DEARY RAY LLP

Major Medical Benefits for 12/01/2023 – 11/30/2024
PPO $3,000 Deductible Plan
With Buy-down Deductible Insured by Morgan White

RS33 plan with Blue Cross Blue Shield:	$7,500 Deductible; 75% Co-insurance to $5,000 maximum out-of-pocket per individual (maximum 3 per family)
Morgan White Buy-down:	$4,500 deductible
Plan with Morgan White & BCBS	**$3,000 Deductible; 75% Co-insurance to $5,000 out-of-pocket per individual (maximum 3 per family)**

For expenses that apply to co-pays (i.e. doctor office visits, urgent care and prescriptions): You present your BCBS card only.

BCBS Dr. Office Visit Co-pays:	$40
Urgent Care Co-pay:	$65
BCBS Drug Card Co-pays:	$20 Generic $40 Preferred Brand $60 Non-Preferred Brand

For expenses that apply to the deductible (i.e.: inpatient or outpatient hospital, complex imaging, surgery, etc.): You present both your BCBS card and your Morgan White card. The provider will file the claim for you.

This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at http://www.bcbstx.com/coverage/group/index.html or by calling 1-800-521-2227.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-Network and Out-of-Network **$7,500** Individual/**$22,500** Family. Preventive care, copays, and generic drugs do not apply to the In-Network deductible.	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles for specific services?	No.	You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an out-of-pocket limit on my expenses?	Yes. For In-Network **$5,000** Individual/**$15,000** Family For Out-of-Network **$10,000** Individual/**$30,000** Family	The **out-of-pocket** limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit?	Deductibles, premiums, balanced-billed charges, pharmacy/ drugs, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the **out-of-pocket limit**.
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the insurer will pay for *specific* covered services, such as office visits.
Does this plan use a network of providers?	Yes. See **www.bcbstx.com or call 1-800-810-2583** for a list of participating providers.	If you use an in-network doctor or other health care **provider**, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network **provider** for some services. Plans use the term in-network, **preferred**, or participating for **providers** in their **network**. See the chart starting on page 2 for how this plan pays different kinds of **providers**.
Do I need a referral to see a specialist?	No. You don't need a referral to see a specialist.	You can see the **specialist** you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about **excluded services**.

- **Copayments** are fixed dollar amounts (for example, $15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the health plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing.**)
- The plan may encourage you to use In-Network **providers** by charging you lower **deductibles**, **copayments**, and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$40 copay/visit	30% coinsurance	---none---
	Specialist visit	$40 copay/visit	30% coinsurance	
	Other practitioner office visit	$40 copay/visit	30% coinsurance	
	Preventive care/screening/immunization	No Charge	30% coinsurance	
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	30% coinsurance	Deductible waived In-Network.
	Imaging (CT / PET scans, MRIs)	25% coinsurance	50% coinsurance	---none---
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.bcbstx.com/member/rx_drugs.html	Generic drugs	$20 copay/ prescription	20% coinsurance plus copay	Copay amounts are per 30-day supply for retail and mail service. Preferred Drug List 1 applies.
	Preferred brand drugs	$40 copay/ prescription	20% coinsurance plus copay	
	Non-preferred brand drugs	$60 copay/ prescription	20% coinsurance plus copay	
	Specialty drugs	$20/$40/$60 copay/ prescription	20% coinsurance plus copay	Copay amounts are per 30-day supply for retail only, no mail service. Preferred Drug List 1 applies.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% coinsurance	50% coinsurance	---none---
	Physician/surgeon fees	25% coinsurance	50% coinsurance	

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you need immediate medical attention	Emergency room services	25% coinsurance after $100 copay/visit	25% coinsurance after $100 copay/visit	Copay amount waived if admitted.
	Emergency medical transportation	25% coinsurance	25% coinsurance	---none---
	Urgent care	$65 copay/visit	30% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	25% coinsurance	50% coinsurance	Preauthorization is required and there is a $250 penalty if Out-of-Network is not preauthorized.
	Physician/surgeon fee	25% coinsurance	50% coinsurance	---none---
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	25% coinsurance	50% coinsurance	$40 copay per office visit in lieu of coinsurance for In-Network, and 30% coinsurance for Out-of-Network office visit. Certain services require preauthorization. Coverage is limited to 25 visits per calendar year.
	Mental/Behavioral health inpatient services	25% coinsurance	50% coinsurance	Preauthorization is required. Coverage is limited to 10 days per calendar year.
	Substance use disorder outpatient services	25% coinsurance	50% coinsurance	$40 copay per office visit in lieu of coinsurance for In-Network, and 30% coinsurance for Out-of-Network office visit. Certain services require preauthorization.
	Substance use disorder inpatient services	25% coinsurance	50% coinsurance	Preauthorization is required. Three separate series of treatments for each covered individual.
If you are pregnant	Prenatal and postnatal care	$40 copay/initial visit only	30% coinsurance	---none---
	Delivery and all inpatient services	25% coinsurance	50% coinsurance	Preauthorization is required.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you need help recovering or have other special health needs	Home health care	No Charge	30% coinsurance	Preauthorization is required. Limited to 60 visits per calendar year. Deductible waived.
	Rehabilitation services	25% coinsurance	50% coinsurance	Physical Medicine Services limited to 35 visits per calendar year.
	Habilitation services	25% coinsurance	50% coinsurance	
	Skilled nursing care	No Charge	30% coinsurance	Preauthorization is required. Limited to 25 days per calendar year. Deductible waived.
	Durable medical equipment	25% coinsurance	50% coinsurance	---none---
	Hospice service	No Charge	30% coinsurance	Preauthorization is required. Deductible waived.
If your child needs dental or eye care	Eye exam	$40 copay/visit	30% coinsurance	---none---
	Glasses	Not Covered	Not Covered	
	Dental check-up	Not Covered	Not Covered	

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental Care (Adult)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine foot care (only covered for the diagnosis of Diabetes)
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Chiropractic care
- Hearing aids
- Infertility treatment (Invitro and Artificial Insemination are not covered unless shown in your plan document)
- Routine eye care (Adult)

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.
For more information on your rights to continue coverage, contact the plan at 1-800-521-2227. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact Blue Cross and Blue Shield of Texas at 1-800-521-2227 or visit www.bcbstx.com, or contact U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or visit www.dol.gov/ebsa/healthreform.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-521-2227.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-521-2227.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-800-521-2227.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-521-2227.

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

About These Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under the plan. The actual care you receive will be different from these examples, and the cost of that care also will be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $640
- **Patient pays** $6,900

Sample care costs:

Hospital charges (mother)	$2,700
Routine obstetric care	$2,100
Hospital charges (baby)	$900
Anesthesia	$900
Laboratory tests	$500
Prescriptions	$200
Radiology	$200
Vaccines, other preventive	$40
Total	**$7,540**

Patient pays:

Deductibles	$6,750
Copays	$0
Coinsurance	$0
Limits or exclusions	$150
Total	**$6,900**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $190
- **Patient pays** $5,210

Sample care costs:

Prescriptions	$2,900
Medical Equipment and Supplies	$1,300
Office Visits and Procedures	$700
Education	$300
Laboratory tests	$100
Vaccines, other preventive	$100
Total	**$5,400**

Patient pays:

Deductibles	$5,130
Copays	$0
Coinsurance	$0
Limits or exclusions	$80
Total	**$5,210**

Questions and answers about Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✘ No. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✘ No. Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ Yes. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ Yes. An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.