



Employee Contributions

Please see below for payroll deductions for the plan that are offered - they are listed as semi-monthly and monthly for your convenience.

	RENEWAL				
	Monthly Premium Amount	EE Monthly Contribution	EE Semi Monthly Contribution	ER Monthly Contribution	ER Monthly Percentage
HSA Plan					
Employee Only:	\$653.74	\$0.00	\$0.00	\$653.74	100%
Employee + Spouse:	\$1,327.04	\$199.06	\$99.53	\$1,127.98	85%
Employee + Children:	\$1,105.58	\$132.67	\$66.33	\$972.91	88%
Employee + Family:	\$1,928.40	\$289.26	\$144.63	\$1,639.14	85%
Copay 1500					
Employee Only:	\$725.70	\$0.00	\$0.00	\$725.70	100%
Employee + Spouse:	\$1,473.14	\$368.29	\$184.14	\$1,104.86	75%
Employee + Children:	\$1,277.24	\$319.31	\$159.66	\$957.93	75%
Employee + Family:	\$2,140.72	\$535.18	\$267.59	\$1,605.54	75%
Dental Rates					
Employee Only:	\$40.66	\$0.00	\$0.00	\$40.66	100%
Employee + Spouse:	\$83.46	\$34.22	\$17.11	\$49.24	59%
Employee + Children:	\$87.74	\$41.24	\$20.62	\$46.50	53%
Employee + Family:	\$124.80	\$72.38	\$36.19	\$52.42	42%
Vision Rates					
Employee Only:	\$9.78	\$0.00	\$0.00	\$9.78	100%
Employee + Spouse:	\$18.56	\$7.05	\$3.53	\$11.51	62%
Employee + Children:	\$19.54	\$7.82	\$3.91	\$11.72	60%
Employee + Family:	\$24.90	\$13.20	\$6.60	\$11.70	47%

This plan uses a preferred provider network. While you can use any doctor, clinic, hospital, or healthcare facility you want; you save money when you use providers in the Blue Cross and Blue Shield of Texas Blue Choice PPO network. It's important to have a relationship with a Primary Care Physician (PCP) who can be your partner in managing your care. They can help you avoid duplicating tests and services and connect you to a specialist, but you are not required to see a PCP before you see a specialist.

These Plan Highlights address only particular aspects of the benefits available under the Plan. Various other expenses, limits, exclusions, and other rules also apply. For more details about your benefits, please refer to the individual Summary of Benefits and Coverage (SBC) and the Medical Plan book for each plan. If there is any discrepancy, the more complete descriptions will govern. TX Health Benefits Pool reserves the right to amend or terminate the plan at any time, which may affect the information provided in these Plan Highlights.

BENEFIT COVERAGE	NETWORK YOU PAY	OUT-OF-NETWORK YOU PAY																								
Deductible Individual Family	\$1,500 \$3,000	\$3,000 \$6,000																								
Out of Pocket Maximum (includes deductible, copays, and coinsurance) Individual Family	\$3,000 \$6,000	Unlimited Unlimited																								
Coinsurance	20%	50%																								
Office Visits Primary Care Specialist	\$30 Copay \$60 Copay	50% after deductible 50% after deductible																								
Preventative Care	No Charge	50% after deductible																								
Telehealth (general medicine)	No Charge	Not Covered																								
Diagnostic Lab / X-Ray In an Office, Outpatient facility, Lab Drawing Site or Free-Standing Imaging Center Inpatient/Outpatient surgery or facility treatment room	No Charge 20% after deductible	50% after deductible 50% after deductible																								
Major Imaging (CT scan, PET scan, MRI, nuclear medicine)	20% after deductible	50% after deductible																								
Inpatient Hospital (prior authorization required) Facility Charges Physician Charges	20% after deductible 20% after deductible	50% after deductible 50% after deductible																								
Emergency Room Facility Charges (emergency room fee waived if admitted) Physician Charges	Emergency Room Fee Per Visit \$500 plus 20% after deductible 20% after deductible	Emergency Room Fee Per Visit \$500 plus 20% after deductible 20% after deductible																								
Urgent Care	\$75 Copay	50% after deductible																								
Outpatient Surgery	20% after deductible	50% after deductible																								
Prescription Drug Plan (per 30-day/60-day/90-day supply retail or mail order) Disease Management Maintenance (generic) Tier 1 - lower-cost generics and some brand name drugs Tier 2* - includes most brands and some higher cost generics Tier 2 - insulins Tier 3* - non-preferred drugs Tier 4 - speciality drugs Tier 5 - cost share drugs	<table> <tr> <th>30-Day Supply</th><th>60-Day Supply</th><th>90-Day Supply</th></tr> <tr> <td>\$0 copay</td><td>\$0 copay</td><td>\$0 copay</td></tr> <tr> <td>\$10 copay</td><td>\$20 copay</td><td>\$30 copay</td></tr> <tr> <td>\$45 copay</td><td>\$90 copay</td><td>\$135 copay</td></tr> <tr> <td>\$25 copay</td><td>\$50 copay</td><td>\$75 copay</td></tr> <tr> <td>\$90 copay</td><td>\$180 copay</td><td>\$270 copay</td></tr> <tr> <td>\$150 copay</td><td>N/A</td><td>N/A</td></tr> <tr> <td>\$175 copay</td><td>\$350 copay</td><td>\$525 copay</td></tr> </table>	30-Day Supply	60-Day Supply	90-Day Supply	\$0 copay	\$0 copay	\$0 copay	\$10 copay	\$20 copay	\$30 copay	\$45 copay	\$90 copay	\$135 copay	\$25 copay	\$50 copay	\$75 copay	\$90 copay	\$180 copay	\$270 copay	\$150 copay	N/A	N/A	\$175 copay	\$350 copay	\$525 copay	Not Covered
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*If a participant obtains a brand-name drug when a preferred generic equivalent is available, they are responsible for the brand copay plus the cost difference between the brand-name drug and the preferred generic drug.

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Out of Pocket Maximum (includes deductible, copays, and coinsurance) Individual Family	\$3,400 \$6,800	Unlimited Unlimited																								
Coinsurance	0% after deductible	30% after deductible																								
Office Visits	No Charge after Deductible	30% after deductible																								
Preventative Care	No Charge	30% after deductible																								
Telehealth (general medicine)	\$48 per visit until deductible is met	Not Covered																								
Diagnostic Lab / X-Ray	No Charge after deductible	30% after deductible																								
Major Imaging (CT scan, PET scan, MRI, nuclear medicine)	No Charge after deductible	30% after deductible																								
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*If a participant obtains a brand-name drug when a preferred generic equivalent is available, they are responsible for the brand copay plus the cost difference between the brand-name drug and the preferred generic drug.

¹When a member of a family unit satisfies the Individual Deductible amount, no further deductible will be required for him or her.



Get more value from your healthcare dollars with a health savings account.

Enroll in a health savings account (HSA) and start saving today.

How does an HSA work?

An HSA is a personal savings account that allows you to set aside pre-tax dollars for current and future healthcare expenses for you and your dependents, even if they are not covered under your primary health plan. You are eligible to open an HSA if you are enrolled in an HSA-eligible high-deductible health plan.

You choose an annual election amount, up to \$4,400 for individuals and \$8,750 for families. The money is placed in your account via payroll deduction, online banking transfer, or a direct contribution. Once your account is funded, you can choose to use the money to pay for current healthcare expenses or keep the funds in your account and watch your savings grow.

If you are 55 or over, you have the option to contribute an additional \$1,000 annually.

Why should I enroll in an HSA?

High-deductible health plans typically have lower monthly premiums and greater out-of-pocket costs. An HSA helps ensure you have money set aside to pay for out-of-pocket healthcare expenses.

But an HSA is also a powerful investment vehicle and can be a smart addition to your retirement strategy. What makes an HSA such a great retirement investment tool? Simply put, money goes into an HSA tax-free, grows tax-free, and comes out tax free. That means you will never be taxed when you use HSA dollars for qualified medical expenses. No other investment account offers this benefit!

How much can you potentially save for retirement?

Annual Contribution Over 25 Years	Tax Savings*	Balance at Retirement
\$600	\$4,050	\$30,668
\$2,400	\$16,200	\$122,672
\$3,550	\$23,975	\$181,453
\$7,100	\$47,925	\$362,906



How do I use my HSA to pay for healthcare expenses?

You can use your Benefits Card MasterCard to pay your providers for eligible healthcare expenses, or pay with your personal funds and withdraw funds from your HSA to reimburse yourself for the expenses.

Qualifying expenses

What qualifies?

HSA funds can cover costs for:

- Copays, deductible payments, coinsurance
- Doctor office visits, exams, lab work, x-rays
- Hospital charges
- Prescription drugs
- Dental exams, x-rays, fillings, crowns, orthodontia
- Vision exams, frames, contact lenses, contact lens solution, laser vision correction
- Physical therapy
- Chiropractic care
- Medical supplies and first aid kits
- Over-the-counter medications
- COBRA premiums
- And much more...

What doesn't qualify?

Certain expenses are not eligible, for instance:

- Expenses incurred prior to opening your HSA
- Cosmetic procedures or surgery
- Dental products for general health
- Personal hygiene products

A comprehensive list of eligible expenses can be found at www.txhb.gov

Online & mobile access

Get instant access to your account with the **TX Health Benefits Pool Member Portal**

- View your account balance and transaction history
- Submit and view claims
- Upload and store receipts
- Make contributions
- Invest HSA funds
- View important alerts and communications
- Sign up for direct deposit
- Sign up for text message alerts



Register for the TX Health Benefits Pool Member Portal at www.txhb.gov

Helpful hints

- You must have funds in your HSA before you can spend them.
- You can change your election amount at any time during the plan year.
- You own the HSA, which means the money in the account is yours to keep and stays with you, even if you change medical plans or leave your employer.
- Remember, withdrawals for qualified healthcare expenses are never taxable.
- Be a savvy HSA consumer and ask about the cost of procedures and provider visits to ensure you are getting the best care at the best price.
- Save your receipts because the IRS may audit your HSA transactions.
- Unused funds roll over year to year and once your account balance reaches \$750 you have the option to invest your funds and accelerate your account savings.
- While your HSA funds are intended for healthcare expenses, once you reach 65 you have the option to use your account for any purpose, without penalty. You'll just owe income taxes on withdrawals for non-qualified expenses.
- The easiest way to manage your account is online at www.txhb.gov

*For illustrative purposes. Savings calculations are based on a federal tax rate of 22%, a state tax rate of 5%, & an average interest rate of 5%. Your tax situation may be different. Consult a tax advisor.

Dental III Plan with Orthodontia



Your plan offers a dental PPO through BlueCare DentalSM. Your dental deductible and co-insurance will remain the same whether you choose to use an in-network or out-of-network provider. However, by using a BlueCare DentalSM provider, you will not be balance billed for any covered services in excess of the BlueCare DentalSM contracted rate.

This Plan Highlights addresses only particular aspects of the benefits available under the Plan. Various other expenses, limits, exclusions, and other rules also apply. For more details about your benefits, please refer to the individual summary plan descriptions (SPDs), plan document, certificate of coverage, or (where applicable) insurance contracts for each plan. In the case of any discrepancy, these more complete descriptions will govern. TX Health Benefits Pool reserves the right to amend or terminate the plan at any time, which may affect the information provided in this Plan Highlights.

BENEFIT COVERAGE	IN-NETWORK YOU PAY	OUT-OF-NETWORK YOU PAY
Deductible <i>(per individual)</i>		
Tier 1	\$0	\$0
Tiers 2 & 3 (combined)	\$50	\$50
Tier 4	\$50 per Lifetime	\$50 per Lifetime
Benefit Maximum <i>(per individual)</i>		
Tier 1, 2 & 3 (combined)	\$2,000	\$2,000
Tier 4	\$3,000 per Lifetime	\$3,000 per Lifetime
Tier 1		
Oral exams		
Prophylaxis treatments		
Fluoride treatments		
Sealants	No Charge	No Charge after Reasonable and Customary Charges
Bitewings X-rays		
Full mouth X-rays		
Periapical / Intraoral X-rays		
Space Maintainers		
Tier 2		
Emergency oral exams		
X-rays (non-preventive)		
Fillings		
Crowns		
Extractions	20% after deductible	20% of Reasonable and Customary after deductible
Anesthesia		
Endodontics		
Periodontics		
Oral Surgery		
Tier 3		
Mouth guards / appliances		
Inlays/Onlays – repair/replacements	50% after deductible	50% of Reasonable and Customary after deductible
Crowns – repair / replacement		
Dentures / Partial dentures		
Tier 4		
Orthodontia (Children to age 19 only)	No Charge after Reasonable and Customary Charges after deductible	No Charge after Reasonable and Customary Charges after deductible

This contains proprietary and confidential information of TX Health Benefits Pool. TX Health Benefits Pool is a non-profit trust organization created by political subdivisions to provide group benefits services to participating political subdivisions and is not an insurance company. Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.



TX Health Benefits Pool - Premium



40% OFF

additional complete pair of prescription eyeglasses

20% OFF

non-covered items, including non-prescription sunglasses

Find an eye doctor (Insight Network)

- 866.804.0982
- eyemed.com
- EyeMed Members App
- For LASIK, call 1.800.988.4221

Heads Up

You may have additional benefits.

Log into eyemed.com/member to see all plans included with your benefits.

SUMMARY OF BENEFITS

VISION CARE SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK MEMBER REIMBURSEMENT
EXAM SERVICES		
Exam	\$0 copay	Up to \$65
Retinal Imaging	Up to \$39	Not covered
CONTACT LENS FIT AND FOLLOW-UP		
Fit and Follow-up - Standard	\$0 copay	Up to \$40
Fit and Follow-up - Premium	\$0 copay; 10% off retail price, then apply \$40 allowance	Up to \$40
FRAME		
Frame	\$0 copay; 20% off balance over \$225 allowance	Up to \$160
STANDARD PLASTIC LENSES		
Single Vision	\$0 copay	Up to \$30
Bifocal	\$0 copay	Up to \$50
Trifocal	\$0 copay	Up to \$70
Lenticular	\$0 copay	Up to \$70
Progressive - Standard	\$0 copay	Up to \$50
Progressive - Premium Tier 1 - 4	\$30 - 175 copay	Up to \$50
LENS OPTIONS		
Anti Reflective Coating - Standard	\$45	Up to \$5
Anti Reflective Coating - Premium Tier 1 - 3	\$57 - 85	Up to \$5
Photochromic - Non-Glass	\$75	Not covered
Polycarbonate - Standard	\$0 copay	Up to \$5
Scratch Coating - Standard Plastic	\$15	Not covered
Tint - Solid and Gradient	\$15	Not covered
UV Treatment	\$15	Not covered
All Other Lens Options	20% off retail price	Not covered
CONTACT LENSES		
Contacts - Conventional	\$0 copay; 15% off balance over \$225 allowance	Up to \$160
Contacts - Disposable	\$0 copay; 100% of balance over \$225 allowance	Up to \$160
Contacts - Medically Necessary	\$0 copay; paid in full	Up to \$210
OTHER		
Hearing Care from Amplifon Network	Up to 64% off hearing aids; call 1.877.203.0675	Not covered
LASIK or PRK from U.S. Laser Network	15% off retail or 5% off promo price; call 1.800.988.4221	Not covered
FREQUENCY	ALLOWED FREQUENCY - ADULTS	ALLOWED FREQUENCY - KIDS
Exam	Once every plan year	Once every plan year
Frame	Once every plan year	Once every plan year
Lenses	Once every plan year	Once every plan year
Contact Lenses	Once every plan year	Once every plan year

(Plan allows member to receive either contacts and frame, or frames and lens services)

EyeMed reserves the right to make changes to the products available on each tier. All providers are not required to carry all brands on all tiers. For current listing of brands by tier, call 866.939.3633. No benefits will be paid for services or materials connected with or charges arising from: medical or surgical treatment, services or supplies for the treatment of the eye, eyes or supporting structures; Refraction, when not provided as part of a Comprehensive Eye Examination; services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof; orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses; any Vision Examination or any corrective Vision Materials required by a Policyholder as a condition of employment; safety eyewear; solutions, cleaning products or frame cases; non-prescription sunglasses; plano (non-prescription) lenses; plano (non-prescription) contact lenses; two pair of glasses in lieu of bifocals; electronic vision devices; services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order; or lost or broken lenses, frames, glasses, or contact lenses that are replaced before the next Benefit Frequency when Vision Materials would next become available. Fees charged by a Provider for services other than a covered benefit and any local, state or Federal taxes must be paid in full by the Insured Person to the Provider. Such fees, taxes or materials are not covered under the Policy. Allowances provide no remaining balance for future use within the same Benefit Frequency. Some provisions, benefits, exclusions or limitations listed herein may vary by state. Plan discounts cannot be combined with any other discounts or promotional offers. In certain states members may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see online provider locator to determine which participating providers have agreed to the discounted rate.

Ready to live your best EyeMed life?

There's so much more to your vision benefits than copays and coverage. Get ready to see the good stuff for yourself.

Your network is the place to start

See who you want, when you want. You have thousands of providers to choose from – independent eye doctors, your favorite retail stores, even online options.

Keep your eyes open for extra discounts

Members already save an average 71% off retail using their EyeMed benefits,¹ but our long list of special offers takes benefits even further.

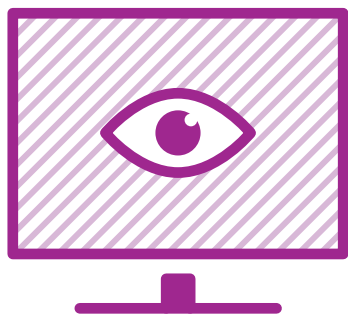
Remember, you're never alone

We're always here to help you use your benefits like a pro. Stay in-the-know with text alerts or healthy vision resources from the experts. If it can make benefits easier for you, we do it.

¹Based on weighted average of sample transactions; EyeMed Insight network/\$10 exam copay/\$10 materials copay/\$120 frame or contact lens allowance.



eye
Med



Create a member account at eyemed.com

Everything is right there in one spot. Check claims and benefits, see special offers and find an eye doctor – search for one with the hours, location and brands you want. For maximum mobility, try the EyeMed Members App (Google Play or App Store).

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS

PEARLE
VISION

OPTICAL



Lighting Your Path to the Right Surgical Care

What is Lantern?

Lantern can help you get the best care when you need planned, nonemergency surgery. This money-saving benefit is available at no additional cost to you as part of your benefits.

Here's What's Covered

In partnership with TXHB, we cover the most expensive costs associated with surgery, so you'll pay less for your procedure when you use your Lantern benefit. Your coverage includes:*

- Dedicated support and guidance
- Personalized matching with the best surgeon for your unique needs
- Consults and appointments with your Lantern surgeon
- Anesthesia, procedure and facility (hospital) fees

Let Us Guide You Back to Health

3 Steps to the Best Care

STEP 1

Call a Care Advocate to get started. They'll share more information about your benefits and ask about the care you're looking for.

STEP 2

Based on your needs, your Care Advocate will match you with a hand-picked list of excellent surgeons.

STEP 3

After you choose a surgeon, your Care Advocate will help set up appointments and guide you through every step of the experience.

Call Us to Learn More at (855) 715-1684

* Testing, scans, imaging, durable medical equipment, and physical therapy expenses may not be included. However, coverage may be available through your medical plan. If TXHB receives a termination notice from your group, all open services with Lantern will immediately be canceled and no new procedures will be approved.

In the event of a medical emergency, call 911 or visit your nearest emergency room.



BlueCross BlueShield of Texas



Retrain Your Brain



See how much better life can feel with digital mental health programs from Learn to Live.¹

More than half of people will struggle with a mental health concern at some point in their lives.² But you can learn new skills to break old patterns that may be holding you back. Digital mental health programs from Learn to Live can help you get your mental health on track so you can feel better and enjoy life more.

Find out where you may need support

An online assessment helps pinpoint the right programs for you, such as:

- Stress, anxiety and worry
- Depression
- Insomnia
- Social anxiety
- Substance use
- Panic
- Resiliency



Get a mental health tune-up — online



Learn to adjust unhelpful thoughts and control your moods

Explore quick and easy lessons whenever it fits your schedule. A little homework between sessions helps you keep up your progress. Activities are based on therapy techniques with a track record of helping people get better.



An expert coach can guide you

If you need one-on-one support to reach your goals, connect with a coach by phone, text or email. They'll lift you up, cheer you on and help you master your new skills.



Your personal details are private

Just like with face-to-face therapy, your personal results, program progress and messages with your coach will not be shared with your employer.



Check out the programs included at no added cost through your Blue Cross and Blue Shield of Texas (BCBSTX) plan:

1. Log in at **bcbstx.com**.
2. Click **Wellness**.
3. Choose **Digital Mental Health**.

Or tap **Digital Mental Health** in the BCBSTX App.

Register a Minor

BCBSTX members 13 to 17 years old can also use the programs. Once you've logged in to Learn to Live using the steps above, go the **Resources** tab. Then find the **Register a Minor** link to send your teen a registration email.

1. Learn to Live provides educational behavioral health programs; members considering further medical treatment should consult with a physician.

2. <https://www.cdc.gov/mentalhealth/learn/index.htm>

Learn to Live, Inc. is an independent company that provides online behavioral health programs and tools for members with coverage through Blue Cross and Blue Shield of Texas.

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Get The Right Care for Your Mental Health

We know everyone's mental health journey is one-of-a-kind.

Our new Mental Health Hub can help guide you to the best care for your needs. The Hub is an online tool that provides access to mental health providers, videos, podcasts, articles and more!

It covers 200+ mental health and wellbeing topics such as:

- Anxiety
- Stress
- Resilience
- Depression
- Substance Use
- Relationships
- Parenting
- Self-care
- Eating Disorders

The Hub also features over 15 different wellbeing assessments to help you learn more about your mental health, including our comprehensive Wellness Check-In Assessment. Most of them can be completed in just a few minutes. Based on your results, you will receive a list of recommended resources that match your needs. They may include counseling, self-paced programs and/or medication management.

Wellness Check-in Assessment



This a great starting point! When you first access the Hub, you will be prompted to take it. You can retake this assessment as many times as you like to track your progress, and you can use it for covered dependents, including children, too.

1 in 5

PEOPLE IN THE U.S. STRUGGLE
WITH THEIR MENTAL HEALTH¹



Prioritize Your Mental Wellbeing

With the Mental Health Hub, you have direct access to mental health specialists, if needed, including those who treat:

- Eating disorders – Equip
- Pediatric mental health – Manatee
- Obsessive-compulsive disorders – NOCD
- Substance use disorders – Workit Health

You can also search for additional, in-network mental health providers (virtual and in-person) or check out self-led programs included with your health plan.

The Mental Health Hub is confidential and available 24/7 at no added cost to you².

Explore it today.

1. Log in to **Blue Access for MembersSM** at **bcbstx.com**
2. Select **Behavioral Health**
3. Choose **Mental Health Hub**



Blue Cross and Blue Shield of Texas is here to help you. If you need assistance, call the number of the back of your member ID card.

For medical emergencies, call 911. For mental health emergencies, call or text the 988 Suicide & Crisis Lifeline.

This is not a substitute for the independent medical judgment of a physician or other health care provider. Members are instructed to consult with their health care provider before beginning their journey toward wellness.

1. National Alliance on Mental Illness, Mental Health By The Numbers, April 2023

2. Standard copay and coinsurance rates will apply if you seek treatment from a provider.

Equip is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide member health platform and tools, care and disease management, mental health administration/network, health information content, provider networks and telehealth for members with coverage through BCBSTX.

Manatee, NOCD and Workit Health are mental health providers contracted with NovaWell. NovaWell is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide member health platform and tools, mental health administration network and health information content for members with coverage through BCBSTX.

BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

Overcoming Stigma Together



Many people struggling with their mental health do not seek help because of stigma. BCBSTX is committed to overcoming stigma together with you.

Here are a few ways to get started:

- Learn more about mental health.
- Take care of your mental wellbeing every day.
- Share information with friends and family.
- Seek professional care if needed.

Life/AD&D/Disability Coverage

Brushy Creek MUD



Your employer has chosen to make the following benefits available to you and your family through **The Standard Life Insurance Company (The Standard)**.

This document addresses only particular aspects of the benefits available from **The Standard**. Various other expenses, limits, exclusions, and other rules also apply. For more details about your benefits, please refer to the individual Summary Plan Descriptions (SPDs), plan document, certificate of coverage, or (where applicable) insurance contracts for each plan. In case of any discrepancy, these more complete descriptions will govern. TX Health Benefits Pool reserves the right to amend or terminate the plan at any time, which may affect the information provided in this document.

BENEFIT COVERAGE		BENEFIT DETAILS	PREMIUMS	
Employee Basic Life / AD&D		\$50,000	Employer Paid	
Voluntary Dependent Life	Spouse:	\$10,000	Employee Paid	
	Child(ren):	\$2,000	\$2.76 per family	
Additional/Optional Employee Life/AD&D	50% increments of base annual salary - The maximum amount is 3x Base Annual Salary; \$300,000 maximum - Evidence of Insurability is required if enrolling or increasing the amount after first 31 days of eligibility		Employee Paid	
			Age Band	Rate per \$1,000
			Under 30	\$0.041
			30-34	\$0.052
			35-39	\$0.091
			40-44	\$0.129
			45-49	\$0.198
			50-54	\$0.332
			55-59	\$0.595
			60-64	\$0.913
			65-69	\$1.513
			70 or over	\$2.431
Short Term Disability (STD)	Income Replacement:	66 2/3% of weekly pay	Employer Paid	
	Maximum Benefit:	\$1000/week		
	Maximum Benefit Period:	13 weeks		
	Elimination Period:	15th day accident / 15th day sickness/pregnancy		
Long Term Disability (LTD)	Income Replacement:	66 2/3% of monthly pay	Employer Paid	
	Minimum Benefit:	\$100/month		
	Maximum Benefit:	\$6000/month		
	Elimination Period:	90 days		
	Own Occupation Period:	24 months		





Digital Self-Management Programs May Help You Develop a Healthier Lifestyle

With Well onTarget® Digital Self-Management Programs, you'll get tips and techniques and the resources you'll need to help support your wellness goals.

Our Digital Self-Management Programs consist of:

1. Interactive programs with learning activities and content that focus on behavioral changes to reinforce healthier habits.
2. Educational programs that inform about symptoms, treatment options and lifestyle changes.

These two learning methods allow you to study on your own time and may help you get to the next level of wellness.

Earn Blue PointsSM

You can earn 1,000 Blue Points once per quarter when you complete a digital self-management program. You may redeem points for gift cards for yourself or family and friends.

Easy to Learn

Interactive and educational programs are developed in an easy-to-learn format. Content addresses topics that are preventive in nature and based on recommendations from the Centers for Disease Control and Prevention; Academy of Nutrition and Dietetics; National Heart, Lung, and Blood Institute's Obesity Education Initiative and Physical Activity Guidelines put forth by the U.S. Department of Health and Human Services. A certificate of completion is available upon successful completion of any program.

Easy to Access

The programs are easy to access through the Well onTarget Member Wellness Portal at wellontarget.com. You can also use the Well onTarget mobile app, AlwaysOn Wellness, to register for a Digital Self-Management Program.

Well onTarget®

Program Descriptions

Some programs are interactive and you can create daily habits to track as part of the program. Midpoint and final assessments to check the effectiveness of the daily habits may help you progress toward your goals. Other programs are educational, with information about symptoms, causes, available treatment options and lifestyle changes. Each day you'll find an additional resource such as a video, article, podcast or links to external communities and resources.

Interactive Programs (Six weeks)

Managing Your Stress

If you have high levels of unmanaged stress, this program is for you. It uses cognitive behavioral strategies and relaxation techniques to help you manage your stress effectively.

Quitting Tobacco

The program addresses many factors that contribute to addiction, including physical, psychological, social and cultural.

Achieving Your Healthy Weight

You will learn about behavioral and environmental factors that influence and contribute to unhealthy weight gain.

Maintaining Your Healthy Weight

If you want to maintain a healthy weight, you will learn about lifestyle factors that influence weight including nutrition, physical activity, stress and sleep.

Nutrition For Better Health

Improve your health and reduce the risk of major chronic diseases through proper nutrition and healthy eating habits.

Enhancing Your Physical Activity

You will learn ways to enhance your fitness levels by being more active in your daily life.

Improving Your Blood Pressure

If you have hypertension you can benefit from this program by learning about the management of high blood pressure through healthy behaviors such as weight control, physical activity, good dietary choices, quitting tobacco and managing stress.

Improving Your Oral Health

Oral health is something many take for granted. You'll learn how important oral health is to your overall well-being, find out more about common oral conditions, understand treatments and discover how to attain or maintain good oral health.

Improving Your Sleep

Learn about healthy sleep patterns, how to identify personal barriers to a restful sleep and how to implement healthy sleep habits.

Living With Diabetes

Content is inspired by the Centers for Disease Control and Prevention (CDC) Diabetes Prevention Program curriculum and addresses lifestyle factors related to diet, physical activity, sleep and regular medical care.

Staying Tobacco Free

After quitting tobacco, staying tobacco-free is a daily effort. The program addresses the complex physical, psychological and socio-cultural factors that influence an individual's desire to use tobacco products. Key components of this program are trigger avoidance and social support.

Financially Fit

This financial program will help you learn more about financial wellness, but is especially geared toward those who are experiencing some level of stress related to their personal finances. It guides you through the basics of building a financial wellness plan including: defining financial goals, evaluating your financial situation, reviewing your monthly expenses, eliminating debt, saving for the future and planning for retirement.



WITH WELL ONTARGET DIGITAL SELF-MANAGEMENT PROGRAMS, YOU CAN LEARN ABOUT STEPS TO HELP CHANGE HABITS THAT MAY BE KEEPING YOU FROM A HEALTHY LIFESTYLE.

Program Descriptions

Educational Programs (Six lessons in each program)

Healthy Bones and Joints

The musculoskeletal disorders course is for anyone who is experiencing bone and joint issues or who has been diagnosed with conditions such as osteopenia, osteoporosis and osteoarthritis. It provides education on these issues and promotes lifestyle changes for risk factors including diet, physical activity, fall prevention strategies, tobacco and alcohol use and medication adherence.

Improving Your Cholesterol

If you have high cholesterol and want to lower it, you'll be guided in developing lasting lifestyle changes that have been shown to keep cholesterol in check. Learn about weight, nutrition, physical activity and tobacco as they relate to cholesterol.

Managing Your Metabolic Syndrome

If you have this condition or are at risk for developing it, you will learn more about methods to improve your health. The program covers each of the five risk factors that contribute to metabolic syndrome: abdominal obesity, high blood pressure, high triglycerides, high blood sugar and low high-density lipoprotein (HDL).

Preventive Health: Reducing Your Risks

This program is for everyone who wants to make good health choices in their daily lives. You will learn about screenings, immunizations and lifestyle changes that can help reduce health risks from heart disease, cancer, stroke, chronic obstructive pulmonary disease (COPD) and diabetes.

Preventing Diabetes

This program was developed for those who are at risk for diabetes or have already been diagnosed with the condition. The program is inspired by the CDC's Diabetes Prevention Program curriculum and addresses lifestyle factors related to diet, physical activity, sleep and regular medical care.

Living With Asthma

The content of this program promotes education about asthma as well as getting regular medical care and controlling symptoms and environmental factors that worsen asthma. It also addresses exercise for individuals with well-controlled asthma.

Living With Chronic Obstructive Pulmonary Disease (COPD)

You will receive general education on COPD that addresses lifestyle modifications that can improve quality of life including those related to diet, tobacco cessation and medical treatment adherence.

Living With Congestive Heart Failure (CHF)

The CHF program provides information on the disease and lifestyle modifications that can improve quality of life, including diet, physical activity, weight management, stress management, sleep, tobacco and alcohol use and other special considerations for those living with CHF.

Living With Coronary Artery Disease (CAD)

The CAD program addresses lifestyle modifications that can improve quality of life including those related to diet, physical activity, weight management, stress management and tobacco use.

Healthy Pregnancy (Five Programs)

Five programs include: Pre-pregnancy, First Trimester, Second Trimester, Third Trimester and Post Pregnancy. This series of programs is designed for women who are pregnant or thinking about becoming pregnant. The content promotes maternal and child health from pre-conception to post-delivery with a goal to optimize the health and normal development of mothers and their babies.



BlueCross BlueShield
of Texas



Blue PointsSM Are Rewards for Healthy Living

It may be hard to consistently maintain a healthy lifestyle. That's why the Well onTarget program offers a little motivation with Blue Points rewards.¹ The program may help you get on track, and stay on track, to reach your wellness goals.

With the Blue Points program, you will be able to earn points for regularly participating in many different healthy activities. You can redeem these points for gift cards for yourself or friends and family.

Well onTarget[®]

Created with your needs in mind, the Blue Points program has many convenient, user-friendly, personalized and flexible features:

Earn Points Instantly

The program gives you points immediately, so you can start using them right away.²

Easily Manage Your Points

The interactive Well onTarget portal, available at wellontarget.com, employs the the latest user-friendly technology. This makes it easy to find out how many points are available for you to earn. You can also track the total number of points you've earned year-to-date. All of your points information will appear on one screen.

Choose from a Large Selection of Gift Card Rewards.

Redeem your points for digital gift cards from a variety of over 75 merchants like Amazon, Best Buy and others.^{3,4} They'll be available at **wellontarget.com** and in the AlwaysOn mobile app. Example of redemption below:

Redeem for a value

YOU HAVE: 10000 Points

Card Type

Digital Card

☒ Digital Card will be delivered to you by email or sms

Select Value

\$3
526 Points

\$4
702 Points

\$5
877 Points

\$10
1754 Points

\$25
4386 Points

\$50
8772 Points

\$100
17554 Points

Custom Value (\$3-\$2000)

0 Points

Proceed to checkout

Participate in Activities That Match Your Goals

Look how quickly your Blue Points can add up! Here are some sample activities you can complete to earn Blue Points:

Activities	Potential Blue Points Amounts
Completing the Health Assessment every six months ⁴	2,500 points every six months
Complete a Self-management Program	1,000 points per quarter
Using the trackers to track your progress toward your goals	10 points, up to a maximum of 70 points per week
Enrolling in the Fitness Program	2,500 points
Adding weekly Fitness Program center visits to your routine	Up to 300 points each week
Completing Progress Check-ins	Up to 250 points per month
Connecting a compatible fitness device or app to the portal	2,675 points
Tracking progress using a synced fitness device or app	55 points per day

Log on to **wellontarget.com** today to find all the interactive tools and resources you need to start racking up Blue Points. Keep yourself motivated to earn more points by seeing the gift cards you can select from and checking out all the rewards you can earn for adopting — and continuing — healthy habits.

1. Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for more information. Blue Points will expire 90 days after coverage on a qualifying BCBSTX plan terminates.

2. This does not apply to points you earn for completing Fitness Program activities.

3. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

4. Merchants are subject to change.

Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program. Well onTarget is an informational resource provided to members and is not a substitute for the independent medical judgment of a health care provider. Members are instructed to consult with their health care provider before beginning their journey toward wellness.

The Fitness Program is provided by Tivity Health®, an independent contractor that administers the Prime Network of fitness centers. The Prime Network is made up of independently owned and operated fitness centers.



AlwaysOn Takes Wellness On the Go



Well onTarget® makes it easy to fit wellness into your schedule with the AlwaysOn Wellness app.

Meet Your Wellness Needs

The AlwaysOn Wellness mobile app has a wide variety of easy-to-use, features that allow you to:

- Take your Health Assessment*
- Set personal health and wellness goals and track your progress
- Take an online educational program
- View your Blue Points^{SM**} balance
- Track data synced from more than 80 fitness devices and apps

Syncs with Well onTarget Portal

The app automatically syncs with Well onTarget activity.



To get started, just follow these steps:

1. If you haven't registered on the Well onTarget portal, go to **wellontarget.com** and register.
2. Download the AlwaysOn Wellness mobile app in the Apple or Google store.
3. Open the app and click on "Create an Account."
4. Follow the prompts to verify information from your member ID card.

Questions about the app or the Well onTarget program?

Call Customer Service at **877-806-9380**.

The mobile app is available for iPhone® and Android™ smartphones. It can help you regularly connect with your wellness program, work on goals and stay inspired — anytime and anywhere. Visit the app stores to download the app.

* Well onTarget is a voluntary wellness program available to all employees. Completion of the Health Assessment is not required for participation in the program.

** Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at **wellontarget.com** for further information. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

AlwaysOn is owned and operated by Onlife Health Inc, an independent company that provides digital health management for members with coverage through Blue Cross and Blue Shield of Texas. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.