

## Schedule of Benefits Summary

Group Name: City of Omaha

Effective Date: January 01, 2017

Civilian: AEC, CB, CMPTEC & Functional

Grandfathered Retiree

Payment for Services	In-network Provider	Out-of-network Provider
<p>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. Out-of-network Providers can bill for amounts over the Out-of-network Allowance. All Covered Services must be Medically Necessary and may be subject to the Plan's medical criteria.</p>		
<p><b>Deductible</b> (the amount the Covered Person pays each Calendar Year for Covered Services before the Coinsurance is payable)</p> <ul style="list-style-type: none"> <li>Individual</li> <li>Employee + 1 (Embedded*)</li> <li>Family (Embedded*)</li> </ul>	<p>\$150 \$300 \$300</p>	<p>\$150 \$300 \$300</p>
<p><b>Coinsurance</b> (the percentage amount the Covered Person must pay for most Covered Services after the Deductible has been met)</p> <ul style="list-style-type: none"> <li>Covered Person Pays</li> </ul>	<p>20%</p>	<p>30%</p>
<p><b>Medical Out-of-pocket Limit</b> (does not include premium, penalty and amounts not covered by the plan)</p> <ul style="list-style-type: none"> <li>Individual</li> <li>Employee + 1 (Embedded*)</li> <li>Family (Embedded*)</li> </ul>	<p>\$750 \$1,500 \$1,500</p>	<p>\$750 \$1,500 \$1,500</p>
<p>Once the annual Medical Out-of-pocket Limit is reached, most Covered Services are payable by the plan at 100% for the rest of the Calendar Year.</p>		
<p>In-network and Out-of-network Deductible and Out-of-pocket Limits cross accumulate. All other limits (days, visits, sessions, dollar amounts, etc.) do cross accumulate between In-network and Out-of-network, unless noted differently.</p>		
<p>*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.</p>		

**Copayment(s) (copay(s)) apply to:**

- Prescription Drugs

The Copay amount varies by the type of Covered Service. Refer to the appropriate category for benefit information.

Medical Out-of-pocket Limit includes:

- Medical Deductible
- Medical Coinsurance

Prescription Drug Out-of-pocket Limit includes:

- Prescription Drug Deductible
- Prescription Drug Coinsurance
- Prescription Drug Copays

Covered Services – Illness or Injury	In-network Provider	Out-of-network Provider
<b>Physician Office</b> Primary Care Physician Office Visit, Specialist Physician Office Visit, and all other Covered Services and supplies provided in the Physician’s office (with or without an office visit billed)	Deductible and Coinsurance	Deductible and Coinsurance
<ul style="list-style-type: none"> <li>Allergy Injections and Serum</li> </ul>	Deductible and Coinsurance	Deductible and Coinsurance
<ul style="list-style-type: none"> <li>Other Injections</li> </ul>	Deductible and Coinsurance	Deductible and Coinsurance
<p><b>Primary Care Physician</b> 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 <b>physician assistant</b> is covered in the same manner as a Primary Care Physician.</p> <p><b>Specialist Physician</b> is a physician who is not a Primary Care Physician.</p>		
<b>Telehealth Services</b> (by a designated provider)	Deductible and Coinsurance	Not Covered
<b>Convenient Care/Retail Clinics (Quick Care)</b>	Deductible and Coinsurance	Deductible and Coinsurance
<b>Urgent Care Facility Services</b>	Deductible and Coinsurance	Deductible and Coinsurance
<b>Emergency Care Services</b> (services received in a Hospital emergency room setting) <ul style="list-style-type: none"> <li>Facility</li> <li>Professional Services</li> </ul>	Deductible and Coinsurance Deductible and Coinsurance	In-network level of benefits In-network level of benefits
<b>Outpatient Hospital or Facility Services</b> Services such as surgery, laboratory and radiology, cardiac and pulmonary rehabilitation, observation stays, and other services provided on an outpatient basis	Deductible and Coinsurance	Deductible and Coinsurance
<b>Inpatient Hospital or Facility Services</b> Charges for room and board, diagnostic testing, rehabilitation and other ancillary services provided on an inpatient basis	Deductible and Coinsurance	Deductible and Coinsurance

<b>Preventive Services</b>	<b>In-network Provider</b>	<b>Out-of-network Provider</b>
<b>Preventive Services</b> <ul style="list-style-type: none"> <li>Covered Services billed as preventive such as physicals, laboratory, well baby care, well child care, well woman care, prostate cancer screening, certain osteoporosis screenings, hearing exams, cardiac stress tests and adult/child immunizations.</li> <li>Routine Mammograms</li> <li>Routine Colonoscopies</li> </ul>	<p>Plan Pays 100%</p> <p>Plan Pays 100%</p> <p>Plan Pays 100%</p>	<p>Not Covered</p> <p>Deductible and Coinsurance</p> <p>Deductible and Coinsurance</p>

<b>Mental Illness and/or Substance Dependence and Abuse Covered Services</b>	<b>In-network Provider</b>	<b>Out-of-network Provider</b>
<b>Inpatient Services</b>	Deductible and Coinsurance	Deductible and Coinsurance
<b>Outpatient Services</b> <ul style="list-style-type: none"> <li>Office Services</li> <li>All Other Outpatient Items &amp; Services</li> </ul>	<p>Deductible and Coinsurance</p> <p>Deductible and Coinsurance</p>	<p>Deductible and Coinsurance</p> <p>Deductible and Coinsurance</p>
<b>Emergency Care Services</b> (services received in a Hospital emergency room setting) <ul style="list-style-type: none"> <li>Facility</li> <li>Professional Services</li> </ul>	<p>Deductible and Coinsurance</p> <p>Deductible and Coinsurance</p>	<p>In-network level of benefits</p> <p>In-network level of benefits</p>

Other Covered Services – Illness or Injury	In-network Provider	Out-of-network Provider
<b>Acupuncture</b>	Not Covered	Not Covered
<b>Advanced Diagnostic Imaging</b> (CT, MRI, MRA, MRS, PET & SPECT scans and other Nuclear Medicine)	Deductible and Coinsurance	Deductible and Coinsurance
<b>Ambulance</b> (to the nearest facility for appropriate care) <ul style="list-style-type: none"> <li>• Ground Ambulance</li> <li>• Air Ambulance</li> </ul>	Deductible and Coinsurance	In-network level of benefits
	Deductible and Coinsurance	In-network level of benefits
<b>Autism Spectrum Disorders</b> (limited to Covered Persons up to age 21)	Deductible and Coinsurance	Deductible and Coinsurance
<b>Biofeedback</b>	Deductible and Coinsurance	Deductible and Coinsurance
<b>Dermatological Services</b>	Deductible and Coinsurance	Deductible and Coinsurance
<b>Diabetic Services</b> Services include education, self-management training, podiatric appliances and equipment.	Deductible and Coinsurance	Deductible and Coinsurance
<b>Drugs Administered in an Outpatient Setting</b> (such as home, physician office and other outpatient settings) <b>(NOTE:</b> Some prescription drugs and covered services administered in an outpatient setting, other than a hospital emergency room, are only payable under the Prescription Drug category. A list of these drugs and covered services is available on the website <a href="http://www.nebraskablue.com">www.nebraskablue.com</a> or by contacting the Member Services Department.)	Not Covered	Not Covered
<b>Durable Medical Equipment and Supplies (including Prosthetics)</b> (rental or purchase, whichever is least costly; rental shall not exceed the cost of purchasing)	Deductible and Coinsurance	Deductible and Coinsurance
<b>Eye Glasses or Contact Lenses</b> Only covered if required because of a change in prescription as a result of intraocular surgery or ocular injury (must be within 12 months of surgery or injury) Aphakic patients and soft lenses or sclera shells intended for use as corneal bandages.	Deductible and Coinsurance	Deductible and Coinsurance

Other Covered Services – Illness or Injury	In-network Provider	Out-of-network Provider
<b>Hearing Devices</b> <ul style="list-style-type: none"> <li>• Cochlear implants</li> <li>• Bone anchored hearing aids</li> <li>• Hearing aids</li> </ul>	Deductible and Coinsurance Deductible and Coinsurance Not Covered	Deductible and Coinsurance Deductible and Coinsurance Not Covered
<b>Home Health Aide and Skilled Nursing</b> Home Health Aide (limited to 60 days per Calendar Year) Skilled Nursing Care (limited to 8 hours per day)	Deductible and Coinsurance	Deductible and Coinsurance
<b>Home Infusion Therapy</b>	Deductible and Coinsurance	Deductible and Coinsurance
<b>Hospice Services</b> (limited to 180 days while covered under the Plan)	Deductible and Coinsurance	Deductible and Coinsurance
<b>Independent Laboratory</b> <ul style="list-style-type: none"> <li>• Diagnostic</li> </ul>	Deductible and Coinsurance	Deductible and Coinsurance
<b>Infertility</b> <ul style="list-style-type: none"> <li>• Services to diagnose</li> <li>• Treatment to promote fertility</li> </ul>	Deductible and Coinsurance Not covered	Deductible and Coinsurance Not Covered
<b>Nicotine Addiction</b> <ul style="list-style-type: none"> <li>• Medical services and therapy</li> <li>• Nicotine addiction classes &amp; alternative therapy, such as acupuncture</li> </ul>	Deductible and Coinsurance  Not Covered	Deductible and Coinsurance  Not Covered
<b>Obesity</b> <ul style="list-style-type: none"> <li>• Non-surgical treatment</li> <li>• Surgical Treatment (limited to medically necessary treatment of morbid obesity)</li> </ul>	Not Covered  Deductible and Coinsurance	Not Covered  Deductible and Coinsurance
<b>Oral Surgery and Dentistry</b> Services such as, impacted wisdom teeth, incision and drainage of abscesses, excision of tumors and cysts and bone grafts to the jaw.  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).	Deductible and Coinsurance	Deductible and Coinsurance
<b>Organ and Tissue Transplantation</b>	Deductible and Coinsurance	Deductible and Coinsurance
<b>Ostomy Supplies</b>	Deductible and Coinsurance	Deductible and Coinsurance

Other Covered Services – Illness or Injury	In-network Provider	Out-of-network Provider
<b>Physician Professional Services</b> Inpatient and Outpatient services, such as, surgery, surgical assistant, anesthesia, inpatient hospital visits and other non-surgical services	Deductible and Coinsurance	Deductible and Coinsurance
<b>Pregnancy, Maternity and Newborn Care</b> <ul style="list-style-type: none"> <li>• Pregnancy and maternity (Payment for prenatal and postnatal care is included in the payment for the delivery)</li> <li>• Newborn care</li> </ul> <p><b>NOTE:</b> Dependent child maternity, including complications, is Not Covered.  <b>NOTE:</b> Newborns are covered at birth, subject to the plan’s enrollment provisions.</p>	Deductible and Coinsurance  Deductible and Coinsurance	Deductible and Coinsurance  Deductible and Coinsurance
<b>Radiation Therapy and Chemotherapy</b>	Deductible and Coinsurance	Deductible and Coinsurance
<b>Radiology (x-ray) Services and other Diagnostic Test</b>	Deductible and Coinsurance	Deductible and Coinsurance
<b>Rehabilitation Services – Inpatient Facility</b>	Deductible and Coinsurance	Deductible and Coinsurance
<b>Rehabilitation Services</b> <ul style="list-style-type: none"> <li>• Cardiac rehabilitation (limited to 18 sessions per Calendar Year)</li> <li>• Pulmonary Rehabilitation (limited to 36 sessions per Calendar Year)</li> </ul>	Deductible and Coinsurance  Deductible and Coinsurance	Deductible and Coinsurance  Deductible and Coinsurance
<b>Renal Dialysis</b>	Deductible and Coinsurance	Deductible and Coinsurance
<b>Respiratory Care</b>	Deductible and Coinsurance	Deductible and Coinsurance

<b>Other Covered Services – Illness or Injury</b>	<b>In-network Provider</b>	<b>Out-of-network Provider</b>
<b>Sexual Dysfunction</b>	Not Covered	Not Covered
<b>Skilled Nursing Facility</b> (limited to 60 days per Calendar Year)	Deductible and Coinsurance	Deductible and Coinsurance
<b>Sleep Studies</b>	Deductible and Coinsurance	Deductible and Coinsurance
<b>Sterilization</b> <ul style="list-style-type: none"> <li>• Elective sterilization female</li> <li>• Elective sterilization male</li> </ul>	Plan Pays 100% Deductible and Coinsurance	Deductible and Coinsurance Deductible and Coinsurance
<b>Temporomandibular and Craniomandibular Joint Disorder</b> (limited to \$2500 while Covered under the Plan)	Deductible and Coinsurance	Deductible and Coinsurance
<b>Therapy &amp; Manipulations</b> <ul style="list-style-type: none"> <li>• Physical, occupational or speech therapy services, chiropractic or osteopathic physiotherapy and manipulative treatments or adjustments (combined limit to 60 sessions per Calendar Year)</li> </ul>	Deductible and Coinsurance	Deductible and Coinsurance
<b>Vision Exams</b> <ul style="list-style-type: none"> <li>• Diagnostic (to diagnose an illness)</li> <li>• Preventive (routine exam including refraction)</li> </ul>	Deductible and Coinsurance  Plan Pays 100%	Deductible and Coinsurance  Not Covered
<b>Wigs</b>	Not Covered	Not Covered
<b>All Other Covered Services</b>	Deductible and Coinsurance	Deductible and Coinsurance



Prescription Drugs	In-network Provider	Out-of-network Provider
<b>Prescription Drug Deductible</b> (the amount the Covered Person pays each Calendar Year for Covered Prescription Drugs before the Prescription Drug Copayments and/or Coinsurance are applicable) <ul style="list-style-type: none"> <li>Individual/Family</li> </ul>		\$60
<b>Prescription Drug Out-of-pocket Limit</b> <ul style="list-style-type: none"> <li>Individual/Family (includes Prescription Drug Deductible)</li> </ul>		\$560
<b>Retail – per 30-day supply</b> <ul style="list-style-type: none"> <li>Generic drugs (including non-formulary contraceptives)</li> <li>Formulary Brand Name Drugs</li> <li>Non-formulary Brand Name Drugs</li> </ul>	20%	Deductible and 50% Penalty
<b>NOTE:</b> After the Prescription Drug Out-of-pocket limit is reached, the retail Copayment is \$3		
<b>Mail order – up to 90-day supply</b> <ul style="list-style-type: none"> <li>Generic drugs (including non-formulary contraceptives)</li> <li>Formulary Brand Name Drugs</li> <li>Non-formulary Brand Name Drugs</li> </ul>	\$9 Copay	Not Covered
<b>NOTE:</b> After the Prescription Drug Out-of-pocket limit is reached, the mail order Copayment continues to be \$9***		
<b>Specialty drugs</b> (specialty drugs must be purchased through a designated specialty pharmacy after two fills) <ul style="list-style-type: none"> <li>Generic drugs</li> <li>Formulary Brand Name Drugs</li> <li>Non-formulary Brand Name Drugs</li> </ul>	\$3 Copay	Not Covered
<b>NOTE:</b> After the Prescription Drug Out-of-pocket limit is reached, the specialty drug Copayment continues to be \$3 per 30-day supply***		
<b>Infertility</b> FDA approved prescription drugs to promote fertility	Not Covered	Not Covered
<b>Nicotine Addiction</b> FDA approved prescription drugs and over-the-counter nicotine addiction drugs and deterrents	Plan Pays 100%	50% Penalty
<b>Obesity</b> FDA approved prescription drugs	Not Covered	Not Covered
<b>Contraceptives</b> which require a Physician's written prescription are <b>included</b> . There are certain contraceptive prescriptions that will be covered at no cost share to the Covered Person. Please refer to the website on your ID card.		

\*\*\*After the Prescription Drug Copays and/or Coinsurance have reached an out-of-pocket maximum of \$5,290 (individual) or \$11,140 (family) (not including the Prescription Drug Out-of-pocket limit), the Plan Pays 100% of covered prescription drug charges for the remainder of the calendar year.

**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.