PremierBlue

BlueCross BlueShield Nebraska

Schedule of Benefits Summary

Group Name: CommonSpirit Health

Effective Date: January 01, 2025

For additional information regarding your medical plan, please log into MyBenefits at home.commonspirit.org/employeecentral/mybenefits. Hover on the "Benefit Resources" tab, within the "Plan Information" column, select "Summary Plan Descriptions" or Summary Plan Descriptions can be located at NebraskaBlue.com/CommonSpirit.

Payment for Services	In-network Provider	Out-of-network Provider
Covered Services are reimbursed based on the Allowable Charge. Blue Cross and Blue Shield of Nebraska In-network Providers have agreed to accept the benefit payment as payment in full, not including Deductible, Coinsurance and/or Copayment amounts and any charges for non-covered Services, which are the Covered Person's responsibility. That means In-network providers, under the terms of their contract with Blue Cross and Blue Shield, can't bill for amounts over the Contracted Amount. In some situations, Out-of-network Providers can bill for amounts over the Out-of-network Allowance. Cost-sharing and reimbursement amounts for categories showing "Same as any other illness" may vary based on where services are rendered.		
In-network Provider: The provider network is shown on your I.D. card. For help in locating In-network Providers, visit NebraskaBlue.com/Find-a-Doctor. For certain Durable Medical Equipment, Independent Laboratory and Specialty Drug Services, the Doctor Finder may display providers that are considered Out-of-network for these types of Services. Please refer to your benefit book for additional information.		
Deductible (the amount the Covered Person pays each Calendar Year for Covered Services before the Coinsurance is payable)		
• Individual	$0	$6,000
• Family (Embedded*)	$0	$12,000
Coinsurance (the percentage amount the Covered Person must pay for most Covered Services after the Deductible has been met)		
• Covered Person Pays	15%	60%
• Plan Pays	85%	40%
Out-of-pocket Limit (Includes Deductible, Coinsurance and Copays)		
• Individual	$4,000	$12,000
• Family (Embedded*)	$8,000	$24,000
In-network and Out-of-network Deductible and Out-of-pocket Limits are separate and do not cross accumulate. All other limits (days, visits, sessions, dollar amounts, etc.) do cross accumulate between In-network and Out-of-network, unless noted differently. Day, session or visit limits for certain services shown on this summary are not applicable to Mental Health and Substance Use Disorders. Once the annual Out-of-pocket Limit is reached, most Covered Services are payable by the plan at 100% for the rest of the Calendar Year.		
*Embedded – If you have single coverage, you only need to satisfy the individual Deductible and Out-of-pocket Limit amounts. If you have family coverage, no one family member contributes more than the individual amount. Family members may combine their covered expenses to satisfy the required family Deductible and Out-of-pocket amounts.		
Copayment(s) (copay(s)) apply to: • Physician Office • Telehealth/Virtual Care • Urgent Care Facility • Emergency Room Services • Prescription Drugs The Copay amount varies by the type of Covered Services. Refer to the appropriate category for benefit information.		
Services may require Preauthorization. Failure to obtain Preauthorization will result in denial of benefits. **For additional information regarding Preauthorization procedures please visit NebraskaBlue.com/PreAuth.**		

NOTE: Deductibles do not apply to any Enhanced Network Provider Services

Covered Services – Illness or Injury	In-network Provider	Out-of-network Provider
Physician Office • Primary Care Physician Office Visit • Specialist Physician Office Visit • Physician Office Services provided in the office (with or without an office visit)	 $15 Copay $30 Copay Applicable office visit copay	 Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance
• Allergy testing, injections and serum	Plan Pays 100%	Deductible and Coinsurance
• Other Injections	Coinsurance	Deductible and Coinsurance
Primary Care Physician is a physician who has a majority of his or her practice in internal or general medicine, obstetrics/gynecology, general pediatrics or family practice. A **physician assistant** is covered in the same manner as a Primary Care Physician. ***Specialist Physician*** is a physician who is not a Primary Care Physician. ***Office Visit Benefits*** for Primary Care and Specialist Physician Office Visit include office visits (including the initial visit to diagnose pregnancy) consultations and medication checks. ***Physician Office Services*** include but are not limited to: office visits; X-ray, laboratory and pathology services; Allergy Testing, Injections and Serums; Supplies and/or Drugs administered during the office visit; Hearing exams or Eye exams due to Illness or Injury excluding refractions. ***Other Covered Services not part of the Physician Office Services Benefit (Refer to the appropriate category for benefit information) include:*** Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET and SPECT scans and other Nuclear Medicine); Pregnancy Services; Preventive Services; Radiation Therapy and Chemotherapy; Surgery and Anesthesia; Therapy and Manipulations; Durable Medical Equipment; Sleep Studies; Biofeedback; Mental Health and Substance Use Disorders.		
Telehealth/Virtual Care Services • Medical • Mental Health	 Applicable office visit copay See Mental Health and/or Substance Use Disorder Services	 Deductible and Coinsurance See Mental Health and/or Substance Use Disorder Services
Convenient Care/Retail Clinics (Quick Care - Virtual Only)	$15 Copay	Deductible and Coinsurance
Priority Care	See Physician Office Services	See Physician Office Services
Urgent Care Facility Services (a single copay applies to each urgent care visit)	$50 Copay	$75 Copay
Emergency Room Services (services received in a Hospital emergency room setting) • Facility • Professional Services (Copayment is waived if admitted to the hospital within 24 hours for the same diagnosis)	 $200 Copay Plan Pays 100%	 In-network level of benefits In-network level of benefits
Outpatient Hospital or Facility Services Services such as surgery, laboratory and radiology, cardiac and pulmonary rehabilitation, observation stays, and other services provided on an outpatient basis	Coinsurance	Deductible and Coinsurance
Inpatient Hospital or Facility Services Charges for room and board, diagnostic testing, rehabilitation and other ancillary services provided on an inpatient basis	Coinsurance	Deductible and Coinsurance

Preventive Services	In-network Provider	Out-of-network Provider
This group health plan does not provide benefits for ACA-required Preventive Services which are identified as contraceptive methods and counseling Services. These Services may be available under a separate Contraceptive Services only Plan.		
Preventive Services		
• Affordable Care Act (ACA) required preventive services (may be subject to limits that include, but are not limited to, age, gender, and frequency)	Plan Pays 100%	Plan Pays 100%
• ACA required covered preventive services (outside of limits)	Plan Pays 100%	Plan Pays 100%
• Other covered preventive services not required by ACA, such as:		
- Laboratory tests as specified by Us, including urinalysis and complete blood count; general health panel; metabolic panel; prostate cancer screening (PSA) and hearing screening	Plan Pays 100%	Plan Pays 100%
- All other laboratory tests; radiology, cardiac stress tests; EKG; pulmonary function and other screenings and services	Plan Pays 100%	Plan Pays 100%
Immunizations		
• Pediatric (up to age 7)	Plan Pays 100%	Plan Pays 100%
• Age 7 and older	Plan Pays 100%	Plan Pays 100%
• Related to an illness	Plan Pays 100%	Plan Pays 100%
Colorectal Cancer Screenings (starting at age 45)		
• Colonoscopy Screening		
- Diagnostic or Preventive Screening (one every five years)	Plan Pays 100%	Plan Pays 100%
- Screenings outside the age or frequency limit	Plan Pays 100%	Deductible and Coinsurance
• Sigmoidoscopy/Proctoscopy Screening and CT of the Colon		
- Preventive Screening (one every five years)	Plan Pays 100%	Plan Pays 100%
- Screenings outside the age or frequency limit	Plan Pays 100%	Deductible and Coinsurance
• FIT DNA		
- Preventive Screening (one every three years)	Plan Pays 100%	Plan Pays 100%
- Screenings outside the age or frequency limit	Plan Pays 100%	Deductible and Coinsurance
• Fecal occult blood test		
- Preventive Screening (one per year)	Plan Pays 100%	Plan Pays 100%
- Screenings outside the age or frequency limit	Plan Pays 100%	Deductible and Coinsurance
• Barium enema, and other tests as determined under ACA Preventive Services		
- Preventive Screenings	Plan Pays 100%	Plan Pays 100%
- Diagnostic Screenings	Plan Pays 100%	Deductible and Coinsurance
NOTE: Related Services will pay in the same manner as the Colorectal Cancer Screening when performed on the same date of service. Screening limits accumulate based on a calendar year.		

Mental Health and/or Substance Use Disorder Services	In-network Provider	Out-of-network Provider
Inpatient Services	Coinsurance	Deductible and Coinsurance
Outpatient Services		
• Office Services	$15 Copay	Deductible and Coinsurance
• Telehealth/Virtual Care Services	Applicable office visit copay	Deductible and Coinsurance
• All Other Outpatient Items & Services	Coinsurance	Deductible and Coinsurance
Office Services include office visits, medication checks, psychological therapy and/or substance use disorder counseling, x-rays, laboratory tests, supplies and/or drugs administered during the office visit. ***Other Covered Services not part of the Office Benefit Services are covered under All Other Outpatient Items & Services.*** This includes but is not limited to: psychological evaluations, assessments, testing, physical therapy, occupational therapy, speech therapy or any other covered Mental Health and/or Substance Use Disorder services.		
Emergency Room Services (services received in a Hospital emergency room setting)		
• Facility	$200 Copay	In-network level of benefits
• Professional Services	Plan Pays 100%	In-network level of benefits
(Copayment is waived if admitted to the hospital within 24 hours for the same diagnosis)		
Other Covered Services – Illness or Injury	**In-network Provider**	**Out-of-network Provider**
Acupuncture (limited to 10 visits per calendar year)	Coinsurance	Deductible and Coinsurance
Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET & SPECT scans and other Nuclear Medicine)	Coinsurance	Deductible and Coinsurance
Ambulance (to the nearest facility for appropriate care)		
• Ground Ambulance	Plan Pays 100%	In-network level of benefits
• Air Ambulance	Plan Pays 100%	In-network level of benefits
Autism Spectrum Disorder		
• Testing and Diagnosis	Same as mental health	Same as mental health
• Treatment	Same as mental health	Same as mental health
Biofeedback		
• Medical	Coinsurance	Deductible and Coinsurance
• Mental Health	Same as mental health	Same as mental health
Dermatological Services	Same as any other illness	Same as any other illness
Diabetic Services		
• Services include education, self-management training, podiatric appliances and equipment.	Coinsurance	Deductible and Coinsurance
• Nephropathy Screening	Plan Pays 100%	Deductible and Coinsurance
• Retinal exams	Plan Pays 100%	Plan Pays 100%
Drugs Administered in an Outpatient Setting (such as home, physician office and other outpatient settings)	Same as any other illness	Same as any other illness
Durable Medical Equipment and Supplies (including Prosthetics) (rental or purchase, whichever is least costly; rental shall not exceed the cost of purchasing)	Coinsurance	Deductible and Coinsurance
Hearing Services		
• Bone Anchored Hearing Aids	Coinsurance	Deductible and Coinsurance
• Cochlear Implants	Coinsurance	Deductible and Coinsurance
• Hearing Aids (up to age 19, limited to $3,000 every 48 months.)	Not Covered	Not Covered

Other Covered Services – Illness or Injury	In-network Provider	Out-of-network Provider
Home Health Care Services		
• Home Health Aide	Coinsurance	Deductible and Coinsurance
• Home Infusion Therapy	Coinsurance	Deductible and Coinsurance
• Skilled Nursing Care	Coinsurance	Deductible and Coinsurance
• Respiratory Care	Coinsurance	Deductible and Coinsurance
Hospice Services (when life expectancy is 12 months or less)	Coinsurance	Deductible and Coinsurance
Independent Laboratory		
• Diagnostic	Plan Pays 100%	In-network level of benefits
• Preventive	Same as Preventive Services In-network level of benefits	Same as Preventive Services In-network level of benefits
Infertility		
• Services to Diagnose	Same as any other illness	Deductible and Coinsurance
• Treatment to Promote Fertility (up to $15,000 lifetime maximum person)	Coinsurance	Deductible and Coinsurance
NOTE: Benefits will not be provided for services and supplies rendered or provided for the treatment of fertility in which fertilization takes place outside of the woman's body. Specifically excluded, without limiting this exclusion to these procedures; in-vitro fertilization, artificial insemination, embryo transfers, donor charges, zygote intrafallopian transfer (ZIFT), cryopreservation, or surrogate parent services.)		
Nutritional Supplements (when administered by tubal feeding)	Coinsurance	Deductible and Coinsurance
Nicotine Addiction		
• Medical Services and Therapy	Same as Substance Use Disorder Services	Same as Substance Use Disorder Services
• Nicotine addiction classes & alternative therapy, such as acupuncture	Not Covered	Not Covered
Obesity		
• Non-Surgical Treatment	Not Covered	Not Covered
• Surgical Treatment (Limited to one per lifetime with allowance for adjustments)	Coinsurance	Deductible and Coinsurance
Oral Surgery and Dentistry Services such as incision and drainage of abscesses and excision of tumors and cysts. Dental treatment when due to an accidental injury to naturally healthy teeth (treatment related to accidents must be provided within 12 months of the date of injury).	Coinsurance	Deductible and Coinsurance
Organ and Tissue Transplantation		
• Transplant Services (Blue Distinction Center and CommonSpirit Facilities)	Blue Distinction Center and CommonSpirit Facilites: Coinsurance	All non- Blue Distinction, non-CommonSpirit Facilities and Out-of-network providers: Deductible and Coinsurance
• Transportation and lodging required for travel to a Blue Distinction Center for the covered surgical procedure to a facility for Covered Person and one companion subject to a $10,000 maximum per transplant. No benefit is available for travel less than 50 miles.	Individual: $50 per diem Two or more individuals: $100 per diem	Not Covered
Please refer to your Summary Plan Description Additional information regarding Organ and Tissue Transplantation Services.		
Ostomy Supplies	Coinsurance	Deductible and Coinsurance

Other Covered Services – Illness or Injury	In-network Provider	Out-of-network Provider
Physician Professional Services Inpatient and Outpatient services, such as, surgery, surgical assistant, anesthesia, inpatient hospital visits and other non-surgical services	Coinsurance	Deductible and Coinsurance
Pregnancy, Maternity and Newborn Care • Pregnancy and maternity (Payment for prenatal and postnatal care is included in the payment for the delivery) • Newborn care (Newborns are covered at birth, subject to the plan's enrollment provisions)	Coinsurance Coinsurance	Deductible and Coinsurance Deductible and Coinsurance
NOTE: The Plan pays 100% for the initial postpartum depression screening up to one year following a pregnancy or childbirth.		
Radiation Therapy and Chemotherapy	Coinsurance	Deductible and Coinsurance
Radiology (X-ray) Services and Other Diagnostic Tests	Coinsurance	Deductible and Coinsurance
Rehabilitation Services – Inpatient Facility	Coinsurance	Deductible and Coinsurance
Rehabilitation Services • Cardiac rehabilitation (allow 3 sessions per week for up to a 12-week period (36 sessions) based on Medical Necessity) • Pulmonary Rehabilitation (no limits based on Medical Necessity)	Coinsurance Coinsurance	Deductible and Coinsurance Deductible and Coinsurance
Renal Dialysis	Coinsurance	Deductible and Coinsurance
Skilled Nursing Facility	Coinsurance	Deductible and Coinsurance
Sleep Studies	Coinsurance	Deductible and Coinsurance
Temporomandibular and Craniomandibular Joint Disorder	Coinsurance	Deductible and Coinsurance
Therapy & Manipulations • Physical, Occupational and Speech Therapy including osteopathic physiotherapy and manipulations (combined limit to 30 sessions per Calendar Year for Out-of-network providers) • Chiropractic Services including but not limited to office visits, radiology, pathology, physiotherapy, manipulations/adjustments (combined limit to 20 sessions per Calendar Year)	Coinsurance Coinsurance	Deductible and Coinsurance Deductible and Coinsurance
NOTE: Treatment limits stated for physical therapy, occupational therapy and speech therapy services are not applicable to treatment provided for Mental Health or Substance Use Disorders. Evaluations are covered and do not apply to the combined calendar year limit.		
Vision Services • Eyeglasses or Contact Lenses (One pair of glasses or contact lenses and eye exam, including refraction is covered after cataract surgery, cornea transplantation or cornea grafting) • Vision Exam - Diagnostic (to diagnose an illness) - Preventive (routine exam including refraction) limited to one exam per calendar year	Coinsurance See Physician Office Services Not Covered	Deductible and Coinsurance See Physician Office Services Not Covered
Wigs (limited to one wig per year when hair loss is due to medical treatment)	Coinsurance	Deductible and Coinsurance
All Other Covered Services	Coinsurance	Deductible and Coinsurance

Please note: This Schedule of Benefits Summary is intended to provide you with a brief overview of your benefits. It is not a contract and should not be regarded as one. For more complete information about your plan, including benefits, exclusions and contract limitations, please refer to the master group contract. In the event there are discrepancies between this document and the contract, the terms and conditions of the contract will govern.

Pharmacy Summary of Benefits
Covered prescription expenses will apply toward the medical in-network out-of-pocket maximum. Once the medical Enhanced network out-of-pocket maximum is met, your covered prescriptions will be 100 percent covered by the plan.

Integrated Health Plan Select Option		
Member Pays		
	In-Network	**Out-of-Network**
CommonSpirit Pharmacy, if available (30-Day Prescriptions)		
Generic Drugs	100% after $5 Copayment No Deductible	N/A
Brand-name drug on formulary	15% ($20 min/$55 max) No Deductible	N/A
Brand-name drug not on formulary	25% ($32.50 min/$80 max) No Deductible	N/A
Capital Rx Network Retail Pharmacy (30-Day Prescriptions)		
Generic Drugs	100% after $10 Copayment No Deductible	60% No Deductible
Brand-name drug on formulary	30% ($40 min/$110 max) No Deductible	60% No Deductible
Brand-name drug not on formulary	50% ($65 min/$160 max) No Deductible	60% No Deductible
CommonSpirit Home Delivery (90-Day Prescription)		
Generic Drugs	100% after $12.50 Copayment No Deductible	N/A
Brand-name drug on formulary	15% ($50 min/$87.50 max) No Deductible	N/A
Brand-name drug not on formulary	25% ($80 min/$162.50 max) No Deductible	N/A

Note: If you fill a brand-name prescription when there is a generic equivalent available, you will pay the applicable tier brand-name prescription coinsurance plus the difference between the generic and brand-name amount. If it is medically necessary for you to have the brand-name prescription, your doctor can contact the CommonSpirit Health prescription administrator to get an exception so you don't have to pay the difference between the generic and the brand-name amount. You will pay the brand-name prescription coinsurance.

Maintenance prescriptions, such as blood pressure medication, must be filled using the CommonSpirit Health Home Delivery pharmacy or a CommonSpirit Health Pharmacy. You can fill a new maintenance medication prescription up to three times at a retail pharmacy before you are required to use CommonSpirit Health Home Delivery or a CommonSpirit Health Pharmacy.

The **Home Delivery pharmacy** requirement for maintenance medications does not apply to employees who work at **St. Mary's Community Hospital in Nebraska City, CHI Health Schuyler, CHI Health Corning, CHI Health Missouri Valley or CHI Health Plainview.**

Specialty prescriptions must be processed through the CommonSpirit Specialty Pharmacy. If the CommonSpirit Specialty can't fill your specialty medication, your prescription will be routed to Capital Rx Specialty Pharmacy partner.