 The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium¹) will be provided separately.**


This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-252-8039 or visit www.healthselectoftexas.com. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-800-252-8039 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	<u>Network</u> \$0 Individual / \$0 Family <u>Non-network</u> \$500 Individual / \$1,500 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u>?	Yes. <u>Preventive services</u> and <u>network services</u> are covered before you meet your <u>deductible</u> . <u>In-network</u> and <u>out-of-network</u> COVID-19 diagnostic testing and related services are covered before you meet your <u>deductible</u> throughout the Declaration of a National Emergency due to the novel coronavirus.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	Yes. \$50 for prescription drug expenses per person, \$5,000 for bariatric surgery for active employees, and \$200 per service for certain non-prior authorized services.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	<u>Network</u> ¹ : \$7,000 Individual / \$14,000 Family <u>Non-network</u> : No Limit <u>Coinsurance</u> Limit: \$2,000 <u>Network</u> / \$7,000 <u>Non-network</u>	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u>?	Contributions ² , <u>balance-billing</u> ³ charges, health care this <u>plan</u> doesn't cover, and bariatric surgery benefits.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>
Will you pay less if you use a <u>network provider</u>?	Yes. See www.healthselectoftexas.com or call 1-800-252-8039 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's charge</u> and what your <u>plan</u> pays (<u>balance billing</u>) ³ . Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u>?	No, <u>referrals</u> are not required to see a <u>specialist</u> .	You can see the <u>specialist</u> you choose without a <u>referral</u> .

¹Out-of-pocket limits under this plan reset each calendar year. The network out-of-pocket limit that applies to this plan from 9/1/2021 through 12/31/2021 is \$6,750 per Individual and \$13,500 per Family

²Under this plan, payment for your health plan coverage is called a contribution rather than a premium.

³ Non-network providers may not balance bill you for certain services effective January 1, 2020. Refer to the Master Benefit Plan Document for details.

 All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (you will pay the least)	Out-of-Network Provider (you will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 <u>copayment</u> /visit	40% <u>coinsurance</u>	<u>In-network</u> and <u>out-of-network</u> COVID-19 diagnostic testing and related services are covered without cost share throughout the Declaration of a National Emergency due to the novel coronavirus.
	<u>Specialist</u> visit	\$40 <u>copayment</u> /visit	40% <u>coinsurance</u>	<u>In-network</u> and <u>out-of-network</u> COVID-19 diagnostic testing and related services are covered without cost share throughout the Declaration of a National Emergency due to the novel coronavirus.
	<u>Preventive care/screening/Immunization</u>	No charge	40% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>In-network</u> and <u>out-of-network</u> COVID-19 diagnostic testing and related services are covered without cost share throughout the Declaration of a National Emergency due to the novel coronavirus.
	Imaging (CT/PET scans, MRIs)	\$100 <u>copayment</u> /visit plus 20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> may be required. Failure to obtain <u>preauthorization</u> may increase your cost.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (you will pay the least)	Out-of-Network Provider (you will pay the most)	
<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at www.healthselectrx.com</p>	Generic drugs (Tier 1)	\$10 <u>copayment</u> (non-maintenance), \$10 <u>copayment</u> (maintenance); \$30 <u>copayment</u> (mail order or extended day supply)	\$10 <u>copayment</u> plus 40% <u>coinsurance</u> (non-maintenance) \$10 <u>copayment</u> plus 40% <u>coinsurance</u> (maintenance); \$30 <u>copayment</u> plus 40% <u>coinsurance</u> (mail order or extended day supply)	<p><u>Preauthorization</u> may be required. Failure to obtain <u>preauthorization</u> may increase your cost. Note: If a generic drug is available and you choose to buy the preferred or non-preferred brand drug, you will pay the generic <u>copayment</u> plus the cost difference between the preferred or non-preferred brand drug and the generic drug.</p>
	Preferred brand drugs (Tier 2)	\$35 <u>copayment</u> (non-maintenance), \$45 <u>copayment</u> (maintenance); \$105 <u>copayment</u> (mail order or extended day supply)	\$35 <u>copayment</u> plus 40% <u>coinsurance</u> (non-maintenance) \$45 <u>copayment</u> plus 40% <u>coinsurance</u> (maintenance); \$105 <u>copayment</u> plus 40% <u>coinsurance</u> (mail order or extended day supply)	
	Non-preferred brand drugs (Tier 3)	\$60 <u>copayment</u> (non-maintenance), \$75 <u>copayment</u> (maintenance); \$180 <u>copayment</u> (mail order or extended day supply)	\$60 <u>copayment</u> plus 40% <u>coinsurance</u> (non-maintenance) \$75 <u>copayment</u> plus 40% <u>coinsurance</u> (maintenance); \$180 <u>copayment</u> plus 40% <u>coinsurance</u> (mail order or extended day supply)	
	<u>Specialty drugs</u>	If purchased through a pharmacy, <u>specialty drugs</u> are covered as preferred brand drugs or non-preferred brand drugs as listed above. Otherwise, covered as a medical benefit.	If purchased through a pharmacy, <u>specialty drugs</u> are covered as preferred brand drugs or non-preferred brand drugs as listed above. Otherwise, covered as a medical benefit.	

* For more information about limitations and exceptions, see the plan or policy document at www.healthselectoftexas.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (you will pay the least)	Out-of-Network Provider (you will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$100 <u>copayment</u> /visit plus 20% <u>coinsurance</u>	\$100 <u>copayment</u> /visit plus 40% <u>coinsurance</u>	<u>Preauthorization</u> may be required. Failure to obtain <u>preauthorization</u> may increase your cost.
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need immediate medical attention	<u>Emergency room care</u>	\$150 <u>copayment</u> /visit plus 20% <u>coinsurance</u>	\$150 <u>copayment</u> /visit plus 20% <u>coinsurance</u> Non-network <u>deductible</u> does not apply	\$300 <u>copayment</u> /visit plus 20% <u>coinsurance</u> applies to any non-network freestanding <u>emergency room</u> not affiliated with a hospital, and you may be responsible for <u>balance billing</u> ³ . Non-network <u>deductible</u> does not apply. <u>Emergency room copayment</u> waived if admitted. <u>In-network</u> and <u>out-of-network</u> COVID-19 diagnostic testing and related services are covered without cost share throughout the Declaration of a National Emergency due to the novel coronavirus.
	<u>Emergency medical transportation</u>	20% <u>coinsurance</u>	20% <u>coinsurance</u> Non-network <u>deductible</u> does not apply	None
	<u>Urgent care</u>	\$50 <u>copayment</u> / visit plus 20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>In-network</u> and <u>out-of-network</u> COVID-19 diagnostic testing and related services are covered without cost share throughout the Declaration of a National Emergency due to the novel coronavirus.

* For more information about limitations and exceptions, see the plan or policy document at www.healthselectoftexas.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (you will pay the least)	Out-of-Network Provider (you will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	\$150/day <u>copayment</u> per admission plus 20% <u>coinsurance</u>	\$150/day <u>copayment</u> per admission plus 40% <u>coinsurance</u>	\$750 <u>copayment</u> max per admission. \$2,250 <u>copayment</u> max per calendar year per person. <u>Preauthorization</u> may be required. Failure to obtain <u>preauthorization</u> may increase your cost. <u>In-network</u> and <u>out-of-network</u> COVID-19 diagnostic testing and related services are covered without cost share throughout the Declaration of a National Emergency due to the novel coronavirus.
	Physician/surgeon fees	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$25 <u>copayment</u> for office visits and 20% <u>coinsurance</u> for other outpatient services	40% <u>coinsurance</u>	Certain services must be <u>preauthorized</u> ; refer to Master Benefit <u>Plan</u> Document for details.
	Inpatient services	\$150/day <u>copayment</u> per admission plus 20% <u>coinsurance</u>	\$150/day <u>copayment</u> per admission plus 40% <u>coinsurance</u>	\$750 <u>copayment</u> max per admission. \$2,250 <u>copayment</u> max per calendar year per person. <u>Preauthorization</u> may be required. Failure to obtain <u>preauthorization</u> may increase your cost.
If you are pregnant	Office visits	\$25 <u>copayment</u> for <u>primary care provider</u> /\$40 <u>copayment</u> for <u>specialist</u> for initial office visit No Charge after initial visit	40% <u>coinsurance</u>	<u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery professional services	No Charge	40% <u>coinsurance</u>	<u>In-network</u> and <u>out-of-network</u> COVID-19 diagnostic testing and related services are covered without cost share throughout the Declaration of a National Emergency due to the novel coronavirus.
	Childbirth/delivery facility services	\$150/day <u>copayment</u> per admission plus 20% <u>coinsurance</u>	\$150/day <u>copayment</u> per admission plus 40% <u>coinsurance</u>	\$750 <u>copayment</u> max per admission. \$2,250 <u>copayment</u> max per calendar year per person. <u>Preauthorization</u> may be required. Failure to obtain <u>preauthorization</u> may increase your cost.

* For more information about limitations and exceptions, see the plan or policy document at www.healthselectoftexas.com.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (you will pay the least)	Out-of-Network Provider (you will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> may be required. Failure to obtain <u>preauthorization</u> may increase your cost. Max of 100 non-network visits per calendar year per person. Non-network home infusion therapy is not covered.
	<u>Rehabilitation services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	None
	<u>Habilitation services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	
	<u>Skilled nursing care</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> may be required. Failure to obtain <u>preauthorization</u> may increase your cost.
	<u>Durable medical equipment</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	Repair or replacement limit of one every 3 years per person unless change in condition or physical status. <u>Preauthorization</u> may be required. Failure to obtain <u>preauthorization</u> may increase your cost.
	<u>Hospice services</u>	20% <u>coinsurance</u>	40% <u>coinsurance</u>	<u>Preauthorization</u> may be required. Failure to obtain <u>preauthorization</u> may increase your cost.
If your child needs dental or eye care	Children's eye exam	\$40 <u>copayment</u> /visit;	40% <u>coinsurance</u>	Limit of one routine exam per calendar year per person. No <u>referral</u> is required for eye exams. One <u>preventive care</u> visual acuity screening covered with no <u>copayment</u> at <u>network provider</u> .
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Educational services, excluding Diabetes Self-Management Training Programs
- Long-term care
- Cosmetic surgery
- Glasses and Contact Lenses
- Personal comfort items
- Dental care (Adult)
- Infertility treatment
- Routine foot care

* For more information about limitations and exceptions, see the plan or policy document at www.healthselectoftexas.com.

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric surgery for active employees
- Chiropractic care
- Hearing aids (limited to \$1,000 per ear per 36-month period) Eligible minors 18 and under are not subject to \$1,000 hearing aid maximum
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (limited to 96 hours per year for non-network)
- In-network diagnostic mammograms are covered at 100%
- Routine eye care (Adult)
- Weight loss programs (Limited to certain programs. See Master Benefit Plan Document for details on covered programs)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the HealthSelect of Texas plan at 1-800-892-2803, U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Blue Cross and Blue Shield of Texas at 1-800-252-8039 or visit www.healthselectoftexas.com, or contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your appeal. Contact the Texas Department of Insurance's Consumer Health Assistance Program at 1-800-252-3439 or visit www.texashealthoptions.com.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-252-8039.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-252-8039.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-252-8039.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-252-8039.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ <u>Specialist copayments</u>	\$40
■ Hospital (facility) <u>coinsurance</u>	20%
■ Hospital (facility) <u>copayments</u>	\$150
■ Other <u>coinsurance</u>	20%

This **EXAMPLE** event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
Diagnostic tests (*ultrasounds and blood work*)
Specialist visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<i>Cost sharing</i>	
Deductibles	\$10
Copayments	\$400
Coinsurance	\$2,200
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$2,670

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ <u>Specialist copayments</u>	\$40
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other <u>coinsurance</u>	20%

This **EXAMPLE** event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
Prescription drugs
Durable medical equipment (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost sharing</i>	
Deductibles	\$50
Copayments	\$900
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$970

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ <u>Specialist copayments</u>	\$40
■ Hospital (facility) <u>coinsurance</u>	20%
■ Hospital (ER) <u>copayments</u>	\$150
■ Other <u>coinsurance</u>	20%

This **EXAMPLE** event includes services like:

Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<i>Cost sharing</i>	
Deductibles	\$10
Copayments	\$400
Coinsurance	\$400
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$810

The plan would be responsible for the other costs of these EXAMPLE covered services.

Health care coverage is important for everyone.

We provide free communication aids and services for anyone with a disability or who needs language assistance.
We do not discriminate on the basis of race, color, national origin, sex, age or disability.

To receive language or communication assistance free of charge, please call us at 855-710-6984.

If you believe we have failed to provide a service, or think we have discriminated in another way, contact us to file a grievance.

Office of Civil Rights Coordinator
300 E. Randolph St.
35th Floor
Chicago, IL 60601

Phone: 855-664-7270 (voicemail)
TTY/TDD: 855-661-6965
Fax: 855-661-6960
Email: CivilRightsCoordinator@hcsc.net

You may file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, at:

U.S. Dept. of Health & Human Services
200 Independence Avenue SW
Room 509F, HHH Building 1019
Washington, DC 20201

Phone: 800-368-1019
TTY/TDD: 800-537-7697
Complaint Portal: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>
Complaint Forms: <http://www.hhs.gov/ocr/office/file/index.html>