

Disclosure Statement

This coverage is provided by Blue Cross and Blue Shield of Texas (BCBSTX), a Division of Health Care Service Corporation, a Mutual Legal Reserve Company. This coverage provides preferred provider benefits.

This information is intended only as a summary and should not be relied upon to determine coverage. The policy of coverage contains a complete listing of services, limitations, exclusions and a description of all the terms and conditions of coverage. Changes in state or federal law or regulations, or interpretations thereof, may change the terms and conditions of coverage.

Hereafter, Dependent child, child or children means a natural child of the Subscriber, a stepchild, a legally adopted child of the Subscriber (including a child for whom the Subscriber is a party in a suit in which the adoption of the child is being sought), under twenty-six (26) years of age, regardless of the presence or absence of a child's financial dependency, residency, student status, employment status, marital status, eligibility for other coverage or any combination of those factors. A grandchild must be dependent on the Subscriber for Federal income tax purposes at the time application for coverage to be eligible for coverage under the Policy.

I. Toll-free Telephone Number

You can call our Individual Products Business Unit Monday through Thursday from 9:00 a.m. to 5:00 p.m. and Friday 9:00 a.m. to 4:30 p.m. Central time. The number is:

1-888-697-0683 toll free

— or —

for additional information, write to:

**Blue Cross and Blue Shield of Texas
Individual Products Business Unit
P. O. Box 3236
Naperville, Illinois 60566-7236**

II. What is the Difference between a Network Provider and Out-of-Network Provider?

A Network Provider is:

- Any Provider who has executed a managed care agreement with BCBSTX; or
- Any other Provider located outside the state of Texas and with which any other Blue Cross and Blue Shield plan has executed a written contract

to provide health care services to Participants covered under this Policy. Except as otherwise provided herein, a Network Provider must provide services in order to obtain Network Benefits.

An Out-of-Network Provider is:

- Any Provider who has not executed a managed care agreement with BCBSTX; or
- Any other Provider located outside the state of Texas and with which any other Blue Cross and Blue Shield plan has not executed a written contract

to provide health care services to Participants covered under this Policy. Except as otherwise provided herein, services provided by Out-of-Network Providers will receive Out-of-Network Benefits.

In addition, Providers who do not contract with BCBSTX or any other Blue Cross and Blue Shield plan may bill the patient for expenses above the Allowable Amount.

III. Covered Services and Supplies Provided by this Policy

Covered Services	Network Benefits	Out-of-Network Benefits
Coinsurance Amounts Plans I, II, III Plans IV, V, VI Plans VII, VIII	90% of Allowable Amount after Calendar Year Deductible 75% of Allowable Amount after Calendar Year Deductible 100% of Allowable Amount after Calendar Year Deductible	70% of Allowable Amount after Calendar Year Deductible 60% of Allowable Amount after Calendar Year Deductible 100% of Allowable Amount after Calendar Year Deductible
Out-of-Pocket Maximum (includes Deductible, Coinsurance Amount and Pharmacy Benefits Copayment Amounts) <ul style="list-style-type: none"> ▪ Plans I through VI ▪ Plan VII ▪ Plan VIII 	\$3,000/\$6,000 \$3,500/\$7,000 \$5,000/\$10,000	\$6,000/\$12,000 \$7,000/\$14,000 \$10,000/\$20,000
Hospital Services All usual Hospital services and supplies, including semiprivate room, intensive care and coronary care units	Deductible and Coinsurance	Deductible and Coinsurance
Professional Services Services of Physicians or Professional Other Providers, a certified registered nurse-anesthetist (CRNA), diagnostic X-ray and lab, radiation therapy, dietary formulas necessary for the treatment of PKU or other heritable diseases, amino acid-based elemental formulas, rental of durable medical equipment (DME), anesthetics, oxygen, blood, Prosthetic Appliances, orthopedic braces and crutches, Home Infusion Therapy services, treatment of diabetes, outpatient services supplies and outpatient contraceptive services and contraceptive devices, Telehealth Services and Telemedicine Medical Services.	Deductible and Coinsurance	Deductible and Coinsurance
Physical Medicine Services	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Medical Transportation	Network Deductible and Coinsurance	
Organ and Tissue Transplants	Deductible and Coinsurance	Deductible and Coinsurance
Hearing Screening (when offered by Hospital during a birth admission) Screening tests for dependent children from birth through the date the child is 30 days old, and necessary diagnostic follow-up care related to the screening test from birth through the date the child is 24 months old.	100% of Allowable Amount No Deductible or Coinsurance	Coinsurance Amount No Deductible
Extended Care Expense <ul style="list-style-type: none"> ▪ Skilled Nursing Facility ▪ Home Health Care ▪ Hospice Care 	100% of Allowable Amount after Calendar Year Deductible	70% of Allowable Amount after Calendar Year Deductible for Plans I, II, III, IV, V, VI 100% of Allowable Amount after Calendar Year Deductible for Plans VII, VIII
Non-Routine Diagnostic Mammography	Deductible and Coinsurance	Deductible and Coinsurance
Routine Mammography Screening (For female Participants 35 years of age or older, limited to one each Calendar Year)	100% of Allowable Amount No Deductible or Coinsurance	Deductible and Coinsurance
Breast Reconstruction (Services or supplies necessary to rebuild the breast and achieve reasonable breast symmetry as a result of a mastectomy)	Deductible and Coinsurance	Deductible and Coinsurance

Covered Services	Network Benefits	Out-of-Network Benefits
<p>Tests for Detection of Prostate Cancer</p> <ul style="list-style-type: none"> ▪ A physical examination for the detection of prostate cancer ▪ A prostate-specific antigen test used for the detection of prostate cancer for each male Participant who is at least: <ul style="list-style-type: none"> – 50 years of age and asymptomatic, or – 40 years of age with a family history of prostate cancer or another prostate cancer risk factor. 	<p>100% of Allowable Amount No Deductible or Coinsurance</p>	<p>Deductible and Coinsurance</p>
<p>Tests for Detection of Colorectal Cancer</p> <ul style="list-style-type: none"> ▪ Fecal occult blood test performed annually and flexible sigmoidoscopy every five years; or ▪ Colonoscopy every ten years 	<p>100% of Allowable Amount No Deductible or Coinsurance</p>	<p>Deductible and Coinsurance</p>
<p>Certain Therapies for Children with Developmental Delays <i>(up to age three as defined in the Individualized Family Service Plan as issued by the Texas Interagency Council on Early Childhood Intervention. Once the child reaches age of three, when services under the Individualized Family Service Plan are completed, Eligible Expenses, as otherwise covered under this Policy, will be available. All contractual provisions of this Policy will apply, including, but not limited to, defined terms, limitations and exclusions, and benefit maximums.)</i></p> <ul style="list-style-type: none"> ▪ Occupational therapy evaluations ▪ Physical therapy evaluations and services ▪ Speech therapy evaluations and services; and ▪ Dietary or nutritional evaluations 	<p>Deductible and Coinsurance</p>	<p>Deductible and Coinsurance</p>
<p>Early Detection Tests for Cardiovascular Disease One of the following noninvasive screening tests for atherosclerosis and abnormal artery structure and function:</p> <ol style="list-style-type: none"> (1) Computed tomography (CT) scanning measuring coronary artery calcifications; or (2) Ultrasonography measuring carotid intima-media thickness and plaque. <p>Tests are available to each Participant who is (1) a male older than 45 years of age and younger than 76 years of age, or (2) a female older than 55 years of age and younger than 76 years of age. The individual must be a diabetic or have a risk of developing coronary heart disease, based on a score derived using the Framingham Heart Study coronary prediction algorithm that is intermediate or higher.</p>	<p>Deductible and Coinsurance</p>	<p>Deductible and Coinsurance</p>
	<p>Benefits are limited to a \$200 maximum benefit amount every five (5) years per Participant.</p>	

Covered Services	Network Benefits	Out-of-Network Benefits
<p>Tests for Detection of Human Papillomavirus (HPV) and Cervical Cancer</p> <ul style="list-style-type: none"> ▪ A conventional pap smear screening or a screening using liquid-based cytology methods, as approved by the United States Food and Drug Administration (FDA), alone or in combination with a test approved by the FDA for the detection of human Papillomavirus. ▪ Such screening test must be performed in accordance with the guidelines adopted by: <ul style="list-style-type: none"> (a) The American College of Obstetricians and Gynecologists; or (b) Another similar national organization of medical professionals. 	<p>100% of Allowable Amount No Deductible or Coinsurance</p>	<p>Deductible and Coinsurance</p>
<p>Preventive Care Benefits will be provided for the following Covered Services (1) evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force ("USPSTF"); (2) immunizations recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention ("CDC") with respect to the individual involved; (3) evidenced-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration ("HRSA") for infants, children, and adolescents; and (4) with respect to women, such additional preventive care and screenings, not described in item 1 above, as provided for in comprehensive guidelines supported by the HRSA.</p> <p>The Preventive Care Services described in items 1 through 4 above may change as the USPSTF, CDC, and HRSA guidelines are modified. For more information You may visit Our website at www.bcbstx.com or call the Customer Service at the telephone number shown on Your Identification Card.</p> <p>Examples of Covered Services included are well child care, routine annual physical, immunizations, routine mammograms, routine bone density test, colorectal cancer screenings, prostate cancer screenings, HPV/cervical cancer screenings, healthy diet counseling, obesity screening/counseling and smoking cessation counseling.</p> <p>Examples of covered immunizations include Hepatitis A, Hepatitis B, Human Papillomavirus, influenza, Measles, Meningococcal, Mumps, Pertussis, Pneumococcal, Polio, Rotavirus, Rubella, Tetanus, Varicella, and any other immunization that is required by law. Allergy injections are not considered immunizations under this benefit provision.</p> <p>Covered Services not included in items 1 through 4 above will be subject to Coinsurance Amounts, Deductible, Copayment Amounts or dollar maximums.</p>	<p>100% of Allowable Amount No Deductible or Coinsurance</p>	<p>Deductible and Coinsurance</p>

PHARMACY BENEFITS		
Plan Features (Applies to Plans I through VI)		
	Participating Pharmacy Participant pays...	Non-Participating Pharmacy Participant pays...
Retail Pharmacy 30-Day Supply	\$10 Copayment Amount after Calendar Year Deductible - Generic Drug \$50 Copayment Amount after Calendar Year Deductible – Preferred Brand Name Drug \$65 Copayment Amount after Calendar Year Deductible – Non-Preferred Brand Name Drug	20% of Allowable Amount** – Generic Drug 20% of Allowable Amount** – Preferred Brand Name Drug 100% - Non-Preferred Brand Name Drug
Mail Service 90-Day Supply	\$20 Copayment Amount after Calendar Year Deductible - Generic Drug \$100 Copayment Amount after Calendar Year Deductible – Preferred Brand Name Drug \$130 Copayment Amount after Calendar Year Deductible – Non-Preferred Brand Name Drug	
Specialty Drugs 30-Day Supply	\$10 Copayment Amount after Calendar Year Deductible - Generic Drug \$50 Copayment Amount after Calendar Year Deductible – Preferred Brand Name Drug \$65 Copayment Amount after Calendar Year Deductible – Non-Preferred Brand Name Drug	100%

** less the appropriate Deductible, Copayment Amount, Coinsurance Amount and any applicable pricing differences.

PHARMACY BENEFITS		
Plan Features (Applies to Plans VII through VIII)		
	Participating Pharmacy Participant pays...	Non-Participating Pharmacy Participant pays...
Retail Pharmacy 30-Day Supply	Calendar Year Deductible -	20% of Allowable Amount** – Generic Drug 20% of Allowable Amount** – Preferred Brand Name Drug 100% - Non-Preferred Brand Name Drug
Mail Service 90-Day Supply	Calendar Year Deductible -	
Specialty Drugs 30-Day Supply	Calendar Year Deductible -	100%

** less the appropriate Deductible, Copayment Amount, Coinsurance Amount and any applicable pricing differences.

IV. Emergency Care Services

Emergency Care means health care services provided in a Hospital emergency facility or comparable facility to evaluate and stabilize medical conditions of a recent onset and severity, including but not limited to severe pain, that would lead a prudent layperson, possessing an average knowledge of medicine and health, to believe that the person's condition, sickness, or injury is of such a nature that failure to get immediate medical care could result in:

- Placing the patient's health in serious jeopardy,
- Serious impairment to bodily functions,
- Serious dysfunction of any bodily organ or part,
- Serious disfigurement, or
- In the case of a pregnant woman, serious jeopardy to the health of the fetus.

In the event of an emergency, You should do one of the following:

- If reasonably possible, contact Your Network Provider before going to the Hospital emergency room. Your Provider can help You determine if You need Emergency Care and recommend care that is most appropriate.
- If not reasonably possible to contact Your Network Provider, go to the nearest emergency facility, whether or not the facility is a Network Provider.
- Whether You require Hospital Admission or not, you should contact Your Network Provider within 48 hours, or as soon as reasonably possible, of any emergency medical treatment so he can recommend the continuation of any necessary medical services.
- If Hospital Admission for Emergency Care is necessary, the admission must be authorized within two-working days, or as soon as reasonably possible, following the admission.

Covered Services	Network Benefits	Out of Network Benefits
Emergency Care <ul style="list-style-type: none"> ▪ Accident & Medical Emergency <ul style="list-style-type: none"> – Facility Charges – Physician Charges 	Network Deductible and Coinsurance Network Deductible and Coinsurance	
<ul style="list-style-type: none"> ▪ Non-Emergency Situations <ul style="list-style-type: none"> – Facility Charges – Physician Charges 	Deductible and Coinsurance Deductible and Coinsurance	Deductible and Coinsurance Deductible and Coinsurance

V. Out-of-Area Services and Benefits

Except for Emergency Care treatment or covered services that are not available from a Network Provider within the Plan Service Area, benefits will be provided at the Out-of-Network Benefits level. Please see Section II of this disclosure statement for definitions of Network Provider.

VI. What are my Financial Responsibilities?

You are entitled to coverage under the Policy provided the required premium is paid to BCBSTX. In addition to the payment of premiums, You are also responsible for the following:

- If You choose Network Providers, Your payment obligation will be any Deductibles, Coinsurance Amounts, Out-of-Pocket Maximums, and any limited or noncovered services as described in the Policy.
- If You choose Out-of-Network Providers, You will be responsible for billed charges above BCBSTX payment amount, pre-authorization penalties, Deductibles, Coinsurance Amounts, Out-of-Pocket Maximums, and any limited or non-covered services as described in the Policy.

VII. Limitations and Exclusions

Benefits of the medical portion of the Policy are not available for:

- **Preexisting Condition Limitation** -Benefits of the Policy are not available for Care rendered during the first 12 months for conditions existing within 12 before the Effective Date of coverage (this limitation does not apply to a Participant under 19 years of age). This exclusion does not apply to a Participant who was continuously covered for an aggregate period of 18 months under Creditable Coverage if the previous coverage was in effect up to a date not more than 63 days before the Effective Date of the Participant's coverage under this Policy.
- If a Participant does not have aggregate Creditable Coverage totaling 18 months, We will credit the time the Participant was previously covered under Creditable Coverage if the previous coverage was in effect at any time during the 18 months preceding (a) the first day coverage is effective under this Policy if there is not a waiting period; or (b) the day the applicant files a substantially complete application for coverage if there is a waiting period.
- Maternity Care.
- Services or supplies not Medically Necessary for the treatment of a sickness, injury, condition, disease, or bodily malfunction; any Experimental/Investigational services and supplies.
- Any charges more than the Allowable Amount as determined by Us.
- Any services or supplies for which benefits are, or upon proper claim would be, provided under Workers' Compensation Law.
- Any services or supplies covered in whole or in part by any laws of the United States (including Medicare), a foreign country, state or political subdivision, **except** for Medicaid.
- Charges for services and supplies provided which require Our approval when approval is not given.
- Services or supplies for which You are not required to make payment or for which You are not legally required to pay without this or any similar coverage, (**except** treatment of mental illness or mental retardation by a tax supported institution).
- Any services or supplies provided by a person who is related to You by blood or marriage.
- Treatment of injury or sickness because of war, acts of war, or while on active or reserve military duty.
- Any charges because of suicide or attempted suicide.
- Charges resulting from failure to keep a scheduled visit with a Physician or Professional Other Provider, for completion of any insurance forms, or for acquisition of medical records unless requested and received by Us.
- Room and board charges during a Hospital Admission for diagnostic or evaluation procedures unless the tests could not have been done on an outpatient basis.
- Services or supplies provided during a Hospital Admission or an admission in a Facility Other Provider beginning before the patient's Effective Date, or services or supplies provided after the termination of the Participant's coverage, **except** as provided in the Policy.
- Dietary and nutritional services, **except** as may be provided in the Policy for (1) a nutritional assessment program provided in and by a Hospital and approved in advance by Us; (2) *Treatment of Diabetes*; and (3) *Certain Therapies for Children with Developmental Delay*.
- Custodial Care.
- Routine physical examinations, unless specifically stated in the policy.
- Services or supplies (**except** Medically Necessary diagnostic and/or surgical procedures) for treatment of the jaw bone joints, muscles, or their related structures with appliances or splints, physical therapy, or alteration to eliminate pain or dysfunction.
- Services or supplies provided to correct congenital, developmental or acquired deformities of the jaw bone after a Participant's 19th birthday.
- Any items of *Medical-Surgical Expense* provided for dental care and treatments, dental surgery, or dental appliances, **except** (1) Oral Surgery as defined in the Policy, (2) congenital defects of a dependent child, or (3) services made necessary by Accidental Injury.
- Cosmetic, Reconstructive or Plastic Surgery unless caused by injury, congenital defects of a dependent child, reconstructive surgery following cancer surgery; reconstructive surgery following mastectomy; surgery and reconstruction of the other breast to achieve symmetrical appearance; and prostheses and treatment of physical complications, including lymphedemas, at all stages of the mastectomy.
- Eyeglasses, contact lenses, hearing aids, or examinations for the prescription of them; or examinations for detecting visual sharpness or level of hearing, or refractive surgery.
- Mental and nervous disorders **except** Organic Brain Disease as defined in the Policy.
- Except as specifically provided for in the Policy, any Medical Social Services; any outpatient family counseling and/or therapy, bereavement counseling, vocational counseling, or Marriage and Family Therapy and/or counseling; any services or supplies provided by a Licensed Clinical Social Worker, a Licensed Professional Counselor, or a Marriage and Family Therapist.
- Treatment of adolescent behavior disorders, including conduct disorders and oppositional disorders.
- Occupational therapy services that do not consist of traditional physical therapy modalities and is not part of a physical rehabilitation program.
- Travel, whether recommended by a Physician or Professional Other Provider, **except** Emergency Medical Transportation as provided in the Policy.
- Treatment of obesity or weight, including surgical procedures, even if other health conditions might be helped by the reduction. This exclusion does not apply to healthy diet counseling or obesity screening/counseling.

- Any services or supplies for inpatient allergy testing, or any testing or treatment for environmental sensitivity or clinical ecology, or any treatment not recognized as safe and effective.
- Any services or supplies provided with chelation therapy **except** treatment of acute metal poisoning.
- Any services or supplies for sterilization reversal (male or female), transsexual surgery, sexual dysfunction, in vitro fertilization services, or artificial insemination.
- Routine foot care as described in the Policy.
- Any Speech and Hearing Services **except** as provided in the Policy for (1) *Extended Care Expense*, (2) *Preventive Care*; (3) *Newborn Screening Tests for Hearing Impairment* and (4) *Certain Therapies for Children with Developmental Delay*.
- Any services or supplies for reduction mammoplasty.
- Services or supplies for acupuncture, videofluoroscopy, intersegmental traction, surface EMGs, manipulation under anesthesia, and muscle testing through computerized kinesiology machines such as Isostation, Digital Myograph and Dynatron.
- Services or supplies for treatment of Chemical Dependency; services or supplies provided by a Licensed Chemical Dependency Counselor; or a Licensed Psychological Associate.
- Orthodontic or other dental appliances; splints or bandages provided by a Physician in a non-hospital setting or purchased “over-the-counter” for support of strains and sprains; orthopedic shoes which are a separable part of a covered brace, specially ordered, custom-made or built-up shoes, cast shoes, shoe inserts designed to support the arch or affect changes in the foot or foot alignment, arch supports, elastic stockings and garter belts, **except** for podiatric appliances when provided in conjunction with treatment of diabetes.
- Services or supplies provided for or in conjunction with conditions, which have been specifically excluded for a Participant.
- Any drugs and medicines, **except as may be** provided under the Pharmacy Benefits, that are: (1) dispensed by a Pharmacy and received by the Participant while covered under this Policy, (2) dispensed in a Provider’s office or during confinement in a Hospital or other acute care institution or facility and received by the Participant for use on an outpatient basis, (3) over-the-counter drugs and medicines; or drugs for which no charge is made, (4) prescription antiseptic or fluoride mouthwashes, mouth rinses, or topical oral solutions or preparations, (5) Retin-A or pharmacological similar topical drugs, or (6) smoking cessation prescription drug products requiring a Prescription Order.
- Any services or supplies not specifically defined as Eligible Expenses in the Policy.

The benefits provided under the Pharmacy Benefits are not available for:

- Drugs which do not by law require a Prescription Order from a Provider (except injectable insulin); and drugs, or covered devices for which no valid Prescription Order is obtained.
- Devices or durable medical equipment of any type (even though such devices may require a Prescription Order), such as, but not limited to, contraceptive devices, therapeutic devices, artificial appliances, or similar devices (except disposable hypodermic needles and syringes for self-administered injections). However, coverage for prescription contraceptive devices is provided under the medical portion of the Policy.
- Administration or injection of any drugs.
- Vitamins (except those vitamins which by law require a Prescription Order and for which there is no non-prescription alternative).
- Drugs dispensed in a Physician’s office or during confinement while a patient in a Hospital, or other acute care institution or facility, including take-home drugs; and drugs dispensed by a nursing home or custodial or chronic care institution or facility.
- Covered Drugs, devices, or other Pharmacy services or supplies for which benefits are, or could upon proper claim be, provided under any present or future laws enacted by the Legislature of any state, or by the Congress of the United States (including but not limited to, any services or supplies for which benefits are payable under Part A and Part B of Title XVIII of the Social Security Act (Medicare), or the laws, regulations or established procedures of any county or municipality, except any program which is a state plan for medical assistance (Medicaid), or any prescription drug which may be properly obtained without charge under local, state, or federal programs, unless such exclusion is expressly prohibited by law; provided, however, that the exclusions of this item shall not be applicable to any coverage held by the Participant for prescription drug expenses which is written as a part of or in conjunction with any automobile casualty insurance policy..
- Any services provided or items furnished for which the Pharmacy normally does not charge.
- Drugs for which the Pharmacy's usual and customary charge to the general public is less than or equal to the Coinsurance Amount or Copayment Amount provided under the Policy.
- Infertility medications and fertility medications; prescription contraceptive devices, non-prescription contraceptive materials (**except** prescription oral contraceptive medications which are Legend Drugs. However, coverage for prescription contraceptive devices is provided under the medical portion of the Policy.
- Any prescription antiseptic or fluoride mouthwashes, mouth rinses, or topical oral solutions or preparations.
- Drugs required by law to be labeled: “Caution — Limited by Federal Law to Investigational Use,” or experimental drugs, even though a charge is made for the drugs.
- Covered Drugs dispensed in quantities in excess of the amounts stipulated or refills of any prescriptions in excess of the number of refills specified by the Physician or by law, or any drugs or medicines dispensed more than one year following the Prescription Order date.
- Legend Drugs which are not approved by the U.S. Food and Drug Administration (FDA).
- Fluids, solutions, nutrients, or medications (including all additives and chemotherapy) used or intended to be used by intravenous or gastrointestinal (enteral) infusion or by intravenous injection in the home setting; drugs given through routes other than

subcutaneously in the home setting. This exception does not apply to dietary formulas necessary for the treatment of phenylketonuria (PKU) or other heritable diseases. This exception also does not apply to amino acid-based elemental formulas, regardless of the formula delivery method, used for the diagnosis and treatment of immunoglobulin E and non-immunoglobulin E mediated allergies to multiple food proteins, severe food protein-induced enterocolitis syndromes, eosinophilic disorders, as evidenced by the results of biopsy and disorders affecting the absorptive surface, functional length, and motility of the gastrointestinal tract. A Prescription Order from your Health Care Practitioner is required.

- Drugs prescribed and dispensed for the treatment of obesity or for use in any program of weight reduction, weight loss, or dietary control.
- Drugs prescribed and dispensed for the treatment of mental or nervous disorders except Organic Brain Disease as defined in the Policy.
- Drugs, the use or intended use of, which would be illegal, unethical, imprudent, abusive, not Medically Necessary, or otherwise improper.
- Drugs obtained by unauthorized, fraudulent, abusive, or improper use of the Identification Card.
- Drugs used or intended to be used in the treatment of a condition, sickness, disease, injury, or bodily malfunction which is not covered under the Program, or for which benefits have been exhausted.
- Rogaine, minoxidil or any other drugs, medications, solutions or preparations used or intended for use in the treatment of hair loss, hair thinning or any related condition, whether to facilitate or promote hair growth, to replace lost hair, or otherwise.
- Any smoking cessation products requiring a Prescription Order.
- Cosmetic drugs used primarily to enhance appearance, including, but not limited to, correction of skin wrinkles and skin aging.
- Prescription Orders for which there is an over-the-counter product available with the same active ingredient(s) , in the same strength, unless otherwise determined by BCBSTX.
- Athletic performance enhancement drugs.
- Drugs to treat sexual dysfunction, including, but not limited to, sildenafil citrate (Viagra), phentolamine (Regitine), alprostadil (Prostin, Edex, Caverject), and apomorphine in oral and topical form.
- Compound Drugs as defined in the Policy.
- Some equivalent drugs are manufactured under multiple brand-names. In such cases, BCBSTX may limit benefits to only one of the brand equivalents available. If you do not accept the brand that is covered under the Policy, the brand name drug purchases will not be covered under any benefit level.
- Replacement of drugs or other items that have been lost, stolen, destroyed, or misplaced.
- Shipping, handling, or delivery charges.
- Prescription drugs required for international travel or work.
- Nonsedating antihistamine drugs and combination medications containing a nonsedating antihistamine and decongestant.
- Drugs which are repackaged by a company other than the original manufacturer.

VIII. What happens if I don't Preauthorize Hospital Admissions, Extended Care or Home Infusion Therapy?

Preauthorization is required for all Hospital Admissions, *Extended Care Expense* and Home Infusion Therapy. Network Providers will preauthorize services for You when required. If You choose Out-of-Network Providers, You, Your Physician or Professional Other Provider or a family member must call the toll-free telephone number shown on the back of the Identification Card. If preauthorization is not obtained:

- BCBSTX will review the medical necessity or Experimental/Investigational nature of the treatment prior to final benefit determination.
- Benefits may be reduced or denied if it is determined that the treatment is not Medically Necessary or is Experimental/Investigational.
- You will be responsible for a:
 - \$250 penalty for Hospital Admissions.
 - Penalty in the amount of 50% of the Allowable Amount up to a maximum of \$500 for Skilled Nursing Facility services, Home Health Care and Hospice Care or Home Infusion Therapy.

IX. What if my Network Provider's contract terminates?

If your Network Provider terminates his contract with BCBSTX and you are currently being treated for a *special circumstance*, such as a disability, acute condition, or life-threatening illness or is past 24th of week pregnancy, if reasonably requested by the Provider in question, You may continue to receive benefits from such Provider at the Network Provider benefit level for up to 90 days. *Special circumstance* means a condition that the treating Provider reasonably believes that discontinuing care by the treating Provider could cause harm to the patient. *Special circumstance* is identified by the treating Provider who must request continuation and agree not to balance bill the patient.

X. What if I have a complaint?

BCBSTX has established policies and procedures for you to express your dissatisfaction regarding partial or total denial of a claim. You have the opportunity through the complaint, appeal, and grievance processes to request a review of the reimbursement. This process is considered your right. Thus, any retaliatory actions are prohibited by BCBSTX against you or a Provider.

XI. How do I locate Network Providers?

A current list of Network Providers and a complete description of the preferred provider network, including names and locations of Physicians and health care Providers, and a disclosure of which Network Providers will not accept new patients is included in the attached Preferred Provider Directory. An updated directory will be provided at least annually.

You may also call the BCBSTX Customer Service Helpline at: **1-888-697-0683 toll free** or You may visit our Web site at **www.bcbstx.com** to:

- Identify Your Plan Service Area
- Receive information about Network Providers
- Assist You in identifying a Preferred Provider (specific Network Providers will not be recommended).

XII. Plan Service Area

Your Plan Service Area is statewide.