Curbell, Inc. POS 7200 QHDHP $1,700/$3,400-Copay
Group: 10827618, 619, 620

This program is a qualified high deductible plan as defined by the Internal Revenue Service. It is designed for use with a Health Savings Account (HSA). On the chart below, you'll see what you pay for specific services. You may be responsible for a facility fee, clinic charge or similar fee or charge (in addition to any professional fees) if your office visit or service is provided at a location that qualifies as a hospital department or a satellite building of a hospital.

Benefit	In Network	Out of Network
General Provisions		
Effective Date	April 1, 2026	
Benefit Period (1)	Contract Year	
Deductible (per benefit period) Individual Family	 $1,700 $3,400	
Deductible Accumulation (2)	Non-Embedded	
Coinsurance - payment based on the plan allowance	0% after deductible	30% after deductible
Out-of-Pocket Maximum (Includes any medical and prescription drug deductibles, coinsurance, and copays, Network only) Once met, the plan pays 100% of covered services for the rest of the benefit period. Individual Family	 $3,400 $6,800	 $6,450 $12,900
Out-of-Pocket Accumulation (2)	Embedded	Embedded
Office/Urgent Care Visits		
Primary Care Provider Office Visits & Virtual Visits	$25 copay after deductible	30% after deductible
Specialist Office Visits & Virtual Visits	$25 copay after deductible	30% after deductible
Virtual Visit Provider Originating Site Fee	0% after deductible	30% after deductible
Urgent Care Center Visits	$35 copay after deductible	$35 copay after deductible
Telemedicine Services (3)	0% after deductible	not covered
Preventive Care (4)		
Routine Adult		
Physical Exams	covered in full	not covered
Adult Immunizations	covered in full	30% after deductible
Routine Gynecological Exams, including a Pap Test	covered in full	30% after deductible
Breast Cancer Screenings	covered in full	30% after deductible
Diagnostic Services and Procedures	covered in full	30% after deductible
Routine Pediatric		
Physical Exams	covered in full	30% after deductible
Pediatric Immunizations	covered in full	30% after deductible
Diagnostic Services and Procedures	covered in full	30% after deductible
Emergency Services		
Emergency Room Services (5)	$50 copay (waived if admitted) after deductible	
Ambulance - Emergency and Non-Emergency	$50 copay after deductible	$50 copay after deductible
Hospital and Medical / Surgical Expenses (5)		
Hospital Inpatient (including maternity)	$250 inpatient copay/admission after deductible	30% after deductible
Hospital Outpatient	see service category (i.e. lab, surgery, imaging)	see service category (i.e. lab, surgery, imaging)
Outpatient Surgery (facility)	$75 copay after deductible	30% after deductible
Surgical Services (professional) • Office	$25 copay after deductible	30% after deductible
• Outpatient or Ambulatory Surgery	0% after deductible	30% after deductible
• Inpatient	0% after deductible	30% after deductible
Medical Care (including inpatient visits and consultations)	0% after deductible	30% after deductible
Therapy Services		
Physical Therapy	$25 copay after deductible	30% after deductible

Benefit	In Network	Out of Network
	limit: 30 visits/benefit period aggregate with occupational therapy and speech therapy	
Speech Therapy	$25 copay after deductible	30% after deductible
	limit: 30 visits/benefit period aggregate with occupational therapy and physical medicine	
Occupational Therapy	$25 copay after deductible	30% after deductible
	limit: 30 visits/benefit period aggregate with speech therapy and physical medicine	
Respiratory Therapy	$25 copay after deductible	30% after deductible
Spinal Manipulations	$25 copay after deductible	30% after deductible
Cardiac Rehabilitation Therapy	$25 copay after deductible	30% after deductible
	limit: 24 visits/benefit period	
Infusion Therapy		
Office	$25 copay after deductible	30% after deductible
Outpatient	$25 copay after deductible	30% after deductible
Home	0% after deductible	30% after deductible
Chemotherapy	$25 copay after deductible	30% after deductible
Radiation Therapy	$25 copay after deductible	30% after deductible
Dialysis	$25 copay after deductible; 0% after deductible for home dialysis	30% after deductible
Mental Health (MH) / Substance Abuse (SA)		
Inpatient Mental Health Services	$250 inpatient copay/admission after deductible	30% after deductible
Inpatient Detoxification / Rehabilitation	$250 inpatient copay/admission after deductible	30% after deductible
Outpatient Mental Health Services (includes virtual behavioral health visits)	$25 copay after deductible	30% after deductible
Outpatient Substance Abuse Services	$25 copay after deductible	30% after deductible
Other Services		
Allergy Extracts	0% after deductible	30% after deductible
Allergy Injections	$25 copay after deductible	30% after deductible
Applied Behavior Analysis (ABA) for Autism Spectrum Disorder	$25 copay after deductible	30% after deductible
Assisted Fertilization Procedures	not covered	not covered
Dental Services Related to Accidental Injury	see service category (i.e. lab, surgery, imaging)	see service category (i.e. lab, surgery, imaging)
Diabetes Treatment		
Equipment and Supplies	$25 copay/item after deductible	30% after deductible
Diabetes Education Program	$25 copay after deductible	30% after deductible
Diagnostic Services		
Advanced Imaging (MRI, CAT, PET scan, etc.)	$25 copay after deductible	30% after deductible
Basic Diagnostic Services (standard imaging, diagnostic medical, lab/pathology, allergy testing)	$25 copay after deductible	30% after deductible
Mammograms, Medically Necessary	$25 copay after deductible	30% after deductible
Durable Medical Equipment and Supplies	50% after deductible	50% after deductible
Orthotics	50% after deductible	50% after deductible
Prosthetic Devices	0% after deductible; 50% after deductible for external prosthetics	30% after deductible; 50% after deductible for external prosthetics
Home Health Care	$25 copay after deductible	30% after deductible
	limit: 40 visits/benefit period aggregate with visiting nurse	
Hospice	$25 copay for outpatient services after deductible; $250 inpatient copay/admission after deductible	30% after deductible
Maternity (non-preventive professional services) including dependent daughter	$25 copay after deductible (one copay on global professional bill)	30% after deductible
Infertility Counseling, Testing and Treatment	see service category (i.e. lab, surgery, imaging)	see service category (i.e. lab, surgery, imaging)
Skilled Nursing Facility Care	$250 inpatient copay/admission after deductible	30% after deductible
	limit: 60 days/benefit period	

Benefit	In Network	Out of Network
Transplant Services	$250 inpatient copay/admission after deductible	30% after deductible
Prescription Drugs		
Prescription Drug Deductible Individual Family	Integrated with medical deductible Integrated with medical deductible	
Prescription Drug Program (6) Defined by the National Plus NY Pharmacy Network - Not Physician Network. Prescriptions filled at a non-network pharmacy are not covered. Your plan uses the Comprehensive Formulary with an Incentive Benefit Design	**Retail Drugs (30/60/90-day Supply)** Generic Formulary Drugs: $5 / $10 / $15 copay after in-network deductible Brand Formulary Drugs: $30 / $60 / $90 copay after in-network deductible Generic & Brand Non-Formulary Drugs: $50 / $100 / $150 copay after in-network deductible **Select Specialty Drugs - Retail or Mail Order (31-day Supply)** Generic Formulary Drugs: $5 copay after in-network deductible Brand Formulary Drugs: $30 copay after in-network deductible Generic & Brand Non-Formulary Drugs: $50 copay after in-network deductible **Maintenance Drugs through Mail Order (30/60/90-day Supply)** Generic Formulary Drugs: $5 / $10 / $10 copay after in-network deductible Brand Formulary Drugs: $30 / $60 / $60 copay after in-network deductible Generic & Brand Non-Formulary Drugs: $50 / $100 / $100 copay after in-network deductible	

This is not a contract. This benefits summary presents plan highlights only. Please refer to the policy/ plan documents, as limitations and exclusions apply. The policy/ plan documents control in the event of a conflict with this benefits summary.

Jennifer Wood — Signature of Client Representative

Sr. Director of Human Resources — Title

2/11/26 — Date

(1) Your group's benefit period is based on a Contract Year. The Contract Year is a consecutive 12-month period beginning on your employer's effective date. Contact your employer to determine the effective date applicable to your program.
(2) If you are enrolled in a "Family plan", with your non-embedded deductible, the entire family deductible must be satisfied before claims reimbursement begins. With your embedded out-of-pocket maximum, once an individual's out-of-pocket maximum is satisfied, claims will pay at 100% of the plan allowance for covered expenses for the rest of the benefit period. Claims for the remaining family members will pay at 100% once the family out-of-pocket maximum amount is satisfied collectively.
(3) Telemedicine Services must be performed by the Highmark Blue Cross Blue Shield Designated Telemedicine Vendor.
(4) Services are limited to those listed on the Highmark NY Preventive Schedule with Enhancements (Women's Health Preventive Schedule may apply).
(5) Benefits for Emergency Care Services rendered by an Out-of-Network Provider will be paid at the Network services level. Benefits for Hospital Services or Medical Care Services rendered by an Out-of-Network Provider to a member requiring an inpatient admission or observation immediately following receipt of Emergency Care Services will be paid at the Network services level. The member will not be responsible for any amounts billed by the Out-of-Network Provider that are in excess of the plan allowance for such services.
(6) At a retail or mail-order pharmacy, if your deductible has not been met, you pay the entire cost for your prescription drug at the discounted rate Highmark has negotiated. The amount you paid for your prescription will be applied to your deductible. If your deductible has been met, you will only pay any member responsibility based on the benefit level indicated above. You will pay this amount at the pharmacy when you have your prescription filled. The Highmark formulary is an extensive list of Food and Drug Administration (FDA) approved drugs selected for their quality, safety and effectiveness. The formulary was developed by Highmark Pharmacy Services and approved by the Highmark Pharmacy and Therapeutics Committee made up of clinical pharmacists and physicians. All plan formularies include products in every major therapeutic category. Plan formularies vary by the number of different drugs they cover and in the cost-sharing requirements. Your program includes coverage for both formulary and non-formulary drugs at the copayment or coinsurance amounts listed above. Your plan offers the Free Market Health program for select specialty medications. You will be contacted by one of the specialty network pharmacies who will provide quality service, care, and coordination of your specialty prescription fill and delivery. No enrollment necessary.

Highmark Blue Cross Blue Shield of Western New York is a trade name of Highmark Western and Northeastern New York Inc., which is an independent licensee of the Blue Cross Blue Shield Association.