



Member Schedule

Benefits are available In-Network and Out-of-Network.

Employer's Name: Toadfish LLC

Client Number: 62272

Client Effective Date: January 1, 2021

Group Number: 652758000

Anniversary Date: January 1

Coverage Effective Date: January 1, 2021

Benefit Period: January 1st thru December 31st



DEDUCTIBLE

Network Providers – \$2,800 per Member per Benefit Period and \$5,600 per family per Benefit Period. With family coverage, once one person meets a \$2,800 Deductible, benefits will begin paying for that person.

Out-of-Network Provider – There is no Deductible

The Deductible applies to all Covered Services except Preventive Care and Primary Care Physician Office visit when the Copayment applies to that visit. The Deductible applies to the Maximum Out-of-pocket.



COPAYMENTS

No Copayments for this Plan



COINSURANCE

Network Providers – The Percentage of the Allowed Amount that you pay for Covered Services. You pay 0% of the Allowed Amount until you reach the Maximum Out-of-pocket.

Out-of-Network Providers – You pay 50% of the Allowed Amount.



MAXIMUM OUT-OF-POCKET

Network Providers – \$2,800 per Member per Benefit Period and \$5,600 per family per Benefit Period.

Covered Services will be paid at 100% of the Allowable Charges when you reach your Maximum Out-of-pocket. With family coverage, once one Member meets a \$2,800 Maximum Out-of-pocket, before benefits are payable at 100% for that Member only.

Out-of-Network Provider – There is no Out-of-Pocket Limit

The Maximum Out-of-pocket includes Copayments, Deductibles and Coinsurance. It does not include Premiums, Balance-billed charges or health care this Policy does not cover.



PRESCRIPTION DRUG COVERAGE

In-Network Retail 31 day supply maximum:

- Tier 0: \$0 Copayment
- Tier 1: 0% after Deductible
- Tier 2: 0% after Deductible
- Tier 3: 0% after Deductible
- Tier 4: 0% after Deductible

Out-of-Network Retail:

- Tier 0: 50%
- Tier 1/2/3: 50%
- Tier 4: No Benefits

In-Network Retail Mail-Order: 90 day supply

- Tier 0: \$0 Copayment
- Tier 1: 0% after Deductible
- Tier 2: 0% after Deductible
- Tier 3: 0% after Deductible
- Tier 4: No Benefits

Out-of-Network Retail: No Benefits for Out-of-Network Mail-Order pharmacy.

Some drugs are considered specialty medications and must be filled at our Specialty Pharmacy, Optum® Specialty Pharmacy. Although most specialty drugs are found in Tier 4, they could be Tier 1, 2 or 3. Please see your Certificate for a description of the Tiers for further clarification. Also see the Business BlueEssentials Covered Drug List for the list of drugs that must be filled with the Specialty Pharmacy.

BENEFIT PERIOD MAXIMUM — Per Member Per Benefit Period

- 60 days for Skilled Nursing Facility
- 60 visits for Home Health Care
- 6 months per episode for Inpatient and Outpatient Hospice Care
- 30 Rehabilitative visits for Physical, Speech and Occupational Therapy Services combined
- 30 Habilitative visits for Physical, Speech and Occupational Therapy Services combined
- \$500 Sustained Health Benefit for physical exam services not included in other Preventive Screenings

There are no dollar limits on Essential Health Benefits.

All benefits payable on Covered Services are based on our allowed amount. All covered services must be medically necessary. Some services require preauthorization, including all hospital admissions, except maternity.

See the preauthorization section of the Certificate for information concerning the preauthorization requirement.

For some services to be covered, you will be required to use a provider we designate, who may or may not be a Business BlueEssentials provider. These services include transplants, mammography, habilitation, rehabilitation and vision care.

This policy meets the actuarial requirements of the Gold level of benefits.

Our plan has free language interpretation services available. We can also give you information in languages other than English, in large print or other alternate formats.

This Contract is intended to be used as a "qualified high deductible health plan" under Section 223 of the Medicare Prescription Drug, Improvement and Modernization Act of 2003. See Certificate of Coverage for more detailed information.

Services That Are Covered For You



PRIMARY CARE PHYSICIAN, SPECIALIST OR URGENT CARE CENTERS

Office Visit Services – Office charges for the treatment of an illness, accident or injury; injections for allergy, tetanus and antibiotics; diagnostic lab and diagnostic X-ray services (such as chest X-rays and standard plain film X-rays), when performed in the physician’s office on the same date and billed by the physician (excluding maternity). Includes mental health and substance use disorder services.

Blue CareOnDemandSM

Inpatient Physician and Surgical Services

All Other Physician Services – Outpatient hospital; skilled nursing facility; clinics; lab, X-ray, and the reading/interpretation of diagnostic lab and X-ray services; surgery, male sterilization; second surgical opinion; consultation; anesthesia; dialysis treatment, chemotherapy, radiation therapy and the administration of specialty medications.

Urgent Care Center – The facility must be licensed as an urgent care center.

In-Network	Out-of-Network
0% after Deductible	50%
0% after Deductible	50%
0% after Deductible	50%
0% after Deductible	50%
0% after Deductible	50%



PREVENTIVE CARE FOR CHILDREN AND ADULTS

As outlined in your Contract as Preventive Care benefits. Includes some contraceptive devices or services.

There are No Benefits for Preventive Care Out-of-Network.

All other covered contraceptive devices or services not specifically listed in your Contract.

Services related to a physical exam not included in other covered Preventive Screenings limited to \$500 per Benefit Period. Services may be subject to age and visit limits.

There are No Benefits for Sustained Health Out-of-Network.

In-Network	Out-of-Network
\$0	No Benefits
0% after Deductible	50%
\$0	No Benefits



ROUTINE VISION SERVICES FOR MEMBERS AGE 19 AND YOUNGER

- Eye Exam – limited to one exam per benefit period.
- Eyeglasses – frames and lenses limited to once every benefit period.

• Contacts only when Medically Necessary.

Pediatric Vision Services are provided through VSP. VSP is an independent company that provides Pediatric Vision Services on behalf of BlueCross BlueShield of South Carolina. To find a VSP provider, go to www.vsp.com/advantage and enter your ZIP code. (This link leads to a third-party site. That company is solely responsible for the contents and privacy policies on its site.)

There are No Benefits for Routine Vision Services Out-of-Network.

In-Network	Out-of-Network
\$0 after \$25 Copayment \$0 after \$50 Copayment	No Benefits



LABORATORY AND DIAGNOSTIC SERVICES

Radiology, ultrasound and nuclear medicine; laboratory and pathology; ECG, EEG and other electronic diagnostic medical procedures and physiological medical testing; Endoscopies (such as colonoscopy, proctoscopy and laparoscopy); high technology diagnostic services such as, but not limited to, MRIs, MRAs, PET scans, CT scans, cardiac catheterizations and procedures performed with contrast or dye.

In-Network	Out-of-Network
0% after Deductible	50%



HOSPITAL SERVICES

Inpatient and outpatient Hospital (other than Skilled Nursing Facilities, Rehabilitation Facilities or Emergency Room). Includes Mental Health and Substance Use Disorder Services.

Ambulatory Surgical Center (ASC) facility charge - An ASC is a free-standing facility not affiliated with a health system that is licensed for Outpatient Services only and doesn't provide overnight accommodations or around-the-clock care.

In-Network	Out-of-Network
0% after Deductible	50%
0% after Deductible	50%



EMERGENCY SERVICES

Emergency room charges in- or out-of-network or out-of-area, including physician services in the Emergency Room (copayment applies only to Emergency Room charges)

Ambulance services in- or out-of-network or out-of-area, only when medically necessary

In-Network	Out-of-Network
0% after Deductible	0% after Deductible
0% after Deductible	50%



MATERNITY

Pre- and post-partum care including Physician services. Hospital services provided as shown above.

In-Network	Out-of-Network
0% after Deductible	50%

Expecting a new baby? Our free Maternity Care program can provide you with the tools and information you need to help get your baby off to a healthy start. To enroll, call 855-838-5897 and select option 4.



NEWBORN CARE


Post-natal care, including physician services. Hospital services provided as shown above. Benefits are available only if the child is added to your policy.

In-Network	Out-of-Network
0% after Deductible	50%



REHABILITATIVE AND HABILITATIVE

Durable Medical Equipment (DME) - purchase or rental - excludes repair of, replacement of and duplicate DME.

 There are no Out-of-Network benefits for DME

Physical, occupational, speech and respiratory therapy

Rehabilitation including cardiac and pulmonary

Skilled nursing and rehabilitation facilities

Medical supplies

In-Network	Out-of-Network
0% after Deductible	No Benefits
0% after Deductible	50%
0% after Deductible	50%
0% after Deductible	50%
0% after Deductible	50%



MENTAL HEALTH & SUBSTANCE USE DISORDER SERVICES

Inpatient and physician's services

Outpatient and physician's services

Residential treatment centers

Physician's office

In-Network	Out-of-Network
0% after Deductible	50%
0% after Deductible	50%
0% after Deductible	50%
0% after Deductible	50%



OTHER SERVICES

Dental Services Related to Accidental Injury – Only when such care is for treatment, Surgery or appliances caused by accidental bodily injury (except dental injuries occurring through the natural act of chewing). It's limited to care completed within six months of such accident and while the patient is still covered under this policy.

Home health care (60-visit maximum)

Hospice care (6 months per episode to include Inpatient and Outpatient care)

Out-of-Country services including facility and physician for emergency and urgent care only, if covered through a BlueCard[®] provider.

In-Network	Out-of-Network
0% after Deductible	50%
0% after Deductible	50%
0% after Deductible	50%
0% after Deductible	50%