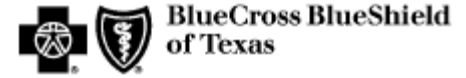


**PPO Standard with
Network Deductible and Split Copay
Non-Grandfathered**



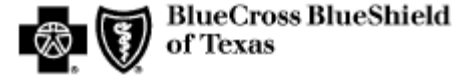
BENEFIT SUMMARY
 Prepared for City of Seguin
 Funding: Fully Insured ASO
 Effective Date: 01/01/2025

**BlueChoice
PPO Network**

This is a general summary of our proposed benefits. Please refer to your Summary of Benefits and Coverage (SBC), or you may request a copy of the policy or plan document for additional details and a description of the plan requirements and benefit design. This plan does not cover all health care expenses. Please carefully review the plan's limitations and exclusions.

Overall Payment Provisions		PPO (In-Network)	Non-PPO (Out-of-Network)
Lifetime Maximum		Unlimited	
Individual/Family Coverage Deductible			
Applies to all Eligible Expenses, unless otherwise indicated.		\$1,500 Individual \$3,000 Family	\$3,000 Individual \$6,000 Family
Coinsurance		80%	60%
Individual/Family Medical Coverage Out-of-Pocket Expense (OPX) Limit			
Deductible and Copayment applies to Out-of-Pocket ** Copayment Amounts and per admission Deductibles are applied but will continue to be required after the benefit percentage increases to 100%.		\$4,000 Individual \$8,000 Family	\$8,000 Individual** \$16,000 Family**
Plan Year or Calendar Year Deductible/OPX		<input type="checkbox"/> Plan Year <input checked="" type="checkbox"/> Calendar Year	
Deductible/OPX credit from prior carrier		N/A	
4th Quarter Carryover		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Physician Services		PPO (In-Network)	Non-PPO (Out-of-Network)
Physician Office Visits			
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 Specialty Care Copayment Amount for office visit/consultation when services rendered by a Specialty Care Provider Including lab and x-ray (does not include Certain Diagnostic Procedures and surgical services). Copayment applies for each visit to the physician's office. Surgeries, therapies, and certain diagnostic procedures performed in a physician's office may be subject to the Deductible and/or coinsurance.		\$25 PCP Copay* \$50 Specialist Copay*	60% of Allowable Amount after Deductible 60% of Allowable Amount after Deductible
Preventive Care			
Routine annual physical examinations, well-baby care exams, immunizations 6 years of age & over, and any other preventive health services as determined by USPSTF		100% of Allowable Amount	60% of Allowable Amount after Deductible
Immunizations for Dependent children through the date of the child's 6 th birthday		100% of Allowable Amount	100% of Allowable Amount
Medical / Surgical Services			
Physician inpatient hospital visits or surgical services performed in any setting		80% of Allowable Amount after Deductible	60% of Allowable Amount after Deductible
Virtual Visits – MD Live			
Medical and Behavioral Health (Included for FI, Optional buy-up for ASO. FI Standard is to match PCP copay)		\$25 Copay	NA
Medical Only (Optional buy-up for ASO only)		\$25 Copay	NA
In-Vitro Fertilization Services		<input checked="" type="checkbox"/> Decline (Standard) <input type="checkbox"/> Accept (If accepted, Medical/Surgical and Pharmacy Expenses covered same as any other sickness)	

**PPO Standard with
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Hospital Services- Inpatient and Outpatient		PPO (In-Network)	Non-PPO (Out-of-Network)
Penalty for failure to preauthorize services		None	\$250
For Inpatient Facility Services, Blue Cross Blue Shield of TX or the Host Blue's Participating Provider is required to obtain preauthorization. If preauthorization is not obtained, the Participating Provider will be sanctioned based on Blue Cross Blue Shield of TX or the Host Blue's contractual agreement with the Provider, therefore the member will be held harmless for the Provider sanction			
Hospital Admission Deductible			
Per admission, per individual		\$0	\$0
Inpatient Hospital Services			
All usual Hospital services and supplies, including semiprivate room, intensive care, and coronary care units Room allowances based on the hospital's most common semi-private room rates.		80% of Allowable Amount after Deductible	60% of Allowable Amount after Deductible
Outpatient Hospital Services			
Coverage for services performed in an outpatient facility or ambulatory surgical center. All other outpatient services and supplies Home Infusion Therapy (Services must be preauthorized)		80% of Allowable Amount after Deductible	60% of Allowable Amount after Deductible
Lab/X-Ray in other Outpatient Facilities , excluding Certain Diagnostic Procedures		100% of Allowable Amount	60% of Allowable Amount after Deductible
Certain Diagnostic Procedures such as Bone Scan, Cardiac Stress Test, CT Scan (with or without contrast), MRI, Myelogram, PET Scan		80% of Allowable Amount after Deductible	60% of Allowable Amount after Deductible
Extended Care Services		PPO (In-Network)	Non-PPO (Out-of-Network)
Deductible Applies? Yes		100% of Allowable Amount after Deductible	60% of Allowable Amount after Deductible
Skilled Nursing (Minimum 25 visits)		60 visits per benefit period	
Home Health Care (Minimum 60 visits)		60 visits per benefit period	
Hospice Services		Unlimited	
Special Provisions Expenses		PPO (In-Network)	Non-PPO (Out-of-Network)
Mental Health & Chemical Dependency Treatment Services		Same as any other illness	
Penalty for failure to preauthorize services		Same as Inpatient Penalty (None INN / \$250 OON)	
Emergency Room/Treatment Room			
Accidental Injury & Emergency Care			
Facility Charges		80% of Allowed Amount after \$500 Copayment	
Physician Charges		80% of Allowed Amount after Deductible	
Non-Emergency Care			
Facility Charges		80% of Allowed Amount after \$500 Copayment	60% of Allowed Amount after \$500 Copayment & Deductible
Physician Charges		80% of Allowable Amount after Deductible	60% of Allowable Amount after Deductible
Urgent Care Services Urgent Care center visit, including lab & x-ray services (Copayment does not include Certain Diagnostic Procedures and surgical services)		\$75 Copayment	60% of Allowed Amount after Deductible
Ground and Air Ambulance Services		80% of Allowable Amount after Deductible	
Physical Medicine Services – Occupational, Physical, Speech and Chiropractic			
Physical Medicine Services (includes, but is not limited to physical, occupational, and manipulative therapy) Coverage for services provided by a physician or therapist. Includes Physical, Occupational, Speech and Chiropractic Services. 60 Combined visits per benefit period (Minimum 35 visits for FI)			
Physical Medicine Services in the Physician's Office		<input type="checkbox"/> % of Allowable Amount after Deductible (Standard) <input checked="" type="checkbox"/> \$25 PCP or \$50 Specialist Copay	60% of Allowable Amount after Deductible
Physical Medicine Services in an Outpatient Facility		80% of Allowable Amount after Deductible	60% of Allowable Amount after Deductible

**PPO Standard with
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**BlueCross BlueShield
of Texas**

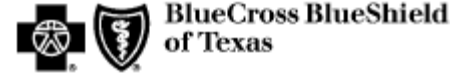
Special Provisions Expenses (Cont.)	PPO (In-Network)	Non-PPO (Out-of-Network)
Durable Medical Equipment	80% of Allowable Amount after Deductible	60% of Allowable Amount after Deductible
Speech and Hearing Services		
Services to restore loss of or correct an impaired speech or hearing function	Covered same as any other sickness	Covered same as any other sickness
Hearing Aid Maximum	<input checked="" type="checkbox"/> Hearing Aids are limited to 1 per ear every 36 months (Standard) <input type="checkbox"/> Unlimited	
Organ and Tissue Transplant Services	Covered same as any other illness	

* Benefits used In-Network and Out-of-Network will apply toward satisfying any Annual Maximum benefits indicated

** Primary Care/Specialty Care Copayments are defined in the Overall Payment Provisions section in this document.

Pharmacy Benefits		
Pharmacy Network	Fully Insured Options: <input checked="" type="checkbox"/> Broad Advantage (Includes CVS) <input type="checkbox"/> Preferred Network (Excludes CVS). The Preferred Pharmacy Network Differential section below must be completed)	ASO Options: <input type="checkbox"/> Traditional Select (Includes CVS) <input type="checkbox"/> Advantage (Excludes CVS) <input type="checkbox"/> Advantage Choice (Excludes Walgreens) <input type="checkbox"/> Preferred (Excludes CVS) <input type="checkbox"/> Preferred Choice (Excludes Walgreens) <input type="checkbox"/> Elite (Excludes CVS)
Drug List	Fully Insured: Performance	ASO Options: <input type="checkbox"/> Basic <input type="checkbox"/> Enhanced (Generics Plus) <input type="checkbox"/> Balanced <input type="checkbox"/> Performance Select
Prescription Drug Deductible***	<input checked="" type="checkbox"/> None <input type="checkbox"/> All benefits, including prescription drug benefits (retail and mail service) apply to Deductible shown on page 1. Deductible will apply to the Out-of-Pocket Maximum <input type="checkbox"/> Separate Prescription Drug Deductible applies to Retail & Mail Service Pharmacy: Individual: \$ / Family: \$. Deductible will apply to the Out-of-Pocket Maximum.	
Prescription Drug Out-of-Pocket Maximum	<input checked="" type="checkbox"/> All benefits, including prescription drug benefits (retail and mail service) apply to the Out-of-Pocket Maximum shown on page 1. <input type="checkbox"/> Separate Prescription Drug Out-of-Pocket Maximum applies to Retail & Mail Service Pharmacy: Individual: \$ / Family: \$	
Specialty Drugs	<input checked="" type="checkbox"/> Mandatory Specialty applies (standard): Available at in-network benefit level through specialty pharmacy network provider only. All other pharmacies will be payable at the non-participating pharmacy benefit level. <input type="checkbox"/> Specialty Lock-Out (ASO only) through specialty pharmacy network provider applies: No coverage available for specialty drugs when purchased through any other provider.	
Preferred Pharmacy Network Differential	<input checked="" type="checkbox"/> Not Applicable <input type="checkbox"/> Flat <input type="checkbox"/> Add'l \$5 generic/\$10 preferred and non-preferred brand member cost share <input type="checkbox"/> Add'l \$10 generic/\$20 preferred and non-preferred brand member cost share <input type="checkbox"/> Percent <input type="checkbox"/> Add'l 5% generic/10% preferred and non-preferred brand member cost share <input type="checkbox"/> Add'l 10% generic/10% preferred and non-preferred brand member cost share <input type="checkbox"/> Mixed <input type="checkbox"/> Add'l \$5 generic/10% preferred and non-preferred brand member cost share <input type="checkbox"/> Add'l \$10 generic/10% preferred and non-preferred brand member cost share <input type="checkbox"/> Other (explain)	

**PPO Standard with
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	Participating Pharmacy*	Non-Participating Pharmacy (member files claim)
Retail Copayment Amounts		
Generic Drugs	\$10 Copayment	80% of Allowed Amount minus Copayment
Preferred Brand Name Drugs	\$35 Copayment	80% of Allowed Amount minus Copayment
Non-Preferred Brand Name Drugs	\$70 Copayment	80% of Allowed Amount minus Copayment
Specialty Drugs	<input checked="" type="checkbox"/> Covered at applicable Tier 1, 2 or 3 copay <input type="checkbox"/> \$ Copayment	80% of Allowed Amount minus Copayment
Mail Order Copayment Amounts		
Fully Insured – 90-day supply	<input checked="" type="checkbox"/> 2.5x Retail <input type="checkbox"/> 3x Retail	
ASO 90-day supply	<input type="checkbox"/> 1x Retail <input type="checkbox"/> 2x Retail <input type="checkbox"/> 2.5x Retail <input type="checkbox"/> 3x Retail	
MAC level	<input checked="" type="checkbox"/> MAC 2 - Rx Enhanced -Members electing to purchase Brand Name Drugs when "Brand Medically Necessary" is not indicated and a Generic equivalent is available, will be required to pay the difference between the cost of the Generic and Brand Name Drug, plus the applicable Copayment Amount. If "Brand Medically Necessary" is indicated on the prescription, the member will pay the Brand Name Copayment Amount. <input type="checkbox"/> MAC 3 - Generic Incentive - Members electing to purchase brand name drugs when a generic equivalent is available, will be required to pay the difference between the cost of the generic and brand name drug, plus the applicable copay.	

*** Three-month Deductible carryover does not apply to prescription drug deductible.

Diabetes Supplies are available under the Prescription Drug benefits of your plan. Diabetic Supplies include insulin and insulin analog preparations, insulin syringes necessary for self-administration, prescriptive and non-prescriptive oral agents, all required test strips and tablets which test for glucose, ketones, and protein, lancets and lancet devices, biohazard disposable containers, glucagon emergency kits, and other injection aids. All provisions of this portion of the plan will apply including Copayment Amounts and any pricing differences that may apply to the items dispensed.

Standard UM Programs (prior authorization and step therapy) and exclusions apply, including auto updates and FastPath.

This benefit summary is a Non-Grandfathered health plan. This is not a contract. This benefit summary does not contain a complete list of benefits available to you, nor does it contain a listing of exclusions, limitations and conditions that apply to the benefits shown. Full information can be found in the Certificate of Benefits.