

HealthPartners UnityPoint Health HSA Silver Iowa Small Employer Plan Benefits Chart

Effective Date: The later of the effective date, or most recent anniversary date, of the Group Policy and your effective date of coverage under the Group Policy.

HealthPartners UnityPoint Health agrees to cover the services described below. When used below and in the Group Certificate, the terms “we”, “us” and “our” refer to HealthPartners UnityPoint Health. This Benefits Chart describes the level of payment that applies for each of the covered services. To be covered under this section, the medical or dental services or items described below must be medically or dentally necessary.

Coverage for eligible services is subject to the exclusions, limitations, and other conditions of this Benefits Chart and the Group Certificate.

Covered services and supplies are based on established medical policies, which are subject to periodic review and modification by the medical or dental directors. Covered prescription drugs are based on requirements established by the Pharmacy and Therapeutics Committee, and are subject to periodic review and modification. These medical policies (medical coverage criteria) and formulary requirements are available by calling Member Services, or logging on to your account at HealthPartnersUnityPointHealth.com.

The Network Benefits are intended to constitute a high deductible health plan under Internal Revenue Code section 223. Benefits are underwritten by HealthPartners UnityPoint Health, Inc.

The amount that we pay for covered services is listed below. You are responsible for the specified dollar amount and/or percentage of charges that we do not pay.

Coverage may vary depending on whether you select a Network Provider or a Non-Network Provider.

Non-Network Providers: Except for air ambulance, emergency care, certain post-stabilization care, and certain non-emergency services from Non-Network Providers at certain Network facilities as required under the federal No Surprises Act and its implementing regulations, when you use Non-Network Providers, benefits are substantially reduced and you will likely incur significantly higher out-of-pocket expenses. A Non-Network Provider does not usually have an agreement with HealthPartners UnityPoint Health to provide services at a discounted fee. In addition, most Non-Network Benefits are restricted to the usual and customary amount as described under the definition of “Charge”. The usual and customary amount can be significantly lower than a Non-Network Provider’s billed charges. If the Non-Network Provider’s billed charges are over the usual and customary amount, you pay the difference, in addition to any required deductible, copayment and/or coinsurance, and these charges do not apply to the out-of-pocket limit. Under the No Surprises Act, health care providers and facilities are required to provide patients with a plain-language consumer notice explaining that patient consent is required to receive non-emergency care on a non-network basis before that provider can bill at the higher non-network rate. Balance billing for ancillary services defined in implementing regulations from the No Surprises Act (e.g., anesthesiologists, assistant surgeons) performed by Non-Network Providers at certain Network facilities is prohibited.

These definitions apply to this Benefits Chart. They also apply to the Group Certificate.

- Biosimilar drug:** A prescription drug, approved by the Food and Drug Administration (FDA), that the FDA has determined is biosimilar to and interchangeable with a biological brand name drug. Biosimilar drugs are not considered generic drugs and are not covered under the generic drug benefit.
- Brand name drug:** A prescription drug, approved by the Food and Drug Administration (FDA), that is manufactured, sold, or licensed for sale under a trademark by the pharmaceutical company that originally researched and developed the drug. Brand name drugs have the same active-ingredient formula as the generic version of the drug. However, generic drugs are manufactured and sold by other drug manufacturers and are generally not available until after the patent on the brand name drug has expired. A few brand name drugs may be covered at the generic drug benefit level if this is indicated on the formulary.
- Calendar year:** This is the 12-month period beginning 12:01 A.M. central time, on January 1, and ending 12:00 A.M. central time of the next following December 31.
- Charge:** For covered services delivered by participating Network Providers, is the provider's discounted charge for a given medical/surgical service, procedure or item.
- For covered services delivered by Non-Network providers, a contracted rate may apply if such arrangement is available to HealthPartners UnityPoint Health.
- For the Usual and Customary Charge for covered services delivered by Non-Network Providers, our payment is calculated using one of the following options to be determined at the discretion of HealthPartners UnityPoint Health: 1) a percentage of the Medicare fee schedule; 2) a comparable schedule if the service is not on the Medicare fee schedule; or 3) a commercially reasonable rate for such service.
- The usual and customary charge is the maximum amount allowed that we consider in the calculation of the payment of charges incurred for certain covered services. You must pay for any charges above the usual and customary charge, and they do not apply to the out-of-pocket limit.
- A charge is incurred for covered ambulatory medical and surgical services, on the date the service or item is provided. A charge is incurred for covered inpatient services, on the date of admission to a hospital. To be covered, a charge must be incurred on or after your effective date and on or before the termination date.
- Copayment/coinsurance:** The specified dollar amount, or percentage, of charges incurred for covered services, which we do not pay, but which you must pay, each time you receive certain medical services, procedures or items. Our payment for those covered services or items begins after the copayment or coinsurance is satisfied. Covered services or items requiring a copayment or coinsurance are specified in this Benefits Chart.
- For services provided by a Network Provider:
- An amount which is listed as a flat dollar copayment is applied to a Network Provider's discounted charges for a given service. However, if the Network Provider's discounted charge for a service or item is less than the flat dollar copayment, you will pay the Network Provider's discounted charge. An amount which is listed as a percentage of charges or coinsurance is based on the Network Provider's discounted charges, calculated at the time the claim is processed, which may include an agreed upon fee schedule rate for case rate or withhold arrangements.
- For services provided by a Non-Network Provider:
- Any copayment or coinsurance is applied to the lesser of the provider's charges or the usual and customary charge for a service.
- A copayment or coinsurance is due at the time a service is provided, or when billed by the provider.

Deductible:	<p>The specified dollar amount of charges incurred for covered services, which we do not pay, but an enrollee or a family has to pay first in a calendar year. Our payment for those services or items begins after the deductible is satisfied. For Network Providers, the amount of the charges that apply to the deductible are based on the Network Provider's discounted charges, calculated at the time the claim is processed, which may include an agreed upon fee schedule rate for case rate or withhold arrangements. For Non-Network Providers, the amount of charges that apply to the deductible are the lesser of the provider's charges or the usual and customary charge for a service.</p> <p>Any amounts paid or reimbursed by a third party, including but not limited to: point of service rebates, manufacturer coupons, manufacturer debit cards or other forms of direct reimbursement to an insured for a product or service, will not apply toward your deductible, to the extent permitted under state and federal law.</p> <p>Your plan has an embedded deductible. This means once an insured meets the individual deductible, the plan begins paying benefits for that person. If two or more members of the family meet the family deductible, the plan begins paying benefits for all members of the family, regardless of whether each insured has met the individual deductible. However, an insured may not contribute more than the individual deductible toward the family deductible.</p> <p>All services are subject to the deductible, unless otherwise indicated below in this Benefits Chart.</p>
Formulary:	<p>This is a current list, which may be revised from time to time, of prescription drugs, medications, equipment and supplies covered by us as indicated in this Benefits Chart which are covered at the highest benefit level. Some drugs on the formulary may require prior authorization to be covered as formulary drugs. The formulary, and information on drugs that require prior authorization, are available by calling Member Services, or logging on to your account at HealthPartnersUnityPointHealth.com.</p>
Generic drug:	<p>A prescription drug, approved by the Food and Drug Administration (FDA) that the FDA has determined is comparable to a brand name drug product in dosage form, strength, route of administration, quality, intended use and documented bioequivalence. Generally, generic drugs cost less than brand name drugs. Some brand name drugs may be covered at the generic drug benefit level if this is indicated on the formulary.</p>
Lifetime maximum benefit:	<p>The specified coverage limit actually paid by us for services and/or charges incurred by you for a given procedure or diagnosis. Payment of benefits under this Benefits Chart ceases when that lifetime maximum benefit is reached. You have to pay for any subsequent charges. Essential health benefits are not subject to any lifetime maximums.</p>
Non-formulary drug:	<p>This is a prescription drug, approved by the Food and Drug Administration (FDA), that is not on the formulary, is medically necessary and is not investigative or otherwise excluded under the Certificate.</p>
Out-of-pocket expenses:	<p>You pay the specified copayments/coinsurance and deductibles applicable for particular services, subject to the out-of-pocket limits described below. These amounts are in addition to the monthly premium payments.</p>
Out-of-pocket limit:	<p>You pay the copayments/coinsurance and deductibles for covered services, to the individual or family out-of-pocket limits. Thereafter we cover 100% of charges incurred for all other covered services, for the rest of the calendar year. You pay amounts greater than the out-of-pocket limits if you exceed any lifetime maximum benefit or any visit or day limits. Essential health benefits are not subject to any lifetime maximums.</p> <p>Non-Network Benefits above the usual and customary charge (see definition of charge above) do not apply to the out-of-pocket limit.</p> <p>Non-Network Benefits for transplant surgery do not apply to the out-of-pocket limit.</p> <p>Any amounts paid or reimbursed by a third party, including but not limited to: point of service rebates, manufacturer coupons, manufacturer debit cards or other forms of direct reimbursement to an insured for a product or service, will not apply as an out-of-pocket expense, to the extent permitted under state and federal law.</p>

You are responsible to keep track of the out-of-pocket expenses. Contact our Member Services department for assistance in determining the amount paid by the enrollee for specific eligible services received. Claims for reimbursement under the out-of-pocket limit provisions are subject to the same time limits and provisions described under the “Claims Provisions” section of the Certificate.

Preventive drug list:

This is a current list, which may be revised from time to time, of certain formulary preventive prescription drugs and certain diabetic supplies, covered under the Plan as indicated in this Benefits Chart. The Preventive Drug List is available by logging on to your account at HealthPartnersUnityPointHealth.com or by calling Member Services.

Specialty drug list:

This is a current list, which may be revised from time to time, of prescription drugs, medications, equipment and supplies, which are typically bio-pharmaceuticals. The purpose of a specialty drug list is to facilitate enhanced monitoring of complex therapies used to treat specific conditions. Specialty drugs are covered by us as indicated in this Benefits Chart. The specialty drug list is available by calling Member Services, or logging on to your account at HealthPartnersUnityPointHealth.com.

DEDUCTIBLES, OUT-OF-POCKET LIMITS AND LIFETIME MAXIMUMS

Individual calendar year deductible

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
\$3,000	\$10,000

Family calendar year deductible

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
\$6,000	\$20,000

Separate deductibles must be satisfied under the Network Benefits and Non-Network Benefits.

Your plan has an embedded deductible. This means once an insured meets the individual deductible, the plan begins paying benefits for that person. If two or more members of the family meet the family deductible, the plan begins paying benefits for all members of the family, regardless of whether each insured has met the individual deductible. However, an insured may not contribute more than the individual deductible toward the family deductible.

Any amounts paid or reimbursed by a third party, including but not limited to: point of service rebates, manufacturer coupons, manufacturer debit cards or other forms of direct reimbursement to an insured for a product or service, will not apply toward your deductible, to the extent permitted under state and federal law.

Individual calendar year out-of-pocket limit

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
\$6,000	\$30,000

Family calendar year out-of-pocket limit

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
\$12,000	\$60,000

Separate out-of-pocket limits must be satisfied under the Network Benefits and Non-Network Benefits.

Non-Network Benefits above the usual and customary charge will not apply toward the individual or family out-of-pocket limit.

Non-Network Benefits for transplant surgery do not apply to the out-of-pocket limit.

Any amounts paid or reimbursed by a third party, including but not limited to: point of service rebates, manufacturer coupons, manufacturer debit cards or other forms of direct reimbursement to an insured for a product or service, will not apply as an out-of-pocket expense, to the extent permitted under state and federal law.

Lifetime maximum benefit for bariatric surgery

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
Unlimited.	\$5,000

BENEFITS CHART

AMBULANCE AND MEDICAL TRANSPORTATION

Covered Services:

We cover ambulance and medical transportation for medical emergencies.

We also cover medically necessary, non-emergency ground and air medical transportation if it meets our coverage criteria.

Under the No Surprises Act, non-network air ambulance providers may not bill patients for more than their cost-sharing responsibility for the corresponding Network service.

Covered services and supplies are based on established medical policies, which are subject to periodic review and modification by the medical or dental directors. These medical policies (medical coverage criteria) and applicable prior authorization requirements are available by calling Member Services, or logging on to your account at HealthPartnersUnityPointHealth.com.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	See Network Benefits.

Not Covered:

- See “Services Not Covered” in the Group Certificate.

BEHAVIORAL HEALTH SERVICES

Covered Services:

Covered services are based on established medical policies, which are subject to periodic review and modification by the medical directors. These medical policies (medical coverage criteria) are available by calling Member Services, or logging on to your account at HealthPartnersUnityPointHealth.com.

Mental health services

We cover services for mental health diagnoses as described in the Diagnostic and Statistical Manual of Mental Disorders – Fifth Edition (DSM-5) (most recent edition).

Outpatient services including intensive outpatient and day treatment services: We cover medically necessary outpatient professional mental health services for evaluation, crisis intervention, and treatment of mental health disorders.

A comprehensive diagnostic assessment will be used as the basis for a determination by a mental health professional, concerning the appropriate treatment and the extent of services required.

Outpatient services we cover for a diagnosed mental health condition include the following:

- Individual, group, family, and multi-family therapy;
- Medication management provided by a physician, certified nurse practitioner, or physician’s assistant;
- Psychological testing services for the purposes of determining the differential diagnoses and treatment planning for patients currently receiving behavioral health services;
- Day treatment and intensive outpatient services in a licensed program;
- Partial hospitalization services in a licensed hospital or community mental health center;
- Psychotherapy and nursing services provided in the home if authorized by us; and
- Treatment for gender dysphoria.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Group therapy

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

BENEFITS CHART

Inpatient services, including mental health residential treatment services: We cover the following:

- Medically necessary inpatient services in a hospital and professional services for treatment of mental health disorders. Medical stabilization is covered under inpatient hospital services in the “Hospital and Skilled Nursing Facility Services” section; and
- Medically necessary mental health residential treatment services. This care must be authorized by us and provided by a hospital or residential behavioral health treatment facility licensed by the local state or Department of Health and Human Services. Services not covered under this benefit include halfway houses, group homes, extended care facilities, shelter services, correctional services, detention services, transitional services, group residential services, foster care services and wilderness programs.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Substance use disorder (SUD) services

We cover medically necessary services for assessments by a licensed alcohol and drug counselor and treatment of substance use disorders as defined in the latest edition of the DSM-5.

Outpatient services, including intensive outpatient and day treatment services: We cover medically necessary outpatient professional services for the diagnosis and treatment of substance use disorder. Substance use disorder treatment services must be provided by a program licensed by the local Department of Health and Human Services.

Outpatient services we cover for a diagnosed substance use disorder include the following:

- Individual, group, family, and multi-family therapy provided in an office setting;
- Opiate replacement therapy including methadone and buprenorphine treatment; and
- Day treatment and intensive outpatient services in a licensed program.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Inpatient services: We cover the following:

- Medically necessary inpatient services in a hospital or primary residential treatment in a licensed substance use disorder treatment center. Primary residential treatment is an intensive residential treatment program of limited duration, typically 30 days or less.
- Services provided in a hospital that is licensed by the local state and accredited by Medicare; and
- Detoxification services in a hospital or community detoxification facility if it is licensed by the local Department of Health and Human Services.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Not Covered:

- See “Services Not Covered” in the Group Certificate.

BENEFITS CHART

CHIROPRACTIC SERVICES

Covered Services:

We cover chiropractic services for rehabilitative care. Chiropractic services are adjustments to any abnormal articulations of the human body, especially those of the spinal column, for the purpose of giving freedom of action to impinged nerves that may cause pain or deranged function.

Massage therapy which is performed in conjunction with other treatment/modalities by a chiropractor, is part of a prescribed treatment plan and is not billed separately is covered.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Not Covered:

- Massage therapy for the purpose of comfort or convenience of the insured.
- See “Services Not Covered” in the Group Certificate.

CLINICAL TRIALS

Covered Services:

We cover certain routine services if you participate in a Phase I, Phase II, Phase III or Phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition as defined in the Affordable Care Act. We cover routine patient costs for services that would be eligible under this Benefits Chart if the service were provided outside of a clinical trial.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
Coverage level is same as corresponding Network Benefits, depending on type of service provided such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.	Coverage level is same as corresponding Non-Network Benefits, depending on type of service provided such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.

Not Covered:

- The investigative item, device or service itself.
- Items or services that are provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient.
- A service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.
- See “Services Not Covered” in the Group Certificate.

DENTAL SERVICES

Covered Services:

We cover services as described below.

Accidental dental services: We cover dentally necessary services to treat and restore damage done to sound, natural, unrestored teeth as a result of an accidental injury. Coverage is for damage caused by external trauma to face and mouth only, not for cracked or broken teeth which result from biting or chewing. We cover restorations, root canals, crowns and replacement of teeth lost that are directly related to the accident in which the insured was involved. We cover initial exams, x-rays, and palliative treatment including extractions, and other oral surgical procedures directly related to the accident. Subsequent treatment must be initiated within the specified timeframe and must be directly related to the accident. We do not cover restoration and replacement of teeth that are not “sound and natural” at the time of the accident.

Full mouth rehabilitation to correct occlusion (bite) and malocclusion (misaligned teeth not due to the accident) are not covered.

BENEFITS CHART

When an implant-supported dental prosthetic treatment is pursued, the accidental dental benefit will be applied to the prosthetic procedure. Benefits are limited to the amount that would be paid toward the placement of a removable dental prosthetic appliance that could be used in the absence of implant treatment. Care must be provided or pre-authorized by a network dentist.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

For all accidental dental services, treatment and/or restoration must be initiated within six months of the date of the injury. Coverage is limited to the initial course of treatment and/or initial restoration. Services must be provided within 24 months of the date of injury to be covered.

Medical referral dental services

Medically necessary outpatient dental services: We cover medically necessary outpatient dental services. Coverage is limited to dental services required for treatment of an underlying medical condition, e.g., removal of teeth to complete radiation treatment for cancer of the jaw, cysts and lesions.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Medically necessary hospitalization and anesthesia for dental care: We cover medically necessary hospitalization and anesthesia for dental care. This is limited to charges incurred by an insured who: (1) is a child under age five; (2) is severely disabled; (3) has a medical condition, and requires hospitalization or general anesthesia for dental care treatment; or (4) is a child between age five and 12 and care in dental offices has been attempted unsuccessfully and usual methods of behavior modification have not been successful, or when extensive amounts of restorative care, exceeding four appointments, are required. The requirement of a hospital setting must be due to an insured's underlying medical condition. Coverage is limited to facility and anesthesia charges. Anesthesia is covered in a hospital or a dental office. Oral surgeon/dentist professional fees are not covered. The following are examples, though not all-inclusive, of medical conditions which may require hospitalization for dental services: severe asthma, severe airway obstruction or hemophilia. Hospitalization required due to the behavior of the insured or due to the extent of the dental procedure is not covered.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Medical complications of dental care: We cover medical complications of dental care. Treatment must be medically necessary care and related to medical complications of non-covered dental care, including complications of the head, neck, or substructures.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Oral surgery: We cover oral surgery. Coverage is limited to treatment of medical conditions requiring oral surgery, such as treatment of oral neoplasm, non-dental cysts, fracture of the jaws, trauma of the mouth and jaws, and any other oral surgery procedures provided as medically necessary dental services.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

BENEFITS CHART

Treatment of cleft lip and cleft palate of a dependent child: We cover treatment of cleft lip and cleft palate of a dependent child to age 26, including orthodontic treatment and oral surgery directly related to the cleft. Benefits are limited to inpatient or outpatient expenses arising from medical and dental treatment that was scheduled or initiated prior to the dependent turning age 19. Dental services which are not required for the treatment of cleft lip or cleft palate are not covered. If a dependent child covered under the Certificate is also covered under a dental plan which includes orthodontic services, that dental plan shall be considered primary for the necessary orthodontic services. Oral appliances are subject to the same copayment, conditions and limitations as durable medical equipment.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Treatment of temporomandibular disorder (TMD) and craniomandibular disorder (CMD): We cover surgical and non-surgical treatment of temporomandibular disorder (TMD) and craniomandibular disorder (CMD), which is medically necessary care. Dental services which are not required to directly treat TMD or CMD are not covered.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Not Covered:

- Dental treatment, procedures or services not listed in this Benefits Chart.
- Accident related dental services if treatment is (1) provided to teeth which are not sound and natural, (2) to teeth which have been restored, (3) initiated beyond six months from the date of the injury, (4) received beyond the initial treatment or restoration or (5) received beyond 24 months from the date of injury.
- Oral surgery to remove wisdom teeth, except as stated in the pediatric dental amendment.
- Orthognathic treatment or procedures and all related services.
- See “Services Not Covered” in the Group Certificate.

DIABETES AND HYPERTENSION DISEASE MANAGEMENT PROGRAM

Covered Services:

If you meet criteria for coverage, you may qualify for the diabetes and/or hypertension disease management program.

The program covers group health coaching which focuses on weight loss, exercise, behavior modification and health education through Omada Health.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	Not applicable.

Not Covered:

- See “Services Not Covered” in the Group Certificate.

DIABETIC EQUIPMENT AND SUPPLIES

Covered Services:

We cover physician prescribed medically appropriate and necessary drugs and supplies used in the management and treatment of diabetes for insureds with gestational, Type I or Type II diabetes including durable diabetic equipment and disposable supplies, as described below.

Certain items are only covered if your condition meets our coverage criteria and obtained through an authorized vendor. For more information on what we cover and any prior authorization requirements, call Member Services or log on to your account at HealthPartnersUnityPointHealth.com.

Insulin and medications for diabetes are covered as outpatient drugs under the “Prescription Drug Services” section.

BENEFITS CHART

Pumps and pump supplies. These include diabetic insulin pumps, diabetic infusion pumps and infusion pump supplies such as infusion sets, tubing, connectors and syringe reservoirs.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
<p>Pumps received at a pharmacy: 70% of the charges incurred.</p> <p>Pumps received from a non-pharmacy provider: 70% of the charges incurred if purchased from an approved vendor.</p>	<p>50% of the charges incurred.</p>

All other diabetic durable equipment and supplies

Durable diabetic equipment and supplies. These include continuous glucose monitoring system (CGMS), transmitter, sensors and receivers, diabetic blood glucose monitors and control/calibrating solutions (for checking accuracy or testing equipment and test strips).

Disposable diabetic supplies. These are one-time use supplies, including syringes, lancets, lancet devices, blood and urine ketone test strips, and needles.

Certain diabetic supplies and equipment must be purchased at a pharmacy.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
<p>If received through a pharmacy: Diabetic supplies on the Preventive Drug List: Generic formulary drugs from the Preventive Drug List are covered at 100% of the charges incurred. Brand name formulary drugs from the Preventive Drug List are covered at 100% of the charges incurred, subject to your copayment of \$60. Deductible does not apply. All other diabetic supplies purchased at a pharmacy: 70% of the charges incurred.</p> <p>If received through a non-pharmacy provider: 70% of the charges incurred if purchased from an approved vendor.</p>	<p>50% of the charges incurred.</p>

Limitations:

- No more than a 93-day supply of diabetic supplies is covered and dispensed at a time.
- We require that certain diabetic supplies and equipment be purchased at a pharmacy.
- Diabetic supplies and equipment are limited to certain models and brands.
- Durable medical equipment and supplies must be obtained from or repaired by approved vendors.
- Covered services and supplies are based on established medical policies which are subject to periodic review and modification by the medical directors. Our coverage policy for diabetic supplies includes information on our required models and brands. These medical policies (medical coverage criteria) are available by calling Member Services, or logging on to your account at HealthPartnersUnityPointHealth.com.

Not Covered:

- Replacement or repair of any covered items, if the items are (i) damaged or destroyed by misuse, abuse or carelessness, (ii) lost; or (iii) stolen.
- Duplicate or similar items.
- Labor and related charges for repair of any covered items which are more than the cost of replacement by an approved vendor.
- Batteries for monitors and equipment.

BENEFITS CHART

- Sales tax, mailing, delivery charges, service call charges.
- See “Services Not Covered” in the Group Certificate.

DIAGNOSTIC IMAGING SERVICES

Covered Services:

We cover diagnostic imaging, when ordered by a provider and provided in a clinic or outpatient hospital facility.

To see the benefit level for inpatient hospital or skilled nursing facility services, see benefits under “Inpatient Hospital and Skilled Nursing Facility Services.”

Outpatient magnetic resonance imaging (MRI) and computed tomography (CT)

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

All other outpatient diagnostic imaging services

Services for illness or injury

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Preventive services (MRI/CT procedures are not considered preventive)

Diagnostic imaging services associated with preventive services are covered at the benefit level shown in the “Preventive Services” section of this Benefits Chart.

Not Covered:

- See “Services Not Covered” in the Group Certificate.

DURABLE MEDICAL EQUIPMENT, PROSTHETICS, ORTHOTICS AND SUPPLIES

Covered Services:

We cover equipment and services, as described below.

We cover durable medical equipment and services, prosthetics, orthotics, and supplies, subject to the limitations below, including certain disposable supplies and enteral feedings.

We cover special dietary treatment for phenylketonuria (PKU) and oral amino acid based elemental formula if it meets our medical coverage criteria.

Diabetic equipment and supplies are covered under the “Diabetic Equipment and Supplies” section of this Benefits Chart.

Special dietary treatment for Phenylketonuria (PKU) if it meets our medical coverage criteria

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Oral amino acid based elemental formula if it meets our medical coverage criteria

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

BENEFITS CHART

Prosthetic limb devices to replace in whole or in part, an arm or leg

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
80% of the charges incurred.	50% of the charges incurred.

All other durable medical equipment, prosthetics, orthotics and supplies

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Limitations:

Coverage of durable medical equipment is limited by the following:

- Payment will not exceed the cost of an alternate piece of equipment or service that is effective and medically necessary.
- For prosthetic benefits, other than oral appliances for cleft lip and cleft palate, payment will not exceed the cost of an alternate piece of equipment or service that is effective, medically necessary and enables insureds to conduct standard activities of daily living.
- We reserve the right to determine if an item will be approved for rental vs. purchase.
- Durable medical equipment and supplies must be obtained from or repaired by approved vendors.
- Covered services and supplies are based on established medical policies which are subject to periodic review and modification by the medical or dental directors. Our coverage policy for diabetic supplies includes information on our required models and brands. These medical policies (medical coverage criteria) are available by calling Member Services, or logging on to your account at HealthPartnersUnityPointHealth.com.

Not Covered:

Items which are not eligible for coverage include, but are not limited to:

- Replacement or repair of any covered items, if the items are (i) damaged or destroyed by misuse, abuse or carelessness, (ii) lost; or (iii) stolen.
- Duplicate or similar items.
- Labor and related charges for repair of any covered items which are more than the cost of replacement by an approved vendor.
- Sales tax, mailing, delivery charges, service call charges.
- Items which are primarily educational in nature or for hygiene, vocation, comfort, convenience or recreation.
- Communication aids or devices: equipment to create, replace or augment communication abilities including, but not limited to, speech processors, receivers, communication boards, or computer or electronic assisted communication.
- Hearing aids (implantable and external, including osseointegrated or bone anchored) and their fitting. This exclusion does not apply to cochlear implants.
- Eyeglasses, contact lenses and their fitting, measurement and adjustment, except as specifically described in this Benefits Chart.
- Hair prostheses (wigs).
- Household equipment which primarily has customary uses other than medical, such as, but not limited to, exercise cycles, air purifiers, central or unit air conditioners, water purifiers, non-allergenic pillows, mattresses or waterbeds.
- Household fixtures including, but not limited to, escalators or elevators, ramps, swimming pools and saunas.
- Modifications to the structure of the home including, but not limited to, wiring, plumbing or charges for installation of equipment.
- Vehicle, car or van modifications including, but not limited to, hand brakes, hydraulic lifts and car carrier.
- Rental equipment while owned equipment is being repaired by non-contracted vendors, beyond one month rental of medically necessary equipment.
- Other equipment and supplies, including but not limited to assistive devices, that we determine are not eligible for coverage.
- See "Services Not Covered" in the Group Certificate.

BENEFITS CHART

EMERGENCY AND URGENTLY NEEDED CARE SERVICES

Covered Services:

We cover services for emergency care and urgently needed care if the services are otherwise eligible for coverage under this Benefits Chart.

Urgently needed care. These are services to treat an unforeseen illness or injury, which are required in order to prevent a serious deterioration in your health, and which cannot be delayed until the next available clinic or office hours.

Urgently needed care at clinics

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	See Network Benefits.

Emergency care. These are services to treat: (1) the sudden, unexpected onset of illness or injury which, if left untreated or unattended until the next available clinic or office hours, would result in hospitalization, or (2) a condition requiring professional health services immediately necessary to preserve life or stabilize health, or with respect to a pregnant woman having contractions, that there is inadequate time to safely transfer the woman to another hospital for delivery or that a transfer may pose a threat to the health or safety of the woman or unborn child. Emergency care includes emergency services as defined in Division BB, Title I, Section 102 of the Consolidated Appropriations Act of 2021. Emergency care also includes an immediate response service available on a 24-hour, seven-day-a-week basis for each child, or person, having a psychiatric crisis, a mental health crisis, or a mental health emergency.

When reviewing claims for coverage of emergency services, our medical director will take into consideration a reasonable layperson's belief that the circumstances required immediate medical care that could not wait until the next working day or next available clinic appointment.

Under the No Surprises Act, Non-Network emergency care providers may not bill patients for more than their cost-sharing responsibility for the corresponding Network service

Emergency care in a hospital emergency room, including professional services of a physician

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	See Network Benefits.

Inpatient emergency care in a hospital, including post-stabilization services as required under the federal No Surprises Act and its implementing regulations

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	See Network Benefits.

Not Covered:

- See "Services Not Covered" in the Group Certificate.

GENE THERAPY

Covered Services:

We cover gene therapy treatment that meets our current medical coverage criteria.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
Coverage level is same as corresponding Network Benefits, depending on type of service provided, such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.	No coverage.

BENEFITS CHART

Limitations:

- Gene therapy must be provided by a designated provider.
- Specific types of gene therapy are limited to therapies and conditions specified in our medical coverage criteria.

Not Covered:

- See “Services Not Covered” in the Group Certificate.

HEALTH EDUCATION

Covered Services:

We cover education for preventive services and education for the management of chronic health problems (such as diabetes). Coverage includes medical nutrition therapy, that is provided by a certified, registered, or licensed health care professional working in a program consistent with the national standards of diabetes self-management education as established by the American Diabetes Association.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Not Covered:

- See “Services Not Covered” in the Group Certificate.

HOME HEALTH SERVICES

Covered Services:

We cover the following services:

- Skilled nursing treatment in the home intended to provide a safe transition from other levels of care;
- Physical therapy, occupational therapy, speech therapy, respiratory therapy and other therapeutic services;
- Non-routine prenatal and postnatal services;
- Routine postnatal well child visits as described in the coverage criteria;
- Phototherapy services for newborns;
- Home health aide services and other eligible home health services when provided in your home if you are homebound (i.e., unable to leave home without considerable effort due to a medical condition). Lack of transportation does not constitute homebound status. For phototherapy services for newborns and high risk prenatal services, supplies and equipment are included;
- Total parenteral nutrition/intravenous (“TPN/IV”) therapy, equipment, supplies and drugs in connection with IV therapy. IV line care kits are covered under Durable Medical Equipment. You do not need to be homebound to receive total parenteral nutrition/intravenous (“TPN/IV”) therapy.
- Palliative care benefits. Palliative care includes symptom management, education and establishing goals of care. We waive the requirement that you be homebound for a limited number of home visits for palliative care (as shown in this Benefits Chart), if you have a life-threatening, non-curable condition which has a prognosis of survival of two years or less. Additional palliative care visits are eligible under the home health services benefit if you are homebound and meet all other requirements defined in this section.

Home health services are eligible and covered only when:

- medically necessary; and
- provided as rehabilitative care, terminal care or maternity care; and
- ordered by a physician, and included in the written home care plan.

BENEFITS CHART

Physical therapy, occupational therapy, speech therapy, respiratory therapy, home health aide services and palliative care

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

TPN/IV therapy, skilled nursing services, non-routine prenatal/postnatal services and phototherapy

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Routine postnatal well child visit

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Limitations:

- Home health services are not provided as a substitute for a primary caregiver in the home or as relief (respite) for a primary caregiver in the home. We will not reimburse family members or residents in your home for the above services.
- A service shall not be considered a skilled nursing service merely because it is performed by, or under the direct supervision of, a licensed nurse. Where a service (such as tracheotomy suctioning or ventilator monitoring) or like services, can be safely and effectively performed by a non-medical person (or self-administered), without the direct supervision of a licensed nurse, the service shall not be regarded as a skilled nursing service, whether or not a skilled nurse actually provides the service. The unavailability of a competent person to provide a non-skilled service shall not make it a skilled service when a skilled nurse provides it. Only the skilled nursing component of so-called "blended" services (i.e. services which include skilled and non-skilled components) are covered under this Benefits Chart.

Not Covered:

- Financial or legal counseling services.
- Housekeeping or meal services in your home.
- Services provided by a family member or enrollee, or a resident in the enrollee's home.
- Vocational rehabilitation and recreational or educational therapy. Recreation therapy is therapy provided solely for the purpose of recreation, including but not limited to: (a) requests for physical therapy or occupational therapy to improve athletic ability, and (b) braces or guards to prevent sports injuries.
- See "Services Not Covered" in the Group Certificate.

HOSPICE SERVICES

Applicable definitions:

Part-time. This is up to two hours of service per day, more than two hours is considered continuous care.

Continuous care. This is from two to twelve hours of service per day provided by a registered nurse, licensed practical nurse, or home health aide, during a period of crisis in order to maintain a terminally ill patient at home.

Appropriate facility. This is a nursing home, hospice residence, or other inpatient facility.

Custodial care related to hospice services. This means providing assistance in the activities of daily living and the care needed by a terminally ill patient which can be provided by primary caregiver (i.e., family member or friend) who is responsible for the patient's home care.

Covered Services:

Hospice program. We cover the services described below if you are terminally ill and accepted as a hospice program participant. You must meet the eligibility requirements of the program, and elect to receive services through the hospice program. If you elect to receive hospice services, you do so in lieu of curative treatment for your terminal illness for the period you are enrolled in the hospice program.

BENEFITS CHART

Eligibility: In order to be eligible to be enrolled in the hospice program, you must: (1) be a terminally ill patient (prognosis of six months or less); (2) have chosen a palliative treatment focus (i.e., emphasizing comfort and supportive services rather than treatment attempting to cure the disease or condition); and (3) continue to meet the terminally ill prognosis as reviewed by our medical director or his or her designee over the course of care. You may withdraw from the hospice program at any time.

Eligible services: Hospice services include the following services provided in accordance with an approved hospice treatment plan.

- Inpatient services: We cover inpatient services in a hospice facility.
- Home health services:
 - Part-time care provided in your home by an interdisciplinary hospice team (which may include a physician, nurse, social worker, and spiritual counselor) and medically necessary home health services are covered.
 - One or more periods of continuous care in your home or in a setting which provides day care for pain or symptom management, when medically necessary, will be covered.
- Other services:
 - Respite care is covered for care in your home or in an appropriate facility, to give your primary caregivers (i.e., family members or friends) rest and/or relief when necessary in order to maintain a terminally ill patient at home.
 - Medically necessary medications for pain and symptom management.
 - Semi-electric hospital beds and other durable medical equipment are covered.
 - Emergency and non-emergency care is covered.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Respite care is limited to five episodes, up to five days per episode. Inpatient hospice services are limited to 15 days per lifetime.

Not Covered:

- Financial or legal counseling services.
- Housekeeping or meal services in your home.
- Custodial or maintenance care related to hospice services, whether provided in the home or in a nursing home.
- Any service not specifically described as covered services under this hospice services benefits.
- Any services provided by members of your family or residents in your home.
- See “Services Not Covered” in the Group Certificate.

HOSPITAL AND SKILLED NURSING FACILITY SERVICES

Covered Services:

We cover services as described below.

Medical or surgical hospital services

Inpatient hospital services: We cover the following medical or surgical services, for the treatment of acute illness or injury, which require the level of care only provided in an acute care facility. These services must be authorized by a physician.

Inpatient hospital services include: room and board; the use of operating or maternity delivery rooms; intensive care facilities; newborn nursery facilities; general nursing care, anesthesia, laboratory and diagnostic imaging services, reconstructive surgery, radiation therapy, physical therapy, prescription drugs or other medications administered during treatment, blood and blood products (unless replaced), and blood derivatives, and other diagnostic or treatment related hospital services; physician and other professional medical and surgical services provided while in the hospital, including gender confirmation surgery that meets medical coverage criteria.

Services for items for personal convenience, such as television rental, are not covered.

BENEFITS CHART

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother of newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a caesarean section, excluding day of delivery. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). A post-discharge follow-up visit is covered under the "Home Health Services" section under "Routine postnatal well child visit".

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Each insured's admission or confinement, including that of a newborn child, is separate and distinct from the admission or confinement of any other insured.

Outpatient hospital, ambulatory care or surgical facility services: We cover the following medical and surgical services, for diagnosis or treatment of illness or injury on an outpatient basis. These services must be authorized by a physician.

Outpatient services include: use of operating rooms, maternity delivery rooms or other outpatient departments, rooms or facilities; and the following outpatient services: general nursing care, anesthesia, laboratory and diagnostic imaging services, reconstructive surgery, dialysis, radiation therapy, physical therapy, drugs administered during treatment, blood and blood products (unless replaced), and blood derivatives, and other diagnostic or treatment related outpatient services; physician and other professional medical and surgical services provided while an outpatient, including gender confirmation surgery that meets medical coverage criteria.

To see the benefit level for diagnostic imaging services, laboratory services and physical therapy, see the benefits under diagnostic imaging services, laboratory services and physical therapy.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Skilled nursing facility care: We cover room and board, daily skilled nursing and related ancillary services for post-acute treatment and rehabilitative care of illness or injury that meets medical coverage criteria. We also cover the costs of skilled nursing care in a hospital if the level of care needed by the insured has been reclassified from acute care to skilled nursing care and no designated skilled nursing care beds or swing beds are available in the hospital or in another hospital or health care facility within a thirty-mile radius of the hospital.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Not Covered:

- Services for items for personal convenience, such as television rental, are not covered.
- See "Services Not Covered" in the Group Certificate.

INFERTILITY DIAGNOSIS

Covered Services:

We cover the diagnosis of infertility. These services include diagnostic procedures and tests provided in connection with an infertility evaluation, office visits and consultations to diagnose infertility.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Coverage is limited to office visits and consultations to diagnose infertility. Treatment is not covered.

BENEFITS CHART

Not Covered:

- Infertility/fertility treatment, including but not limited to, office visits, laboratory services, diagnostic imaging services and fertility drugs; reversal of sterilization; and sperm, ova or embryo acquisition, retrieval or storage; however, we cover office visits and consultations to diagnose infertility.
- Services related to the establishment of surrogate pregnancy and fees for a surrogate. However, pregnancy and maternity services are covered for an insured under this Benefits Chart, including a surrogate pregnancy.
- See “Services Not Covered” in the Group Certificate.

LABORATORY SERVICES

Covered Services:

We cover laboratory tests when ordered by a provider and provided in a clinic or outpatient hospital facility (to see the benefit level for inpatient hospital or skilled nursing facility services, see benefits under Inpatient Hospital and Skilled Nursing Facility Services).

Prostate-specific antigen (PSA) testing

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

All other laboratory services

Services for illness or Injury

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Preventive services

Laboratory services associated with preventive services are covered at the benefit level shown in the “Preventive Services” section of this Benefits Chart.

Not Covered:

- See “Services Not Covered” in the Group Certificate.

MASTECTOMY RECONSTRUCTION BENEFIT

Covered Services:

We cover reconstruction of the breast on which the mastectomy has been performed; surgery and reconstruction of the other breast to produce symmetrical appearance, and prostheses and physical complications of all stages of mastectomy, including lymphedemas.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
Coverage level is same as corresponding Network Benefits, depending on type of service provided such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.	Coverage level is same as corresponding Non-Network Benefits, depending on type of service provided, such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.

Not Covered:

- See “Services Not Covered” in the Group Certificate.

BENEFITS CHART

MEDICATION THERAPY DISEASE MANAGEMENT PROGRAM

Covered Services:

If you meet our criteria for coverage, you may qualify for our medication therapy disease management program.

The program covers consultations with a designated pharmacist.

Covered services are based on established medical policies, which are subject to periodic review and modification by the medical directors. These medical policies (medical coverage criteria) are available by logging on to your account at HealthPartnersUnityPointHealth.com or by calling Member Services.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	No coverage.

Not Covered:

- See “Services Not Covered” in the Group Certificate.

OFFICE VISITS FOR ILLNESS OR INJURY

Covered Services:

We cover the following when medically necessary: professional medical and surgical services and related supplies, including biofeedback, of physicians and other health care providers; obstetric/gynecological (OB/GYN) services, blood and blood products (unless replaced) and blood derivatives.

We cover diagnosis and treatment of illness or injury to the eyes. Where contact or eyeglass lenses are prescribed as medically necessary for the post-operative treatment of cataracts or for the treatment of aphakia, acute or chronic corneal pathology, or keratoconus, we cover the initial evaluation, lenses and fitting. Insureds must pay for lens replacement beyond the initial pair.

We cover allergy testing based on established medical policies.

Services received via video, e-visits or telephone are covered under the “Telehealth/Telemedicine Services” section of this Benefits Chart.

Office visits

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Convenience clinics

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Injections administered in a physician's office, other than immunizations

Allergy injections

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

All other injections

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

BENEFITS CHART

Not Covered:

- Court ordered treatment.
- See “Services Not Covered” in the Group Certificate.

PEDIATRIC EYEWEAR

Covered Services:

We cover pediatric eyewear for children.

Routine eye exams are covered under the “Preventive Services” section of this Benefits Chart.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	No coverage.

Limitations:

- Coverage under this provision will continue until the end of the month in which the child turns age 19.
- Limited to one of the following per calendar year:
 - one pair of eyeglasses, including one set of prescription lenses, frames from our designated eyewear collection, and anti-scratch coating; or
 - one pair of non-disposable contact lenses; or
 - a one-year supply of disposable contact lenses.
- Contact lens fittings are limited to two per calendar year.

Not Covered:

- Frames that are not included in our designated eyewear collection. However, one pair of lenses will be covered if an insured chooses frames outside our designated eyewear collection.
- More than one pair of lenses or frames or non-disposable contacts per calendar year, regardless of the reason. This includes replacement of eyeglasses or contact lenses due to loss, breakage, theft, or change in prescription.
- Safety glasses or goggles for sports or vocational reasons.
- Upgrades including, but not limited to, UV protection and no-line multifocal lenses.
- See “Services Not Covered” in the Group Certificate.

PHYSICAL THERAPY, OCCUPATIONAL THERAPY AND SPEECH THERAPY

Covered Services:

We cover the following physical therapy, occupational therapy and speech therapy services:

- Medically necessary rehabilitative care to correct the effects of illness or injury.
- Habilitative care rendered for congenital, developmental or medical conditions which have significantly limited the successful initiation of normal speech and normal motor development.

Massage therapy which is performed in conjunction with other treatment/modalities by a physical or occupational therapist, is part of a prescribed treatment plan and is not billed separately is covered.

We cover services provided in a clinic. We also cover physical therapy provided in an outpatient hospital facility. To see the benefit level for inpatient hospital or skilled nursing facility services, see benefits under the “Inpatient Hospital and Skilled Nursing Facility Services” section in this Benefits Chart.

Rehabilitative care

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

BENEFITS CHART

Habilitative care

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Not Covered:

- Massage therapy for the purpose of comfort or convenience of the insured.
- See “Services Not Covered” in the Group Certificate.

PRE-DIABETES DISEASE MANAGEMENT PROGRAM

Covered Services:

If you meet our criteria for coverage, you may qualify for the Pre-diabetes Disease Management program through Omada Health. The program covers group health coaching which focuses on weight loss, exercise, behavior modification and health education at select locations determined by the plan.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	Not applicable.

Not Covered:

- See “Services Not Covered” in the Group Certificate.

PRESCRIPTION DRUG SERVICES

Covered Services:

We cover prescription drugs and medications, which can be self-administered or are administered in a physician's office. We cover off-label use of formulary drugs to treat cancer if the drug is recognized for the treatment of cancer in an authoritative compendia used by the Medicare program and when an appropriate level of evidence or medical necessity is met.

For Network Benefits, drugs and medications must be obtained at a Network Pharmacy.

If a copayment is required, you must pay one copayment for each 31-day supply, or portion thereof, unless otherwise indicated below.

Outpatient drugs (except as specified below)

Drugs on the Preventive Drug List

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
Generic formulary drugs from the Preventive Drug List are covered at 100% of the charges incurred. Brand name formulary drugs from the Preventive Drug List are covered at 100% of the charges incurred, subject to your copayment of \$60. In no event will your cost for a formulary insulin drug exceed \$25. Deductible does not apply.	50% of the charges incurred.

BENEFITS CHART

All other drugs

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
All other formulary drugs are covered at 70% of the charges incurred. Non-formulary drugs are covered at 50% of the charges incurred. Deductible applies.	50% of the charges incurred.

Mail order drugs

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
For your convenience, you may also get up to a 93-day supply of outpatient prescription drugs that can be self-administered through the designated mail order service. Specialty drugs are not available through the mail order service.	Mail order drugs are only available through the designated mail order service. See Network mail order drugs benefit.

Specialty drugs that are self-administered

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred. For Network Benefits, specialty drugs are limited to drugs on the specialty drug list and must be obtained from a designated vendor.	No coverage.

Drugs for treatment of growth deficiency

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred. For Network Benefits, growth deficiency drugs are limited to drugs on the specialty drug list and must be obtained from a designated vendor.	50% of the charges incurred.

Tobacco cessation drugs are covered for all FDA-approved tobacco cessation drugs (including over-the-counter drugs) for a minimum of 90 days. Must be prescribed by a physician or legally authorized health care provider and purchased at a pharmacy.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Contraceptive drugs

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred for formulary drugs. Deductible does not apply. If a physician requests that a non-formulary contraceptive drug be dispensed as written, the drug will be covered at 100%, not subject to the deductible.	50% of the charges incurred.

BENEFITS CHART

ACA preventive medications. We cover preventive medications currently recommended by USPSTF with an A or B rating if they are prescribed by your medical provider and they are listed on our Commercial ACA Preventive Drug List. Preventive medications are subject to periodic review and modification. Changes would be effective in accordance with the federal rules and reflected in our current medical coverage criteria for preventive care services.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Limitations:

- Certain drugs may require prior authorization as indicated on the formulary. We may require prior authorization for the drug and also the site where the drug will be provided. Certain drugs are subject to our utilization review process and quantity limits as indicated on our formulary.
- Certain non-formulary drugs require prior authorization. In addition, certain drugs may be subject to any quantity limits applied as part of our trial program. The trial drug program applies to new prescriptions for certain drugs which have high toxicity, low tolerance, high costs and/or high potential for waste. Trial drugs are indicated on the formulary and/or the specialty drug list. Your first fill of a trial drug may be limited to less than a month supply. If the drug is well tolerated and effective, you will receive the remainder of your first month supply.
- If an insured requests a brand name drug when there is a generic equivalent, the brand name drug will be covered up to the charge that would apply to the generic drug, minus any required copayment. If a physician requests that a brand name drug be dispensed as written, the drug will be paid at the non-formulary benefit.
- We may require insureds to try over-the-counter (OTC) drug alternatives before approving more costly formulary prescription drugs.
- Unless otherwise specified in the “Prescription Drug Services” section, you may receive up to a 31-day supply per prescription.
- A 93-day supply will be covered and dispensed only at pharmacies that participate in our extended day supply program.
- New prescriptions to treat certain chronic conditions are limited to a 31-day supply.
- No more than a 31-day supply of specialty drugs will be covered and dispensed at a time, unless it is a manufacturer supplied drug that cannot be split that supplies the insured with more than a 31-day supply.

Not Covered:

- Replacement of prescription drugs, medications, equipment and supplies due to loss, damage or theft.
- Nonprescription (over the counter) drugs or medications, including, but not limited to, vitamins, supplements, homeopathic remedies, and non-FDA approved drugs, unless listed on the formulary and prescribed by a physician or legally authorized health care provider under applicable state and federal law. We cover off-label use of drugs to treat cancer as specified in the “Prescription Drug Services” section of this Benefits Chart. This exclusion does not include over-the-counter contraceptives for women as allowed under the Affordable Care Act when the insured obtains a prescription for the item. In addition, if the insured obtains a prescription, this exclusion does not include aspirin to prevent cardiovascular disease for men and women of certain ages; folic acid supplements for women who may become pregnant; fluoride chemoprevention supplements for children without fluoride in their water source; and iron supplements for children ages 6-12 months old who are at risk for anemia.
- All drugs used for sexual dysfunction.
- Fertility drugs.
- Medical cannabis.
- Drugs on the Excluded Drug List. The Excluded Drug List includes select drugs within a therapy class that are not eligible for coverage. This includes drugs that may be excluded for certain indications. The Excluded Drug List is available at HealthPartnersUnityPointHealth.com.
- Drugs that are newly approved by the FDA until they are reviewed and approved by HealthPartners UnityPoint Health Pharmacy and Therapeutics Committee.
- Medical devices approved by the FDA will not be covered under the “Prescription Drug Services” section unless they are on our formulary. Covered medical devices are generally submitted and reimbursed under your medical benefits.
- See “Services Not Covered” in the Group Certificate.

BENEFITS CHART

PREVENTIVE SERVICES

Applicable definitions:

Routine preventive services are routine healthcare services that include screenings, check-ups and counseling to prevent illness, disease or other health problems before symptoms occur.

Diagnostic services are services to help a provider understand your symptoms, diagnose illness and decide what treatment may be needed. They may be the same services that are listed as preventive services, but they are being used as diagnostic services. Your provider will determine if these services are preventive or diagnostic. These services are not preventive if received as part of a visit to diagnose, manage or maintain an acute or chronic medical condition, illness or injury. When that occurs, unless otherwise indicated below, standard deductibles, copayments or coinsurance apply.

Covered Services:

We cover preventive services which meet any of the requirements under the Affordable Care Act (ACA) shown in the bulleted items below. These preventive services are covered at 100% under the network benefits with no deductible, copayments or coinsurance. If a preventive service is not required by the ACA and it is covered at a lower benefit level, it will be specified below. Preventive benefits mandated under the ACA are subject to periodic review and modification. Changes would be effective in accordance with the federal rules. Preventive services mandated by the ACA include:

- 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 with respect to the individual;
- Immunizations for routine use in children, adolescents and adults that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention with respect to the individual;
- With respect to infants, children and adolescents, evidence-informed preventive care and screenings provided for in comprehensive guidelines supported by the Health Resources and Services Administration; and
- With respect to women, preventive care and screenings provided for in comprehensive guidelines supported by the Health Resources and Services Administration.

Covered services are based on established medical policies, which are subject to periodic review and modification by the medical or dental directors. These medical policies (medical coverage criteria) are available by calling Member Services, or logging on to your account at HealthPartnersUnityPointHealth.com.

ACA and state mandated preventive services are covered as follows:

Routine health exams and periodic health assessments. A physician or health care provider will counsel you as to how often health assessments are needed based on age, sex and health status. This includes screening and counseling for tobacco use and all FDA approved tobacco cessation medications including over-the-counter drugs (as shown in the “Prescription Drug Services” section).

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Child health supervision services. This includes pediatric preventive services such as newborn screenings, appropriate immunizations (including HPV immunizations), developmental assessments and laboratory services appropriate to the age of the child from birth to 72 months and appropriate immunizations to age 18.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Routine prenatal care and exams

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

BENEFITS CHART

Routine postnatal care. This includes health exams, assessments, education and counseling relating to the period immediately after childbirth.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Routine screening procedures for cancer. This includes colorectal screening or other cancer screenings recommended by the USPSTF with an A or B rating. Women’s preventive health services below describe additional routine screening procedures for cancer.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Professional voluntary family planning services. This includes services to prevent or delay a pregnancy, including counseling and education. Services must be provided by a licensed provider.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Adult immunizations

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Women’s preventive health services. This includes mammograms, screenings for cervical cancer (pap smears), breast pumps, human papillomavirus (HPV) testing, counseling for sexually transmitted infections, counseling and screening for human immunodeficiency virus (HIV), and all FDA approved contraceptive methods as prescribed by a doctor, sterilization procedures, education and counseling (see the “Prescription Drug Services” section for coverage of oral contraceptive drugs). For women whose family history is associated with an increased risk for BRCA1 or BRCA2 gene mutations, we cover genetic counseling and BRCA screening without cost sharing, if appropriate and as determined by a physician.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Obesity screening and management. We cover obesity screening and counseling for all ages during a routine preventive care exam. If you are age 18 or older and have a body mass index of 30 or more, we also cover intensive obesity management to help you lose weight. Your primary care doctor can coordinate these services.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

In addition to any ACA or state mandated preventive services referenced above, we cover the following eligible services:

Routine eye and hearing exams

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

BENEFITS CHART

Ovarian cancer surveillance tests for women who are at risk. “At risk for ovarian cancer” means (1) having a family history that includes any of the following: one or more first-degree or second-degree relatives with ovarian cancer, clusters of female relatives with breast cancer or nonpolyposis colorectal cancer; or (2) testing positive for BRCA1 or BRCA2 mutations. “Surveillance tests for ovarian cancer” means annual screening using: CA-125 serum tumor marker testing, transvaginal ultrasound, pelvic examination or other proven ovarian cancer screening tests currently being evaluated by the federal Food and Drug Administration or by the National Cancer Institute.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
Coverage level is same as corresponding Network Benefits, depending on type of service provided, such as Diagnostic Imaging Services, Laboratory Services Office Visits for Illness or Injury or Preventive Services.	Coverage level is same as corresponding Non-Network Benefits, depending on type of service provided, such as Diagnostic Imaging Services, Laboratory Services Office Visits for Illness or Injury or Preventive Services.

Peak flow meters for insureds diagnosed with asthma. Must be prescribed by a licensed provider.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Glucose meters prescribed by a licensed provider (other than continuous glucose monitoring systems which are covered under the “Diabetic Equipment and Supplies” section in this Benefits Chart)

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply. Glucose meters are limited to meters on the formulary and must be obtained from a pharmacy.	50% of the charges incurred.

Retinopathy screening for insureds diagnosed with diabetes

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Hemoglobin A1C testing for insureds diagnosed with diabetes

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

International normalized ratio (INR) testing for insureds diagnosed with liver disease and/or bleeding disorders

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Low-density lipoprotein (LDL) testing for insureds diagnosed with heart disease

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

BENEFITS CHART

Limitations:

- Services are not preventive if received as part of a visit to diagnose, manage or maintain an acute or chronic medical condition, illness or injury. When that occurs, unless otherwise indicated above, standard deductibles, copayments or coinsurance apply.

Not Covered:

- See “Services Not Covered” in the Group Certificate.

TELEHEALTH/TELEMEDICINE SERVICES

Definitions:

Telehealth, telemedicine, or virtual care. This is a means of communication between a health care professional and a patient. This includes the use of secure electronic information, imaging, and communication technologies, including:

- interactive audio or audio-video
- interactive audio with store-and-forward technology
- chat-based and email-based systems
- physician-to-physician consultation
- patient education
- data transmission
- data interpretation
- digital diagnostics (algorithm-enabled diagnostic support)
- digital therapeutics (the use of personal health devices and sensors, either alone or in combination with conventional drug therapies, for disease prevention and management)

Services can be delivered:

Synchronously: the patient and health care professional are engaging with one another at the same time; or
Asynchronously: the patient and health care professional engage with each other at different points in time.

Telephone visits. Live, synchronous, interactive encounters over the telephone between a patient and a healthcare provider.

E-visit or chat-based visits. Asynchronous online or mobile app encounters to discuss a patient’s personal health information, vital signs, and other physiologic data or diagnostic images. The healthcare provider reviews and delivers a consultation, diagnosis, prescription or treatment plan after reviewing the patient’s visit information.

UnityPoint Health Virtual Care: This is a virtual consult that you may use to receive a diagnosis and treatment for a variety of medical issues through secure video on your computer or phone. You may access the Virtual Care website at unitypointvirtualcare.org.

Virtuwell®. This is an online service for you to receive a diagnosis and treatment for certain conditions, such as a cold, flu, ear pain and sinus infections. You may access the Virtuwell website at Virtuwell.com.

Video visits. Live, synchronous, interactive encounters using secure web-based video between a patient and a healthcare provider.

Covered Services:

The Plan covers the following methods of receiving care for services that would be eligible under the Plan if the service were provided in person.

Scheduled telephone visits

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

BENEFITS CHART

E-visits

UnityPoint Health Virtual Care – available at unitypointvirtualcare.org

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred.	Not applicable.

Access to online care through Virtuwel at Virtuwel.com

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
100% of the charges incurred.	Not applicable.

All other e-visits

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
70% of the charges incurred.	50% of the charges incurred.

Video visits

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
Coverage level is same as corresponding network benefit, depending on type of service provided, such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.	Coverage level is same as corresponding Non-Network Benefits, depending on type of service provided, such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.

Not Covered:

- See “Services Not Covered” in the Group Certificate.

TRANSPLANT SERVICES

Applicable definitions:

Autologous. This is when the source of cells is from the individual's own marrow or stem cells.

Allogeneic. This is when the source of cells is from a related or unrelated donor's marrow or stem cells.

Autologous bone marrow transplant. This is when the bone marrow is harvested from the individual and stored. The patient undergoes treatment which includes tumor ablation with high-dose chemotherapy and/or radiation. The bone marrow is reinfused (transplanted).

Allogeneic bone marrow transplant. This is when the bone marrow is harvested from the related or unrelated donor and stored. The patient undergoes treatment which includes tumor ablation with high-dose chemotherapy and/or radiation. The bone marrow is reinfused (transplanted).

Autologous/allogeneic stem cell support. This is a treatment process that includes stem cell harvest from either bone marrow or peripheral blood, tumor ablation with high-dose chemotherapy and/or radiation, stem cell reinfusion, and related care. Autologous/allogeneic bone marrow transplantation and high dose chemotherapy with peripheral stem cell rescue/support are considered to be autologous/allogeneic stem cell support.

Designated transplant center. This is any health care provider, group or association of health care providers designated by us to provide services, supplies or drugs for specified transplants for our insureds.

Transplant services. This is transplantation (including retransplants) of the human organs or tissue listed below, including all related post-surgical treatment, follow-up care and drugs and multiple transplants for a related cause. Transplant services do not include other organ or tissue transplants or surgical implantation of mechanical devices functioning as a human organ, except surgical implantation of an FDA approved ventricular assist device (VAD) or total artificial heart, functioning as a temporary bridge to heart transplantation.

Prior authorization is required prior to consultation to support coordination of care and benefits.

BENEFITS CHART

Covered Services:

We cover eligible transplant services (as defined above) while you are covered under this Benefits Chart. Transplants that will be considered for coverage are limited to the following:

- Kidney transplants for end-stage disease.
- Cornea transplants for end-stage disease.
- Heart transplants for end-stage disease.
- Lung transplants or heart/lung transplants for: (1) primary pulmonary hypertension; (2) Eisenmenger's syndrome; (3) end-stage pulmonary fibrosis; (4) alpha 1 antitrypsin disease; (5) cystic fibrosis; and (6) emphysema.
- Liver transplants for: (1) biliary atresia in children; (2) primary biliary cirrhosis; (3) post-acute viral infection (including hepatitis A, hepatitis B antigen e negative and hepatitis C) causing acute atrophy or post-necrotic cirrhosis; (4) primary sclerosing cholangitis; (5) alcoholic cirrhosis; and (6) hepatocellular carcinoma.
- Allogeneic bone marrow transplants or peripheral stem cell support associated with high dose chemotherapy for: (1) acute myelogenous leukemia; (2) acute lymphocytic leukemia; (3) chronic myelogenous leukemia; (4) severe combined immunodeficiency disease; (5) Wiskott-Aldrich syndrome; (6) aplastic anemia; (7) sickle cell anemia; (8) non-relapsed or relapsed non-Hodgkin's lymphoma; (9) multiple myeloma; and (10) testicular cancer.
- Autologous bone marrow transplants or peripheral stem cell support associated with high-dose chemotherapy for: (1) acute leukemias; (2) non-Hodgkin's lymphoma; (3) Hodgkin's disease; (4) Burkitt's lymphoma; (5) neuroblastoma; (6) multiple myeloma; (7) chronic myelogenous leukemia; and (8) non-relapsed non-Hodgkin's lymphoma.
- Pancreas transplants for simultaneous pancreas-kidney transplants for diabetes, pancreas after kidney, living related segmental simultaneous pancreas kidney transplantation and pancreas transplant alone.

To receive Network Benefits, charges for transplant services must be incurred at a designated transplant center.

The transplant-related treatment provided, including expenses incurred for directly related donor services, shall be subject to and in accordance with the provisions, limitations, maximums and other terms of this Benefits Chart.

Medical and hospital expenses of the donor are covered only when the recipient is an insured and the transplant and directly related donor expenses have been prior authorized for coverage. Treatment of medical complications that may occur to the donor are not covered. Donors are not considered insureds, and are therefore not eligible for the rights afforded to insureds under the Group Certificate.

The list of eligible transplant services and coverage determinations are based on established medical policies, which are subject to periodic review and modifications by the medical director

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
See Network Inpatient Hospital Services benefit.	See Non-Network Inpatient Hospital Services benefit.

BENEFITS CHART

Transplant Travel Benefit for Network Benefits

We may provide travel and lodging when an insured needs a transplant and a designated transplant center is greater than 100 miles from the insured’s primary address.

This benefit is subject to our medical policies (medical coverage criteria). Coverage criteria are available by calling Member Services, or logging on to your account at HealthPartnersUnityPointHealth.com.

When submitting receipts for travel and, lodging, the insured will need to attach a letter explaining that the receipts are in conjunction with an authorized organ or bone marrow transplant and include the recipient’s name and member ID number or complete a lodging and travel claim form with the receipts.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
<p>Transplant travel benefits are covered under the Network transplant services benefit.</p> <p>Expenses for travel and lodging for the insured (the transplant recipient) and one adult companion, or up to two companions for a transplant recipient who is a minor dependent, may be covered up to a maximum of \$10,000 per transplant.</p> <p>Lodging coverage is limited to \$100 per day.</p>	<p>No coverage.</p>

Not Covered:

- We consider the following transplants to be investigative and do not cover them: surgical implantation of mechanical devices functioning as a permanent substitute for human organ, non-human organ implants and/or transplants and other transplants not specifically listed in this Benefits Chart.
- See “Services Not Covered” in the Group Certificate.

WEIGHT LOSS SURGERY OR BARIATRIC SURGERY

Covered Services:

Covered services are based on established medical policies, which are subject to periodic review and modification by the medical directors. These medical policies (medical coverage criteria) are available by logging on to your account at HealthPartnersUnityPointHealth.com or by calling Member Services.

<u>Network Benefits</u>	<u>Non-Network Benefits</u>
<p>Coverage level is same as corresponding Network Benefit, depending on type of service provided, such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.</p>	<p>Coverage level is same as corresponding Non-Network Benefit, depending on type of service provided, such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.</p>

Not Covered:

- Commercial weight loss programs and exercise programs.
- See “Services Not Covered” in the Group Certificate.