

SCHEDULE OF BENEFITS – PLAN M5

Effective September 1, 2025

This plan uses the Blue Choice Select (BCS) PPO Network. (Members whose home residence is in Sangamon, Wabash, or Lawrence counties; or who reside outside the state of Illinois; or those working at A-C Central CUSD 262, Northwestern CUSD 2, Panhandle CUSD 2, Red Hill CUSD 10, Tremont CUSD 702, Triopia CUSD 27 or Wabash CUSD 348 will use the BCBS PPO Network. If you have questions regarding your network assignment, ask your district for assistance.) To receive maximum benefits, use Network providers. You may search online at www.bcbsil.com to determine if your provider belongs to the BCS Network. If you use a Non-Network provider your share of costs will be higher and you may be balance billed by the provider for amounts that exceed the plan's allowed amounts. You will also be responsible for pre-certifying your services when you use Non-Network providers.

Benefits are paid subject to the copays, deductibles, benefit percentages and maximum amounts shown below. If you have questions about your benefits, please contact BVA Customer Service at **(855) 686-8517**. BVA representatives are available to help you find quality PPO providers and help you understand your benefits and your share of the costs based on the plan's copays, deductibles, coinsurance, and out of pocket maximums.

Benefit Maximums		
Calendar Year Maximum Benefits	Chiropractic and Osteopathic Manipulation - \$750	
Deductible and Out-of-Pocket Maximum	Network	Non-Network
Calendar Year Deductible - Individual - Family	\$5,000 \$10,000	\$10,000 \$20,000
Calendar Year Out-of-Pocket* - Individual - Family	\$10,000 \$20,000	\$25,000 \$50,000
Network and Non-Network deductible and out-of-pocket amounts will accumulate separately.		
* The following expenses do not apply toward satisfaction of the Calendar Year Out-of-Pocket Maximum: - Spinal adjustment (chiropractic and osteopathic manipulation) charges; - Charges for surgical procedures for morbid obesity outside the Network; - Penalties for failure to pre-certify when required by the Plan; - Any ineligible expenses; - Any expenses in excess of Calendar Year Maximums.		

Description of Service	Network	Non-Network
A Copayment applies for each Inpatient Hospital Admission and Outpatient Surgical Procedure performed at an Outpatient Hospital Facility or Ambulatory Surgical Facility. (Maximum of 3 such Copayments per person per calendar year) <i>All charges are subject to the Calendar Year Deductible unless otherwise noted.</i>		
Inpatient Hospital Services for treatment of illness or injury (including Mental/Nervous, Alcohol and/or Substance Abuse)	\$350 then 100%	\$750 then 50%
Outpatient Surgery at a Hospital or Ambulatory Surgical Facility (except Emergency Room treatment)	\$350 then 100%	\$750 then 50%
The charges of certain providers will be considered at the same benefit level as the hospital facility in which services are rendered. This benefit applies only to the following inpatient or outpatient hospital facility charges: (1) Inpatient hospital professional fees for radiology, pathology or anesthesiology; (2) Outpatient hospital professional fees for radiology, pathology or anesthesiology.		
Emergency Room Treatment (hospital and emergency room physician fee only). This does not include ambulance transportation.	\$400 then 80%, no deductible	\$400 then 80%, no deductible
Non-Network Emergency Room treatment will be subject to the Network Out-of-Pocket Maximum.		
Urgent Care Center/Facility Facility Charge	\$70 then 85%, no deductible	\$70 then 85%, no deductible
Physician Charge	85%	85%
Medically Necessary Ambulance Transportation	80%	80%
Non-Network Medically Necessary Ambulance Expenses will be subject to the Network Out-of-Pocket Maximum.		
Pre-admission Testing	100%, no deductible	50%, no deductible
Physician's Inpatient Visits (includes Medical, Surgical, Mental/Nervous, Alcohol and/or Substance Abuse visits)	100%	50%
Second Surgical Opinion	100%, no deductible	50%, no deductible
Diagnostic Laboratory Expenses (Other than Independent Lab)	100%	50%
Diagnostic Laboratory Expenses (Independent Lab)	100%, no deductible	50%
Diagnostic Laboratory Expenses – When a covered member uses the services of a Network Independent Lab provider there will be no out-of-pocket expense to the member and covered services will be covered at 100%.		
Diagnostic Mammogram	100%, no deductible	50%
Diagnostic Imaging (X-ray, CT scan, MRI)	100%	50%
Organ and Tissue Transplants	100% No deductible	Not Covered
Surgical Treatment of Morbid Obesity	100%	50% up to \$50,000

Description of Service	Network	Non-Network
<i>All charges are subject to the Calendar Year Deductible unless otherwise noted.</i>		
Primary Doctor Office Visit or Retail Clinic Visit (Incl. general or family practice, internists, pediatricians, OB/GYN physicians and mental health providers)	\$35 then 100%, no deductible	50%
Specialist Physician Office Visit	\$40 then 100%, no deductible	50%
All services other than the Office Visit during the Primary Doctor or Specialist Office Visit	100%	50%
Chiropractic and Osteopathic Manipulation	100%	50%
Durable Medical Equipment	100%	50%
Hearing Aids or Devices and related services - Limited to one hearing instrument for each ear every 36 months	100%	50%
Physical, Speech or Occupational Therapy	100%	50%
Home Health Care Home Infusion Skilled Nursing Facility Hospice Care (including Pediatric Palliative Care)	100%	50%
All Other Covered Expenses	100%	50%

PRESCRIPTION DRUG CARD BENEFIT

The prescription drug program is managed by Prime Therapeutics. You have the option to fill the first two months of a newly prescribed **Brand Name** maintenance medication at any Prime Advantage network retail pharmacy for the standard 30 day copay. After the first two fills, **Brand Name** maintenance medications are required to be filled through Home Delivery. You can fill any covered medication that is not a **Brand Name** maintenance or specialty medication at any network retail pharmacy. **CVS pharmacies are not in the Prime Advantage network.**

You are required to purchase specialty drugs that are self-administered through the network Specialty Pharmacy. Specialty drugs are very high cost biologic and injectable drugs that are not typically stocked by retail pharmacies. In most cases specialty drugs are limited to a 30 day supply. **If you try to fill a specialty script at retail after your first fill, the pharmacy will notify you that the drug must be ordered from Accredo Specialty Pharmacy.** You can contact Accredo at **1 (833) 721-1619**. Any specialty drug administered in a physician's office, clinical or hospital setting will be covered under the plan's medical benefit.

Prescription Drug Copayments	Retail 30 day supply	Home Delivery 90 day supply
Generic	\$15	\$38
Preferred Brand	\$30	\$75
Non-Preferred Brand	\$50	\$125
Oral & Injectable Specialty Drugs*	Copay plus 3% to a maximum of \$400	n/a
*First specialty fill may be at retail (if available), thereafter you MUST use the network Specialty Pharmacy.		

WELLNESS BENEFIT

The Plan covers certain routine health care services and recommended preventive services based on guidelines published by the USPSTF, CDC, and HRS (the Guidelines), as described under Preventive Care Services in the Special Conditions and Payment section of the Plan Document and Summary Plan Description and as outlined on the following page.

Description of Wellness Service	Network	Non-Network
<i>Charges are <u>not</u> subject to the Calendar Year Deductible except as noted.</i>		
Wellness Office Visit for Children (when recommended by Guidelines based on patient's age, gender or health risk factors)	100%	50%, after deductible
Wellness Office Visit for Adolescents and Adults (when recommended by Guidelines based on patient's age, gender or health risk factors)	100%	50%, after deductible
Childhood Immunizations and Vaccinations per Guidelines	100%	100%
Adult Immunizations and Vaccinations per Guidelines; Includes HPV vaccine	100%	50%, after deductible
Flu vaccine	100%	100% up to \$40 maximum
Pneumonia vaccine per Guidelines	100%	100% up to \$85 maximum
Zoster (Zostavax) for Shingles per Guidelines	100%	100% up to \$200 maximum
Tetanus, Diptheria Toxoids per Guidelines	100%	100% up to \$40 maximum
Hepatitis A and B per Guidelines	100%	100% up to \$100 maximum
Combined Tetanus, Diptheria and Pertussis (TDAP) per Guidelines	100%	100% up to \$55 maximum
Routine Mammogram	100%	100%
Routine Pap Smear	100%	100%
Routine PSA Test	100%	100%
Routine Laboratory, X-ray and Screening Tests recommended by Guidelines.	100%	50%, after deductible
Routine Screening for Colorectal Cancer using fecal occult blood testing, Cologuard, sigmoidoscopy or colonoscopy (age 45 and over). Frequency as provided by Guidelines.	100%	50%, after deductible
Other recommended preventive services (when recommended by Guidelines based on patient's age, gender or health risk factors)	100%	50%, after deductible

Recommended Preventive Services

The following is a **partial list** of services that are covered by the Plan when recommended for individuals of the patient's age, gender or health risk factors, in accordance with Guidelines published by the USPSTF, CDC or HRSA. An up-to-date list of the current Guidelines can be found at: <https://www.healthcare.gov/preventive-care-benefits/>

For Children:

- Well child exams
- Standard routine immunizations recommended by the Guidelines
- Screening newborns for hearing, thyroid disease, phenylketonuria, sickle cell anemia
- Gonorrhea preventive medication for eyes in at risk newborns
- Standard metabolic screening panel for inherited enzyme deficiency diseases
- Screening and counseling for obesity
- Evaluation for fluoride treatment and fluoride supplements
- Behavioral assessments
- Screening for autism (at 18 and 24 months)
- Vision screening
- Oral health assessment
- Developmental screening, autism screening and behavioral assessment
- Screening for lead and tuberculosis

For Adolescents and Adults (appropriate age, gender, and/or health risk factors may apply):

- Annual physical exam
- Annual screening mammogram
- Annual pap smears, screening for cervical cancer, HPV testing
- Annual PSA test/screening for prostate cancer
- Evaluation, counseling and genetic testing for BRCA breast cancer gene and/or for chemoprevention for individuals at high risk for breast cancer due to family history or other factors
- Screening during pregnancy for anemia, gestational diabetes, iron deficiency, bacteriuria, hepatitis B virus, Rh incompatibility
- Screening for abdominal aortic aneurysm (men ages 65-75 with smoking history)
- Screening for gonorrhea, chlamydia, syphilis
- Counseling and equipment to promote and aid with breast feeding
- Folic acid supplements during pregnancy
- Screening for domestic and interpersonal violence
- Osteoporosis screening (women age 60 or older)
- FDA approved contraceptive methods, sterilization procedures and counseling
- Screening for elevated cholesterol and lipids, high blood pressure, diabetes
- Screening and counseling for certain sexually transmitted diseases and HIV
- Screening and counseling for hepatitis B and C
- Screening and counseling for alcohol abuse in a primary care setting
- Screening, counseling and interventions for tobacco use
- Screening and counseling for obesity, diet and nutrition
- Screening for depression in a primary care setting
- Screening for colorectal cancer (over age 45)
- Screening for lung cancer (over age 50 with smoking history)
- Standard routine immunizations recommended by the Guidelines
- Aspirin to prevent cardiovascular disease (women ages 55-79; men ages 45-79)

A detailed listing of women's preventive services can be found at: <http://www.hrsa.gov/womensguidelines/>

In some cases the Guidelines specify how often the Plan must cover a service as a recommended preventive service when provided by a Network provider. In other cases, the Plan may impose reasonable frequency limits or may use reasonable medical management techniques to ensure that care is provided in an appropriate setting.