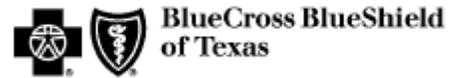


Schedule of Coverage



The following information summarizes the benefits available under the Managed Health Care Benefits section of your coverage. To get the most out of your coverage, it is important that you carefully read your Benefit Booklet so you are aware of plan requirements, provisions and limitations and exclusions.

(Blue Choice Gold PPOSM 820)

Blue Choice PPOSM Network

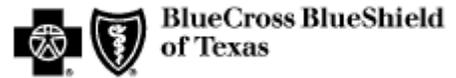
Overall Payment Provisions	In-Network Benefits	Out-of-Network Benefits
Copayment Amounts, Deductibles and Out-of-Pocket Maximums are subject to change or increase as permitted by applicable law		
Deductibles		
Calendar Year Deductible Applies to all Eligible Expenses	\$1,500 Individual/\$4,500 Family	\$3,000 Individual/\$9,000 Family
Out-of-Pocket Maximum	\$5,250 Individual/\$10,500 Family	Unlimited Individual/Unlimited Family
Copayment Amounts Required		
Primary Care Copayment Amount for office visit/consultation when services rendered by a Family Practitioner, OB/GYN, Pediatrician, Behavioral Health Practitioner or Internist and Physician Assistant or Advanced Practice Nurse who works under the supervision of one of these listed Physicians	\$45 Primary Care Copayment Amount	
Specialty Copayment Amount for office visit/consultation when services rendered by a Specialty Care Provider.	\$90 Specialty Copayment Amount	
Telehealth and Telemedicine Services Copayment Amount	\$45/\$90 Copayment Amount	
Virtual Visits Copayment Amount	\$45 Copayment Amount	
Urgent Care center visit	\$100 Copayment Amount	
Infusion Therapy in the home, office, or in an Infusion Suite	\$50 Outpatient Infusion Therapy Copayment Amount	
Outpatient Infusion Therapy - Hospital Setting	\$500 Outpatient Infusion Therapy Copayment Amount	
Outpatient Hospital emergency room visit	\$500 outpatient Hospital emergency room visit Copayment Amount	\$500 outpatient Hospital emergency room visit Copayment Amount
Imaging Services	\$300 Copayment Amount	
Inpatient Hospital Expenses	In-Network Benefits	Out-of-Network Benefits
Inpatient Hospital Expenses All usual Hospital services and supplies, including semiprivate room, intensive care, and coronary care units.	80% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible

* Benefits used In-Network and Out-of-Network will apply toward satisfying any day, visit, Calendar Year Maximum amounts indicated

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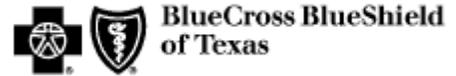
Penalty for failure to prior authorize services	None	\$250
Medical/Surgical Expenses	In-Network Benefits	Out-of-Network Benefits
Primary Care office visit/consultation when services rendered by a Family Practitioner, OB/GYN, Pediatrician, Behavioral Health Practitioner or Internist and Physician Assistant or Advanced Practice Nurse who works under the supervision of one of these listed Physicians.	100% of Allowable Amount after \$45 Primary Care Copayment Amount	60% of Allowable Amount after Calendar Year Deductible
Specialty office visit/consultation when services rendered by a Specialty Care Provider.	100% of Allowable Amount after \$90 Specialty Copayment Amount	60% of Allowable Amount after Calendar Year Deductible
Outpatient Surgery facility charges	80% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible
Outpatient Surgery Physician charges	100% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible
Lab & x-ray	80% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible
Inpatient visits	80% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible
Imaging Services	100% of Allowable Amount after \$300 Copay Amount	60% of Allowable Amount after Calendar Year Deductible
Home Infusion Therapy	80% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible
Infusion Therapy in the home, office, or in an Infusion Suite	100% of Allowable Amount after \$50 Outpatient Infusion Therapy Copayment Amount	60% of Allowable Amount after Calendar Year Deductible
Outpatient Infusion Therapy Drug (non-maintenance)	80% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible
Outpatient Infusion Therapy - Hospital Setting	100% of Allowable Amount after \$500 Outpatient Infusion Therapy Copayment Amount	60% of Allowable Amount after Calendar Year Deductible
Physician surgical services performed in any setting	80% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible
Extended Care Expenses	In-Network Benefits	Out-of-Network Benefits
Certain Services will require Prior Authorization	80% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible
Skilled Nursing Facility	25 days per Calendar Year*	
Home Health Care	60 visits per Calendar Year*	

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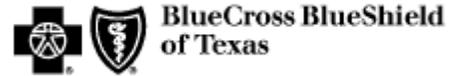
Hospice Care Hospice Care that is provided in a Hospital will include charges as described in Inpatient Hospital Expense	Unlimited	
Special Provisions	In-Network Benefits	Out-of-Network Benefits
Behavioral Health Services		
Treatment of Chemical Dependency (Substance Use Disorder (SUD))		
Certain Services will require Prior Authorization		
Inpatient Services Inpatient treatment must be provided in a Chemical Dependency (SUD) Treatment Center / Hospital (facility) Penalty for failure to prior authorize inpatient services (facility) same as for medical services Behavioral Health Practitioner services	80% of Allowable Amount after Calendar Year Deductible None 80% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible \$250 60% of Allowable Amount after Calendar Year Deductible
Outpatient Services Behavioral Health Practitioner expenses (office setting)	100% of Allowable Amount after \$45 Copayment Amount	60% of Allowable Amount after Calendar Year Deductible
Other outpatient services	80% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible
Mental Health Care (Including Serious Mental Illness)		
Certain Services will require Prior Authorization		
Inpatient Services Hospital services (facility) Penalty for failure to prior authorize inpatient services (facility) same as for medical services Behavioral Health Practitioner services	80% of Allowable Amount after Calendar Year Deductible None 80% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible \$250 60% of Allowable Amount after Calendar Year Deductible
Outpatient Services Behavioral Health Practitioner expenses (office setting)	100% of Allowable Amount after \$45 Copayment Amount	60% of Allowable Amount after Calendar Year Deductible
Other outpatient services	80% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible

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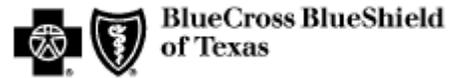
Emergency Room		
Emergency Care (including Emergency Care for Accidental Injury and Emergency and Non-Emergency Care for Behavioral Health Services) Facility charges (excluding Certain Diagnostic Procedures) Physician charges Lab & x-ray charges	80% of Allowable Amount after \$500 outpatient Hospital emergency room Copayment Amount (waived if admitted, and Inpatient Hospital Expenses will apply) after Calendar Year Deductible 80% of Allowable Amount after Calendar Year Deductible 80% of Allowable Amount after Calendar Year Deductible	
Non-Emergency Care		
Facility charges (excluding Certain Diagnostic Procedures)	80% of Allowable Amount after \$500 outpatient Hospital emergency room Copayment Amount (waived if admitted, and Inpatient Hospital Expenses will apply) after Calendar Year Deductible	60% of Allowable Amount after \$500 outpatient Hospital emergency room Copayment Amount (waived if admitted, and Inpatient Hospital Expenses will apply) after Calendar Year Deductible
Physician charges	80% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible
Lab & x-ray charges	80% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible
Urgent Care Services		
Urgent Care center visit	100% of Allowable Amount after \$100 Copayment Amount	60% of Allowable Amount after Calendar Year Deductible (Urgent Care Copayment Amount will apply to Accidental Injury and Emergency Care services provided Out-of-Network)
Services received during an Urgent Care visit	80% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible
Ambulance Services		
80% of Allowable Amount after Calendar Year Deductible		
Retail Health Clinic		
Paid as any other Primary Care Copayment Amount		
60% of Allowable Amount after Calendar Year Deductible		
Telehealth and Telemedicine Services		
100% of Allowable Amount after \$45/\$90 Copayment Amount		
60% of Allowable Amount after Calendar Year Deductible		

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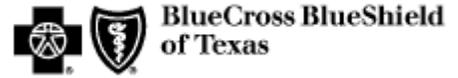
Virtual Visits		
	100% of Allowable Amount after \$45 Copayment Amount	XXXXXXXXXX
Preventive Care Services		
	100% of Allowable Amount	60% of Allowable Amount after Calendar Year Deductible
Speech and Hearing Services		
<p>Services to restore loss of or correct an impaired speech or hearing function with hearing aids</p> <p>Benefits for Autism Spectrum Disorder will not apply towards and are not subject to any speech services visits maximum.</p> <p>Hearing Aids</p> <p>Hearing Aids maximum</p>	<p>Covered as any other sickness</p> <p>80% of Allowable Amount after Calendar Year Deductible</p> <p>Limited to one hearing aid per ear each 36-month period*</p>	<p>Covered as any other sickness</p> <p>60% of Allowable Amount after Calendar Year Deductible</p>
Cardiovascular Tests		
<p>One of the following early detection tests for cardiovascular disease will be covered for a Participant who meets the age requirements and is a diabetic or has been determined to have a risk of developing coronary heart disease:</p> <ul style="list-style-type: none"> • Computed tomography (CT) scanning measuring coronary artery calcification • Ultrasonography measuring carotoid intima-media thickness and plaque. 	<p>Maximum benefit of 1 test every 5 years*</p>	
	100% of Allowable Amount after \$300 Copayment Amount	60% of Allowable Amount after Calendar Year Deductible
	80% of Allowable Amount after Calendar Year Deductible	60% of Allowable Amount after Calendar Year Deductible
Habilitation Services		
<p>Habilitation Services (includes, but is not limited to physical, occupational, and manipulative therapy)</p> <p>Calendar Year maximum</p>	<p>80% of Allowable Amount after Calendar Year Deductible</p>	<p>60% of Allowable Amount after Calendar Year Deductible</p>
	<p>35 visits each Calendar Year*</p> <p>The visit limit does not apply to an individualized family service plan as issued by the Texas Interagency Council on Early Childhood Intervention as provided for in the benefit for Certain Therapies for Children with Developmental Delays*****</p> <p>This limit does not apply to services associated with Autism Spectrum Disorder</p> <p>This limit does not apply to services associated with Acquired Brain Injury</p> <p>This limit does not apply to services associated with Behavioral Health Services</p>	
Rehabilitation Services		
<p>Rehabilitation Services (includes, but is not limited to physical, occupational, and manipulative therapy)</p>	<p>80% of Allowable Amount after Calendar Year Deductible</p>	<p>60% of Allowable Amount after Calendar Year Deductible</p>

* Benefits used In-Network and Out-of-Network will apply toward satisfying any day, visit, Calendar Year Maximum amounts indicated

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<p>Calendar Year maximum</p>	<p>35 visits each Calendar Year*</p> <p>The visit limit does not apply to an individualized family service plan as issued by the Texas Interagency Council on Early Childhood Intervention as provided for in the benefit for Certain Therapies for Children with Developmental Delays*****</p> <p>This limit does not apply to services associated with Autism Spectrum Disorder</p> <p>This limit does not apply to services associated with Acquired Brain Injury</p> <p>This limit does not apply to services associated with Behavioral Health Services</p>	
Prior Authorization Requirements	In-Network	Out-of-Network
Inpatient Admissions		
<p>Penalty for failure to prior authorize inpatient admissions shown in the Prior Authorization Requirements section of the Benefit Booklet</p>	<p>None</p>	<p>\$250</p>

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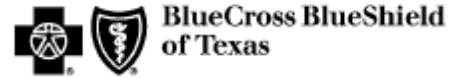


The following chart summarizes the pharmacy benefits available under your coverage. To get the most out of your coverage, it is important that you carefully read the **PHARMACY BENEFITS** section of your Benefit Booklet so you are aware of plan requirements, provisions, limitations and exclusions.

Pharmacy Benefits			
Retail Pharmacy	Preferred Participating Pharmacy	Participating Pharmacy	Non-Participating Pharmacy
One Copayment Amount per 30-day supply, up to a 30-day supply.	\$0 Copayment Amount – Tier 1 \$10 Copayment Amount – Tier 2 \$50 Copayment Amount – Tier 3 \$100 Copayment Amount* – Tier 4	\$10 Copayment Amount – Tier 1 \$20 Copayment Amount – Tier 2 \$70 Copayment Amount – Tier 3 \$120 Copayment Amount* – Tier 4	50% of Allowable Amount minus Participating Pharmacy Copayment Amount *
Extended Prescription Drug Supply Program	Preferred Participating Pharmacy	Participating Pharmacy	Non-Participating Pharmacy
One Copayment Amount per 30-day supply, up to a 90-day supply. Cost share will be based on day supply (1-30 day supply, 31-60 day supply, 61-90 day supply) dispensed.	\$0 Copayment Amount – Tier 1 \$10 Copayment Amount – Tier 2 \$50 Copayment Amount – Tier 3 \$100 Copayment Amount* – Tier 4	XXXXXXXXXXXXXXXX	XXXXXXXXXXXXXXXX
Mail-Order Program	Mail-Order Program		Other Pharmacy
One Copayment Amount per 90-day supply, up to a 90-day supply Cost share will be based on day supply (1-30 day supply, 31-60 day supply, 61-90 day supply) dispensed.	\$0 Copayment Amount – Tier 1 \$30 Copayment Amount – Tier 2 \$150 Copayment Amount – Tier 3 \$300 Copayment Amount* – Tier 4		XXXXXXXXXXXXXXXX
Specialty Drugs	Specialty Pharmacy Provider		Other Pharmacy
Available In-Network through Specialty Pharmacy Program			
One Copayment Amount per 30-day supply – limited to a 30-day supply	\$150 Copayment Amount – Tier 5 \$250 Copayment Amount – Tier 6		50% of Allowable Amount minus Copayment Amount
Select Vaccinations obtained through Pharmacies**	Pharmacy Vaccine Network Pharmacy		Other Pharmacy
	\$0 Copayment Amount		50% of Allowable Amount minus

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	Copayment Amount
Diabetes Supplies are available under the Pharmacy Benefits portion of your Plan. All provisions of this portion of the Plan will apply including any Deductibles, Copayment Amounts Coinsurance Amounts, and any pricing differences. The Copayment Amount for insulin included in the Drug List will not exceed \$25 per prescription for a 30-day supply, regardless of the amount or type of insulin needed to fill the prescription.	

*If you receive a Brand Name Drug when a Generic Drug is available, you may incur additional costs. Refer to the Pharmacy Benefits portion of your booklet for details.

**Each Participating Pharmacy that has contracted with BCBSTX to provide this service may have age, scheduling, or other requirements that will apply, so you are encouraged to contact them in advance.