pregnancy are considered separately as defined in this section.

Prescriber – any health care professional who is properly licensed and qualified by law to prescribe Prescription Drugs to humans. The fact that a Prescriber has prescribed a medication or product, or the fact that it may be the only available treatment for a Sickness, Injury, Mental Illness, substance-related and addictive disorder, disease or its symptoms does not make the product a Covered Drug under the Program.

Pre-Service Request for Benefits – a claim for Benefits where the HDHP conditions receipt of the Benefit, in whole or in part, on approval of the Benefit in advance of obtaining medical care. This includes Covered Health Services which the HDHP must approve or for which you must obtain Prior Authorization from Blue Cross and Blue Shield of Texas before non-Urgent Care is provided.

Preventive Care – care that consists of measures taken for disease prevention, as opposed to diagnostic services or disease treatment.

Primary or Primary Plan - when you are covered by more than one health benefits plan, the Primary Plan is the plan that pays benefits first under coordination of benefits (COB) guidelines. Remaining Allowable Amounts may be paid under the other plan, which is called the Secondary Plan. Refer to Section 9, *Coordination of Benefits (COB)*, for details on COB guidelines.

Prior Authorization – (sometimes known as preauthorization or predetermination) the utilization review process that the HDHP uses to determine whether certain services are Covered Health Services under the HDHP. See Section 4, *Prior Authorization*, for the list of services requiring Prior Authorization and for details on the Prior Authorization process.

Private Duty Nursing – shift or continuous nursing care that encompasses nursing services for Participants who require more individual and continuous care than is available from a visiting nurse through a Home Health Agency. Private Duty Nursing services are provided where longer durations of Skilled Care are required and may include shift care or continuous care 24 hours a day, 7 days a week in certain settings. Private Duty Nursing care is not care provided primarily for the comfort or convenience of the Participant.

Program – See Group Benefits Program (GBP).

Provider – a Facility, Hospital, Physician or Mental Health Provider (all as defined in this section) that is licensed to provide health care services and supplies and acts within the scope of that license and that is approved by Blue Cross and Blue Shield of Texas.

Qualifying Life Event (QLE) – a life experience whose occurrence allows a Participant to change health care coverage during a Plan Year, provided that the change in coverage is consistent with the life event. See *Changing Your Coverage* in Section 2, *Introduction*, for a list of Qualifying Life Events and how to change your coverage.

Reconstructive Procedure – a procedure performed to address a physical impairment where the expected outcome is restored or improved function. The primary purpose of a Reconstructive Procedure is either to treat a medical condition or to improve or restore physiologic function. Reconstructive Procedures include, but are not limited to, surgery or other procedures which are associated with an Injury, Sickness or Congenital Anomaly. The primary intended result of the procedure is not changed or improved physical appearance. The fact that a person may suffer psychologically as a result of the condition does not classify surgery or any other procedure done to relieve the condition as a Reconstructive Procedure.

Residential Treatment Facility – a Facility that provides a program of effective Mental Health Services or Substance Use Disorder Services treatment and meets all of the following requirements:

- it is established and operated in accordance with applicable state law for residential treatment programs;
- it provides a program of treatment under the active participation and direction of a Physician and approved by the Mental Health/Substance Use Disorder Administrator;
- it has or maintains a written, specific and detailed treatment program requiring full-time residence and full-time participation by the patient; and
- it provides at least the following basic services in a 24-hour per day, structured milieu:
 - room and board;
 - evaluation and diagnosis;
 - counseling; and
 - referral and orientation to specialized community resources.

A Residential Treatment Facility that qualifies as a Hospital is considered a Hospital.

Retail Health Clinic – health care clinic located in a retail setting, such as a supermarket or pharmacy, that provides treatment of common illnesses and routine Preventive Care services that can be rendered by appropriately licensed Providers located in the clinic.

Retiree – (also known as annuitant) an Employee who has retired as defined in the Act.

Routine Patient Care Costs - the costs of any Medically Necessary health care service for which Benefits are provided under the Plan, without regard to whether the Participant is participating in a clinical trial.

Routine patient care costs do not include:

- the investigational item, device, or service, itself;
- items and services that are provided solely to satisfy data collection and analysis needs that are not used in the direct clinical management of the patient; or
- a service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.

Secondary or Secondary Plan - when you are covered by more than one health benefits plan, the Secondary Plan is the plan that pays benefits second, following the Primary Plan, under coordination of benefits (COB) guidelines. The Secondary Plan may or may not pay all remaining Allowable Amounts after the Primary Plan has paid, depending on how COB is determined. Refer to Section 9, *Coordination of Benefits (COB)*, for details on COB guidelines.

Semi-private Room - a room with two or more beds.

Serious Mental Illness - the following psychiatric illnesses as defined in the current *Diagnostic and Statistical Manual of the American Psychiatric Association*:

- bipolar disorders (hypomanic, manic, depressive, and mixed);
- depression in childhood and adolescence;
- major depressive disorders (single episode or recurrent);
- obsessive-compulsive disorders;
- paranoid and other psychotic disorders;
- pervasive developmental disorders;
- schizo-affective disorders (bipolar or depressive); and
- schizophrenia.

Sickness – physical illness, disease or Pregnancy. The term Sickness as used in this MBPD includes Mental Illness and substance-related and addictive disorder, regardless of the cause or origin of the Mental Illness or substance-related and addictive disorder.

Skilled Care – skilled nursing, skilled teaching, and skilled rehabilitation services when:

- they are delivered or supervised by licensed technical or professional medical personnel in order to obtain the specified medical outcome and provide for the safety of the Participant;
- a Physician orders them;
- they are not delivered for the purpose of assisting with activities of daily living, including, but not limited to, dressing, feeding, bathing or transferring from a bed to a chair;
- they require clinical training in order to be delivered safely and effectively; and
- they are not Custodial Care, as defined in this section.

Skilled Nursing Facility – a nursing Facility that is licensed and operated as required by law. A Skilled Nursing Facility that is part of a Hospital is considered a Skilled Nursing Facility for purposes of the HDHP.

State Agency – a commission, board, department, division, Institution of Higher Education, or other agency of the state of Texas created by the constitution or statutes of this state. This term also includes the Texas Municipal Retirement System, the Texas County and District Retirement System, the Teachers Retirement System and ERS.

Subscriber – the Participant who is the Employee, Retiree, or other person enrolled in the HDHP as provided for under the Act, and who is not a Dependent.

Substance Use Disorder (Chemical Dependency) Services - Covered Health Services for the diagnosis and treatment of alcoholism and substance-related and addictive disorder that are listed in the current *Diagnostic and Statistical Manual of the American Psychiatric Association*, unless those services are specifically excluded by the HDHP. The fact that a disorder is listed in the Diagnostic and Statistical Manual of the American Psychiatric Association does not mean that treatment of the disorder is a Covered Health Service.

Telehealth and Telemedicine - the use of interactive audio, video, other electronic media or advanced telecommunications technology to provide health services. The term includes the use of electronic media for diagnosis, consultation, treatment, transfer of medical data, and medical education. Telehealth also includes 1) compressed digital interactive video, audio, or data transmission; 2) clinical data transmission using computer imaging by way of still image capture and store and forward; and 3) other technology that facilitates access to health care services or medical specialty expertise.

Tertiary or Tertiary Plan - when you are covered by more than one health benefits plan, the Tertiary Plan is the plan that pays benefits third, following both the Primary and Secondary Plans, under coordination of benefits (COB) guidelines. The Tertiary Plan may or may not pay all remaining Allowable Amounts after the Primary and Secondary Plans have paid, depending on how COB is determined. Refer to Section 9, *Coordination of Benefits (COB)*, for details on COB guidelines.

Total Out-of-Pocket Maximum – the most you are required to pay each Calendar Year for Coinsurance and applicable Deductibles, as detailed in Section 5, *Schedule of Benefits and Coverage*. Refer to Section 3, *How the HDHP Works*, for a description of how the Total Out-of-Pocket Maximum works.

Transitional Care – Mental Health Services/Substance Use Disorder Services that are provided through transitional living Facilities, group homes and supervised apartments that provide 24-hour supervision that are either:

- sober living arrangements such as drug-free housing and alcohol/drug halfway houses. These are transitional, supervised living arrangements that provide stable and safe housing, an alcohol/drug-free environment and support for recovery. A sober living arrangement may be utilized as an adjunct to ambulatory treatment when treatment doesn't offer the intensity and structure needed to assist the Participant with recovery; or
- supervised living arrangements that are residences such as transitional living Facilities, group homes and supervised apartments that provide Participants with stable and safe housing and the opportunity to learn how to manage their activities of daily living. Supervised living arrangements may be utilized as an adjunct to treatment when treatment does not offer the intensity and structure needed to assist the Participant with recovery.

Unproven Services – health services, including medications, that have not been determined to be effective for treatment of the Sickness, Injury or other medical condition and/or not to have a beneficial effect on health outcomes due to insufficient and inadequate clinical evidence from well-conducted randomized controlled trials or cohort studies in the prevailing published peer-reviewed medical literature:

- Well-conducted randomized controlled trials are two or more treatments compared to each other, with the patient not being allowed to choose which treatment is received.
- Well-conducted cohort studies from more than one institution are studies in which patients who receive study treatment are compared to a group of patients who receive standard therapy. The comparison group must be nearly identical to the study treatment group.

Blue Cross and Blue Shield of Texas has a process by which it compiles and reviews clinical evidence with respect to certain health services. From time to time, Blue Cross and Blue Shield of Texas issues medical and drug policies that describe the clinical evidence available with respect to specific health care services. These medical and drug policies are subject to change without prior notice. You can view these policies at www.bcbstx.com.

Please Note: If you have a significantly life-threatening Sickness, Injury or other medical condition, ERS, or Blue Cross and Blue Shield of Texas as its designee may, at its discretion, consider an otherwise Unproven Service to be a Covered Health Service for that Sickness, Injury or other medical condition. Prior to such a consideration, the HDHP must first establish, based on good faith medical judgment supported by sufficient scientific evidence, that albeit unproven, the service has significant potential as an effective life-sustaining treatment for that Sickness, Injury or other medical condition.

In making its determination, ERS, or Blue Cross and Blue Shield of Texas as its designee, will refer to a certification the Participant's Physician must provide stating that he or she, based on good-faith medical judgment, believes:

- the Sickness, Injury or other medical condition is significantly life threatening and imminently fatal if the treatment is limited to Covered Health Services; and

- although designated as Experimental or Investigational, the service has significant potential as an effective life-sustaining treatment for the Sickness, Illness or condition.

In addition to clinical studies regarding the Unproven Service, the HDHP may consider scientifically grounded standards based on Physician specialty society recommendations and professional standards of care. The HDHP reserves the right to obtain expert opinion(s) in determining whether an otherwise Unproven Service shall be considered as a Covered Health Service for a particular Sickness, Injury or other medical condition. The decision to apply Physician specialty society recommendations, the choice of expert and the determination of when to use any such expert opinion, shall be within the HDHP's sole discretion.

Appeals from an ERS or Blue Cross and Blue Shield of Texas decision not to consider the Experimental or Investigational Service to be a Covered Health Service will be handled as an appeal of an Urgent Care Request for Benefits under Section 8, *Claims Procedures* of this Master Benefit Plan Document.

Urgent Care – treatment of an unexpected Sickness or Injury that is not life-threatening but requires Outpatient medical care that cannot be postponed. An urgent situation requires prompt medical attention to avoid complications and unnecessary suffering, such as high fever, a skin rash, or an ear infection.

Urgent Care Center – a Facility that provides Urgent Care services, as previously defined in this section. In general, Urgent Care Centers:

- do not require an appointment;
- are open outside of normal business hours, so you can get medical attention for a minor Sickness or Injury that occurs at night or on weekends; and
- provide an alternative to an Emergency room if you need immediate medical attention, but your Physician cannot see you right away.

Urgent Care Request for Benefits – a claim for medical care or treatment with respect to which application of the time periods for making non-urgent determinations (a) could seriously jeopardize the life or health of the Participant or the ability of the Participant to regain maximum function, or (b) in the opinion of the Participant's Physician, would subject the Participant to severe pain that could not be adequately managed without the care or treatment that is the subject of the claim.

Virtual Network Provider – a licensed Provider that has entered into a contractual agreement with Blue Cross and Blue Shield of Texas to provide diagnosis and treatment of injuries and illnesses through a Virtual Visit.

Virtual Visits – services provided for the diagnosis and treatment of low acuity, non-Emergency medical health conditions through the use of interactive audio and video telecommunication and transmissions, and audio-visual communication technology.

SECTION 14 - IMPORTANT ADMINISTRATIVE INFORMATION

What this section includes:

- HDHP administrative information.

This section includes information on the administration of the HDHP. While you may not need this information for your day-to-day participation, it is information you may find important.

Plan Administrator: The Plan Administrator is the Employees Retirement System of Texas (ERS). ERS may, from time to time in its sole discretion, contract with outside parties to arrange for the provision of administrative services including arrangement of access to a Network Provider; claims processing and payment services, including coordination of Benefits and subrogation; utilization management and complaint resolution assistance. This contracted administrator for the HDHP is the claims administrator, Blue Cross and Blue Shield of Texas. For Benefits as described in this MBPD, ERS also has selected a Provider Network established by Blue Cross and Blue Shield of Texas.

The Employees Retirement System of Texas
200 East 18th Street
Austin, TX 78701

(877) 275-4377

ERS retains all fiduciary responsibilities with respect to the HDHP except to the extent ERS has allocated to other persons or entities one or more fiduciary responsibility(s), as it has to Blue Cross and Blue Shield of Texas., with respect to the HDHP.

Blue Cross and Blue Shield of Texas: The company that provides certain administrative services for the HDHP described in this MBPD.

Blue Cross and Blue Shield of Texas.
P.O. Box 660044.
Dallas, Texas 75266-0044

(800) 252-8039

Blue Cross and Blue Shield of Texas shall not be deemed or construed as an Employer for any purpose with respect to the administration or provision of Benefits under the HDHP. Blue Cross and Blue Shield of Texas shall not be responsible for fulfilling any duties or obligations of an Employer with respect to the HDHP.

ATTACHMENT I - THE EMPLOYEES RETIREMENT SYSTEM OF TEXAS SUMMARY NOTICE OF PRIVACY PRACTICES

The Employees Retirement System of Texas ("ERS") administers the Texas Employees Group Benefits Program, including your health plan, pursuant to Texas law. THIS NOTICE DESCRIBES HOW ERS MAY USE OR DISCLOSE MEDICAL INFORMATION ABOUT YOU AND HOW YOU CAN GET ACCESS TO YOUR OWN INFORMATION PURSUANT TO THE HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT OF 1996 ("HIPAA") PRIVACY RULE. PLEASE REVIEW THIS NOTICE CAREFULLY.

Uses and Disclosures of Health Information:

ERS and/or a third-party administrator under contract with ERS may use health information about you on behalf of your health plan to authorize treatment, to pay for treatment, and for other allowable health care purposes. Health care providers submit claims for payment for treatment that may be covered by the group health plan. Part of payment includes ascertaining the medical necessity of the treatment and the details of the treatment or service to determine if the group health plan is obligated to pay. Information may be shared by paper mail, electronic mail, fax, or other methods.

By law, ERS may use or disclose identifiable health information about you without your authorization for several reasons, including, subject to certain requirements, for public health purposes, for auditing purposes, for research studies, and for emergencies. ERS provides information when otherwise required by law, such as for law enforcement in specific circumstances. In any other situation, ERS will ask for your written authorization before using or disclosing any identifiable health information about you. If you choose to sign an authorization to disclose information, you can later revoke that authorization to stop any future uses and disclosures. ERS cannot use or disclose your genetic information for underwriting purposes. ERS may change its policies at any time. When ERS makes a significant change in its policies, ERS will change its notice and post the new notice on the ERS website at www.ers.state.tx.us. Our full notice is available at [https://ers.texas.gov/PDFs/Forms/HIPAA-Notice-of-Privacy-Practices-\(Long-Form\)](https://ers.texas.gov/PDFs/Forms/HIPAA-Notice-of-Privacy-Practices-(Long-Form))

For more information about our privacy practices, contact the ERS Privacy Officer. ERS originally adopted its Notice of Privacy Practices and HIPAA Privacy Policies and Procedures Document April 14, 2003, and subsequently revised them effective February 17, 2010, and September 23, 2013.

Individual Rights:

In most cases, you have the right to look at or get a paper or electronic copy of health information about you that ERS uses to make decisions about you. If you request copies, we will charge you the normal copy fees that reflect the actual costs of producing the copies including such items as labor and materials. For all authorized or by law requests made by others, the requestor will be charged for production of medical records per ERS' schedule of charges. You also have the right to receive a list of instances when we have disclosed health information about you for reasons other than treatment, payment, healthcare operations, related administrative purposes, and when you explicitly authorized it. If you believe that information in your record is incorrect or if important information is missing, you have the right to request that ERS correct the existing information or add the missing information. You have the right to request that ERS restrict the use and disclosure of your health information above what is required by law. If ERS accepts your request for restricted use and disclosure then ERS must abide by the request and may only reverse its position after you have been appropriately notified. You have the right to request an alternative means of communications with ERS. You are not required to explain why you want the alternative means of communication.

Complaints:

If you are concerned that ERS has violated your privacy rights, or you disagree with a decision ERS has made about access to your records, you may contact the ERS Privacy Officer. You also may send a written complaint to the U.S. Department of Health and Human Services. The ERS Privacy Officer can provide you with the appropriate address upon request.

Our Legal Duty:

ERS is required by law to protect the privacy of your information, provide this notice about our information practices, follow the information practices that are described in this Notice, and obtain your acknowledgement of receipt of this Notice.

Detailed Notice of Privacy Practices:

For further details about your rights and the federal Privacy Rule, refer to the detailed statement of this Notice. You can ask for a written copy of the detailed Notice by contacting the Office of the Privacy Officer or by visiting ERS' web site at **www.ers.texas.gov**. If you have any questions or complaints, please contact the ERS Privacy Officer by calling (512) 867-7711 or toll-free (877) 275-4377 or by writing to ERS Privacy Officer, The Employees Retirement System of Texas, P.O. Box 13207, Austin, TX 78711-3207.

ATTACHMENT II – HEALTH SAVINGS ACCOUNT

What this attachment includes:

- About Health Savings Accounts;
- Who is eligible and how to enroll;
- Contributions;
- Using the HSA for qualified medical expenses not covered under the Consumer Directed HealthSelect Plan;
- Using the HSA for non-qualified medical expenses;
- Rolling over funds in your HSA; and
- Additional information about the HSA.

Introduction

This attachment to the Master Benefit Plan Document (MBPD) describes some key features of the Health Savings Account (HSA) that you can establish to complement the Consumer Directed HealthSelect Plan or any high-deductible medical plan.

An HSA is like a tax-free nest egg for health care expenses. You can use money in your HSA to pay for eligible out-of-pocket health expenses, such as Deductibles or Coinsurance. You are encouraged to open an HSA to prepare for out-of-pocket healthcare expenses and save money on income taxes, however you should make sure you are eligible to participate in an HSA.

About Health Savings Accounts

You gain choice and control over your health care decisions and expenditures when you establish your HSA to complement the high-deductible medical plan described in this MBPD.

The HSA can help you to cover, on a tax-free basis, medical and prescription drug plan expenses that require you to pay out-of-pocket, such as your Annual Deductible or Coinsurance. It may even be used to pay for, among other things, certain medical expenses not covered under the HDHP.

Here is a summary of how the HSA works:

- The State of Texas will make a monthly pre-tax contribution to an eligible Employee's HSA. In addition, Employees can make pre-tax contributions directly from their paychecks to their HSAs. They also can deposit post-tax contributions to their HSAs and can claim these amounts as deductions when filing their income tax returns. It is your responsibility to make sure all HSA contributions do not go over the annual maximum set by the U.S. Internal Revenue Service (IRS).
- Consumer Directed HealthSelect Plan Participants will get a debit card from Optum Bank once their HSA account has been opened to help pay for qualified health expenses. Participants have access only to the amount of money that has accumulated in their account. Participants do not have access to money that has been pledged to be deposited in the future.
- HSA funds cannot be used to reimburse health expenses incurred before the account was opened. So, it's important to open an HSA as soon as possible after enrolling in the HDHP.

- HSA funds accumulate over time with interest or investment earnings. All funds are “portable” should your employment end, meaning that the money within the HSA is yours to spend and take with you even if you are no longer covered under the HDHP, as long as your HSA remains open.
- Optum Bank, a subsidiary of United HealthCare Services, Inc., will administer the HSA program.

Who Is Eligible for an HSA

You must be covered under a high-deductible health plan (HDHP) such as Consumer Directed HealthSelect to open an HSA. This health plan option will be available to all State of Texas Employees and Retirees who are eligible for health insurance coverage and who are not eligible for Medicare. It's important to know that, according to U.S. Internal Revenue Service (IRS) rules, not everyone is eligible to participate in an HSA. Because the main benefits of Consumer Directed HealthSelect are the ability to lower taxable income and get state contributions through an HSA, you should make sure you're allowed to participate in an HSA by reviewing IRS guidelines or talking with a financial or tax advisor.

In general, you cannot participate in an HSA if:

- You are covered by a non-HDHP, such as a spouse's plan, that provides any benefits covered by the HDHP. This requirement does not apply to optional coverage in the GBP, such as vision or dental insurance.
- You are enrolled in any part of Medicare (Part A, B, C and/or D).
- You are claimed as a Dependent on someone else's tax return.
- You receive benefits under TRICARE or TRICARE for Life.
- You have a health care flexible spending account (like a TexFlex health care account) in the same plan year.

Contributions

Contributions to your HSA can be made by you, by the State of Texas and/or by any other individual. All funds placed into your HSA are owned and controlled by you, subject to any reasonable administrative restrictions imposed by Optum Bank.

Contributions can be made to your HSA beginning on the first day of the month you open your Health Savings Account until the earlier of (i) the date on which you file taxes for that year; or (ii) the date on which the contributions reach the contribution maximum. Once your HSA is established, contributions can be made each subsequent year until the earlier of (i) the date on which you file taxes for that year; or (ii) the date on which the contributions reach the contribution maximum.

If your coverage under Consumer Directed HealthSelect terminates, no further contributions may be made to the HSA, however you may continue to spend accumulated HSA funds on qualified medical expenses.

The contribution maximum limits are set each year by the IRS at the individual and family level. Current contribution maximums are shown in the chart below. Individuals between the ages of 55 and Medicare entitlement age are eligible to make an additional catch-up contribution to their HSA up to a maximum of \$1,000 per year.

HSA contributions and maximums for 2017*

HSA contributions and maximums* for 2017 Description	Individual Account	Family Account**
Total annual maximum contribution January 1, 2017 - December 31, 2017	\$3,400	\$6,750
Annual state contribution	\$540 (\$45 monthly)	\$1,080 (\$90 monthly)
Annual maximum Participant contribution	\$2,860	\$5,670

*HSA contributions and limits may change from year to year, or based on eligibility requirements and the participant's age. Maximums are set by the IRS and include both pre-tax and post-tax contributions to an HSA.

**Includes the member plus any number of dependents.

HSA contributions and maximums for 2018*

HSA contributions and maximums* for 2018 Description	Individual Account	Family Account**
Total annual maximum contribution January 1, 2018 - December 31, 2018	\$3,450	\$6,900
Annual state contribution	\$540 (\$45 monthly)	\$1,080 (\$90 monthly)
Annual maximum Participant contribution	\$2,910	\$5,820

*HSA contributions and limits may change from year to year, or based on eligibility requirements and the participant's age. Maximums are set by the IRS and include both pre-tax and post-tax contributions to an HSA.

**Includes the member plus any number of dependents.

Note: Amounts that exceed the contribution maximum are not tax-deductible and are generally subject to a 6% excise tax. If you contributed too much to your HSA, you can do one of two things:

- Leave the excess contributions in your HSA and pay the 6% excise tax on the excess amount. Next year you may want to consider contributing less than the annual limit to your HSA to make up for the excess contribution you made during the previous tax year.
- Remove any excess contributions in your HSA (i.e., any contributions over the total annual maximum) and the net income attributable to the excess contributions before you file your federal income tax return (including extensions). You'll pay income taxes on the excess removed from your HSA but you will not pay the excise tax.

To remove excess contributions, download the Excess Contribution and Deposit Correction Request Form by logging into your HSA account. The form includes the address to mail or fax once completed. You will also need to contact your Employer to initiate correction requests for these transactions.

Using the HSA for Qualified Medical Expenses Not Covered under the Consumer Directed HealthSelect Plan

The funds in your HSA will be available to help you pay your and your eligible Dependents' out-of-pocket costs under the Consumer Directed HealthSelect Plan. Items reimbursable under your HSA are called "qualified medical expenses" and are defined by the IRS.

Qualified medical expenses include only the medical expenses of you and your eligible dependents, meaning your spouse and any other family members whom you claim as dependents on your federal income tax return.

Qualified medical expenses also include items that are eligible medical expenses as defined by the IRS, but are not Covered Health Services under the Consumer Directed HealthSelect Plan. Some examples are acupuncture, fertility treatments and certain improvements made to accommodate a home to your or a Dependent's disabled condition.

A complete list of all items reimbursable under your HSA is available in IRS Publication 502, which is available online at www.irs.gov. You will also find an explanation of qualified medical expenses and a list of qualified medical expenses on the main page when you log in to your Health Savings Account on the Optum Bank website. Scroll down and click on the Qualified Medical Expenses link under the heading Helpful Links.

If you choose not to use your HSA funds to pay for any expenses that are not Covered Health Services, you will still be required to pay the Provider for services.

Any amounts paid for services that are not Covered Health Services as defined by the HDHP will not count toward your Annual Deductible or Total Out-of-Pocket Maximum.

Using the HSA for Non-Qualified Expenses

You have the option of using funds in your HSA to pay for non-qualified medical expenses. A non-qualified medical expense is generally one which is not a deductible medical expense as defined by the IRS. Any funds used from your HSA to pay for non-qualified expenses will be subject to income tax and a 20% additional tax unless an exception applies (i.e., your death, your disability, or your attainment of age 65).

In general, you may not use your HSA to pay for other health insurance without incurring a tax penalty. However, you may use your HSA to pay for COBRA premiums and Medicare premiums.

Important

Be sure to keep copies of your receipts and medical records. If these records verify that you paid qualified medical expenses using your HSA, you can deduct these expenses from your taxable income when filing your tax return. However, if you cannot demonstrate that you used your HSA to pay qualified medical expenses, you may need to report the distribution as taxable income on your tax return. ERS and Optum Bank will not verify that distributions from your HSA are for qualified medical expenses. Consult your tax advisor to determine how your HSA affects your unique tax situation.

The IRS may request receipts during a tax audit. ERS and Optum Bank are not responsible or liable for the misuse by Participants of HSA funds by, or for the use by Participants of HSA funds for non-qualified medical expenses.

Rollover Feature

If you do not use all of the funds in your HSA during the calendar year, the balance remaining in your HSA will roll over from year to year. If your employment terminates for any reason, the funds in your HSA will continue to be owned and controlled by you, whether or not you elect COBRA coverage for the Consumer Directed HealthSelect Plan, as described in this MBPD.

If you choose to transfer the HSA funds from this account to another eligible account, you must place the funds in your other account within 60 days from the date you receive the funds, whether by check or electronic transfer. Otherwise, you will have to pay taxes on these funds. Please note there is a \$20 fee per outbound transfer or rollover from this account to another HSA account.

If you elect COBRA, the HSA funds will be available to assist you in paying your out-of-pocket costs under the HDHP and can be used to pay your COBRA premiums while COBRA coverage is in effect.

Important

If you become ineligible for the state contribution due to unemployment or termination, you will be responsible for paying the administrative fee for your HSA directly to Optum Bank if you wish to keep your HSA open. This administrative fee will be subtracted from your HSA balance on a monthly basis. If the average balance in your HSA is \$5,000 or more, this monthly administrative fee will be waived. You may also choose to close your HSA at any time by contacting Optum Bank directly toll-free at (866)234-5543.

Additional Information About the HSA

It is important for you to know the amount in your HSA account prior to withdrawing funds. You should not withdraw funds that will exceed the available balance. You can find your HSA balance on www.OptumBank.com.

You will receive two tax forms from Optum Bank at the beginning of the year, for the prior tax year. You are responsible for using Form 1099-SA, *Distributions from an HSA* and Form 5498-SA, *HSA Information*, to report HSA contributions and distributions on your income tax filing each year that you maintain an HSA. Contact your tax advisor for information on correctly completing your HSA reporting.

Upon request from a health care professional, Optum Bank may provide the health care professional with information regarding the balance in your HSA. At no time will Optum Bank provide the actual dollar amount in your HSA, but they may confirm that there are funds sufficient to cover an amount owed by you to that health care professional. If you do not want this information disclosed, you must notify the financial institution in writing at the following address:

Optum Bank
PO Box 30777
Salt Lake City, UT 84130

Two concepts that apply to your HSA are the “Last Month Rule” and the “Testing Period.” Both of these help determine your contribution limit to your HSA during the year you first sign up for coverage as an eligible individual.

The Last Month Rule states that if you are covered by an HSA-eligible health plan on the first day of the last month of a given year, you are considered an eligible individual for the entire year. This gives you the option to contribute the entire year’s contribution limit to your HSA. So, if you are covered by the HDHP on December 1 of a given year, you can contribute (and deduct) the full year’s contribution limit.

The Testing Period states that if you use the Last Month Rule, you must remain an eligible individual (covered by the HDHP) for the next 12 months, through December 1 of the following year. If you fail to remain an eligible individual (for example, because you change health coverage to a non-HDHP plan, such as the HealthSelect of Texas In-Area or HealthSelect Out-of-State Plans or an HMO) during that time, any excess contributions you made as a result of using the Last Month Rule will be taxed and incur a 10% penalty.

Testing Period Example

George has individual coverage under the HDHP from January through November, but got married and on December 1 changed his enrollment status to family coverage. In October of the following year, he became covered as a dependent under his spouse’s plan, which is not an HSA-eligible health plan, and ended his coverage in the HDHP.

Since George had family coverage in an eligible HDHP on December 1 of the previous year, he meets the Last Month Rule. Using the Last Month Rule, he contributed the full family maximum contribution for the previous year (\$6,650) to his HSA. However, George did not remain eligible for family coverage in the HDHP for the full Testing Period (i.e., the next 12 months) since his coverage in the HDHP ended in October of the following year.

This means he failed the Testing Period when it ended on the following December 1. George's taxes and penalty would be calculated as follows:

- Contribution made = \$6,650
- Allowable contribution = \$3,625 (11 months single; 1 month family)
- Excess Contribution = \$3,025
- Taxes due = \$756 ($\$3,025 \times 0.25$ tax rate)
- Penalty = \$303 ($\$3,025 \times 0.1$ penalty rate)

Note: The IRS provides a worksheet in the Form 8889 instructions to determine the excess amount.

You can obtain additional information about your HSA by going online to **www.OptumBank.com** or by calling a representative toll-free at (866) 336-9371. You may also contact your tax advisor for any questions about your HSA and/or to determine whether you are eligible to participate in an HSA.

ADDENDUM - LIST OF COVERED PREVENTIVE CARE SERVICES

Preventive services that are currently rated as A or B according to the United States Preventive Services Task Force (USPSTF) are listed below. This list is subject to change according to the guidelines and recommendation provided by USPSTF. Coverage is subject to guidelines based on age, risk factors, dosage, and frequency.

Under the Affordable Care Act, certain preventive health services are paid at 100% (i.e., at no cost to the participant) conditioned upon Physician billing and diagnosis. In some cases, you may be responsible for payment on certain related services that are not guaranteed payment at 100% by the Affordable Care Act.

For details on covered preventive services, visit the Blue Cross and Blue Shield of Texas Preventive Care website at www.healthselectoftexas.com.

List of Covered Preventive Care Services		
Children	Adults	
Newborns • Screening for hearing loss, hypothyroidism, sickle cell disease, and phenylketonuria (PKU) • Gonorrhea preventive medication for eyes	General Health Screenings • Blood pressure screening • Cholesterol screening • Type 2 diabetes screening • HIV, HPV and STI screenings • Hepatitis B screening • Hepatitis C screening • Obesity screening and counseling • Tuberculosis screening • Syphilis screening	Men • Abdominal aortic aneurysm one-time screening
Immunizations • Diphtheria, Tetanus, Pertussis • Haemophilus influenzae type B • Hepatitis A and B • Human Papillomavirus (HPV) • Influenza (Flu) • Measles, Mumps, Rubella • Meningococcal • Pneumococcal (pneumonia) • Inactivated Poliovirus • Rotavirus • Varicella (chicken pox)	Cancer Screenings • Breast cancer mammography • Breast cancer chemoprevention counseling • Cervical cancer pap test for women* • Colorectal cancer screenings including fecal occult blood testing, sigmoidoscopy, or colonoscopy, including specialist consultation prior to visit, if required (effective 12/23/2015)* • Prostate cancer (PSA) screening for men • Lung cancer screening	Women • Osteoporosis screening • Chlamydia infection screening • Gonorrhea and syphilis screening • BRCA Genetic Testing and counseling • Breast cancer preventive medications • Contraceptive methods and counseling • Well-woman visits

*The HDHP does not impose the age limitations outlined in the current USPSTF guidelines.

List of Covered Preventive Care Services		
Children	Adults	
General Health Screenings • Medical history for all children throughout development • Height, weight, and Body Mass Index (BMI) measurements • Developmental screening • Autism screening* • Behavioral assessment • Visual acuity screening • Oral health risk assessment • Dental caries prevention • Hematocrit or hemoglobin screening • Obesity screening and weight management counseling • Lead screening • Dyslipidemia screening • Tuberculin testing • Depression screening • Alcohol and drug use assessment • Counseling to prevent sexually transmitted infections (STIs) • Cervical dysplasia screening • HIV screening • Blood Pressure screening • Tobacco use interventions • Hepatitis B screening for adolescents at high risk, including adolescents from countries with 2% or more Hepatitis B prevalence, and U.S. born adolescents not vaccinated as infants and with at least one parent born in a region with 8% or more Hepatitis B prevalence 11-17 years.	Health Counseling Doctors are encouraged to counsel patients about these health issues and refer them to appropriate resources as needed: • Healthy diet • Weight loss • Tobacco use • Alcohol misuse • Depression • Prevention of STIs • Use of aspirin to prevent cardiovascular disease • Falls prevention • Intimate partner violence screening • Skin cancer behavioral health counseling Immunizations • Haemophilus influenzae type B • Hepatitis A and B • Herpes Zoster • Human Papillomavirus (HPV) • Influenza (Flu) • Measles, Mumps, Rubella • Meningococcal • Pneumococcal (pneumonia) • Tetanus, Diphtheria, Pertussis • Varicella (chicken pox)	Pregnant Women • Anemia screening for iron deficiency • Tobacco cessation counseling • Syphilis screening • Hepatitis B screening • Rh incompatibility blood type testing • Bacteriuria urinary tract infection screening • Breastfeeding support, supplies, and counseling • Gestational diabetes screening • HIV screening

*The HDHP does not impose the age limitations outlined in the current USPSTF guidelines.

ADDENDUM - RESOURCES TO HELP YOU STAY HEALTHY

Holistic Health Management Program

Blue Cross and Blue Shield of Texas offers a holistic model to health that goes beyond a core set of specific diagnoses. The approach addresses all of the conditions you may struggle with, including diabetes, coronary artery disease (CAD), cardiovascular cluster (angina, peripheral artery disease and atherosclerosis), congestive heart failure (CHF), asthma, chronic obstructive pulmonary disease (COPD), cancer, chronic kidney disease, musculoskeletal conditions such as low back pain, and complex, catastrophic conditions.

Social determinants of health have a significant impact on health outcomes, which is why we have incorporated them into every step of our approach. Your health status is affected by your access to services, the availability of community resources and healthy food choices, caregiver support, and your financial status.

The Blue Cross and Blue Shield of Texas holistic health management program provides you access to a clinician who:

- facilitates your holistic health needs, regardless of your chronic condition. You will be able to work with a single, dedicated nurse for the duration of your enrollment in the program or your benefit coverage.
- focuses his or her efforts on prevention and education.
- coordinates your health needs through multiple levels of care until you achieve your optimal health.
- identifies clinical interventions and helps coordinate your care with community resources to help eliminate duplicative services and reduce avoidable Inpatient hospital stays, readmissions and Emergency room visits.
- helps you find high quality, cost-efficient Providers to reduce your out-of-pocket expenses.
- works with your doctors to coordinate your appointments and referrals, if appropriate.

24/7 Nurseline Support and Services: The Right Care at the Right Time

The 24/7 Nurseline is available in English and Spanish to all HealthSelect Participants. The Nurseline can help you decide if you should see your primary care physician, go to an Urgent Care Center or an Emergency room, or find other care as necessary.

You can speak with a nurse 24 hours a day, 7 days a week toll-free at (800) 581-0368.

Web and Mobile Wellness Programs and Blue Points

The Well onTarget web portal provides a wealth of resources to support your quest for learning and promote your success and health through a range of interactive, educational features.

Key features of the Well onTarget web portal include:

- Self-directed wellness programs designed to support and motivate you to take charge of your health
- A health assessment and customized report
- Online courses on various health and wellness topics; each course includes 12 lessons that you can complete at your own pace
- Health tools and activity trackers; you can also sync your fitness device

- Reminders you can set to help you take action or complete an activity
- Integration with wellness coaching

As part of Well onTarget, you have access to Blue Points – rewards for health living. You earn points by completing activities in Well onTarget. You can redeem your points in the online shopping mall available through Blue Access for Members.

To access the Well onTarget portal, log in to your Blue Access for Members account at www.healthselectoftexas.com.

You can take your wellness resources on the go with Always On – the Well onTarget mobile app, which is available from both the Apple Store and Google Play.

Fitness Program

The Blue Cross and Blue Shield of Texas Fitness Program is a flexible membership program that gives you unlimited access to a nationwide network of more than 9,000 fitness centers.

Other program perks include:

- No long-term contract required: membership is month-to-month. After you pay a one-time enrollment fee of \$25 per Participant, the monthly fees are \$25 per month per Participant.
- Convenient payment: once you sign up, your monthly fees are paid via automatic credit card or bank account withdrawal.
- Health and wellness discounts: save money using the nationwide complementary and alternative medicine network of 40,000 health and well-being Providers such as massage therapists, personal trainers and nutrition counselors.
- Web resources: locate participating gyms and track your visits online.

It's easy to join the Fitness Program. Call the toll-free number (888) 762-BLUE (2583) Monday-Friday from 8 a.m.-9 p.m. in any continental U.S. time zone.

Programs for Weight Loss and Weight Management and Tobacco Cessation: Naturally Slim, Real Appeal, Weight Management Coaching, and Tobacco Cessation Coaching

The following programs are available to eligible Participants at no additional cost:

Naturally Slim

The Naturally Slim program can provide lasting weight loss, and it doesn't include starving, counting calories or eating diet food.

It's 10-week online program that helps you eat right to reduce your risk of getting a serious disease, like diabetes or heart disease, and improves your chances of living a happier and healthier life. The easy-to-follow program is led by subject matter experts who will provide ongoing support at the end of the program to help you maintain your weight loss success.

The program features informative videos and learning tools to teach you how to lose weight and improve your overall health. You can connect on your computer or mobile device – apps for iPhone and Android devices are available – and access videos, programs and recipes. A starter kit is mailed directly to your home.

Naturally Slim is available to eligible employees, spouses and Dependents 18 and older (excluding Medicare primary participants) enrolled in HealthSelect of Texas or Consumer Directed HealthSelect who have a BMI of 23 or higher.

To enroll, go to www.naturallyslim.com/healthselect from your smartphone, tablet or computer.

Real Appeal

Real Appeal is an online weight loss program that provides a fresh approach to help you lose weight. The program helps you develop healthy habits that can lead to long-lasting results. Whether you want to drop a few pounds or make a more significant change, Real Appeal may help you shed pounds and lead a healthier life.

Real Appeal provides you with online coaching support sessions for 52 weeks to teach you healthy habits. You'll also receive a Success Kit and access to online resources to help you apply what you've learned.

Real Appeal is available to eligible employees, spouses and Dependents 18 and older (excluding Medicare primary participants) enrolled in HealthSelect of Texas or Consumer Directed HealthSelect who have a BMI of 23 or higher.

To enroll, go to <https://healthselect.realappeal.com> from your smartphone, tablet or computer.

Important note about dual enrollment in Naturally Slim and Real Appeal:

HealthSelect participants are not able to receive services and benefits from Naturally Slim and Real Appeal at the same time.

If you receive services from both Naturally Slim and Real Appeal within a 7-calendar day period, those services will be denied because the benefit maximum will have been reached.

Weight Management Coaching

Losing weight can help you feel better, have more energy and cut your risk for many conditions like diabetes, heart disease and stroke.

By participating in the Weight Management program, you get:

- Personal coaching over the phone: A weight management specialist who is a health care professional is assigned to you. You and your specialist create a personalized plan to reach your weight loss goals. He or she can show you how different choices affect your health and offer you the support you need. You'll have regular phone calls with your weight management specialist until you reach your goals.
- Access to online, self-directed courses: You can also take online courses at your own pace to learn more about weight management, nutrition, fitness and stress.

To enroll in weight management coaching, contact a Blue Cross and Blue Shield of Texas Personal Health Assistant toll-free at (800) 252-8039.

Tobacco Cessation Coaching

Quitting tobacco can be one of the most difficult things you will ever do, but we are here to help. Using tobacco use can raise your chance of getting cancer, heart disease, lung diseases and diabetes.

When you are ready to quit using tobacco and improve your health and the way you feel, the Blue Cross and Blue Shield of Texas Tobacco Cessation Program can help inspire and support you each step of the way.

When you join the Tobacco Cessation Program, you are assigned a tobacco specialist who can help you work toward becoming tobacco-free. Through telephone coaching sessions, you and your tobacco specialist will build a customized plan to quit your way. You'll cover the basics of tobacco cessation, set goals, get rid of barriers, find healthy choices and learn how to notice and manage triggers.

To enroll with a tobacco cessation coach, contact a Blue Cross and Blue Shield of Texas Personal Health Assistant toll-free at (800) 252-8039.