| Employer Name: | Alfred Benesch and Company |
|--------------------------|----------------------------|
| Employer State of Situs: | IL. |
| Name of Issuer: | BCBSIL |
| Plan Marketing Name: | Traditional PPO |
| Plan Year: | 2024 |

Ten (10) Essential Health Benefit (EHB) Categories:

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization (like surgery and overnight stays)
- Laboratory services
- Nental health and substance use disorder (MH/SUD) services, including behavioral health treatment (this includes counseling and psychotherapy)

 Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)

 Pregnancy, maternity, and newborn care (both before and after birth)

- Prescription drugs
 Prescription drugs
 Preventive and wellness services and chronic disease management
 Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)

| _ | 2020-2023 Illinois Essential I | Health Benefit (EHB) Listing | g (P.A. 102-0630) | Employer Plan |
|----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| Item | EHB Benefit | EHB Category | Benchmark Page # Reference | Covered Benefit |
| 1 | Accidental Injury Dental | Ambulatory | Pgs. 71 | yes |
| 2 | Allergy Injections and Testing | Ambulatory | Pg. 74 | yes |
| 3 | Bone anchored hearing aids | Ambulatory | Pgs. 120 | variable |
| 4 | Durable Medical Equipment | Ambulatory | Pg. 75 | yes |
| 5 | Hospice | Ambulatory | Pg. 101 | yes |
| 6 | Infertility (Fertility) Treatment | Ambulatory | Pgs. 109 | yes |
| 7 | Outpatient Facility Fee (e.g., Ambulatory Surgery Center) | Ambulatory | Pg. 83 | yes |
| 8 | Outpatient Surgery Physician/Surgical Services (Ambulatory Patient Services) | Ambulatory | Pg. 83 | yes |
| 9 | Private-Duty Nursing | Ambulatory | Pgs. 118 | No |
| 10 | Prosthetics/Orthotics | Ambulatory | Pg. 76 | yes |
| 11 | Sterilization (vasectomy men) | Ambulatory | Pg. 72 | yes |
| 12 | Temporomandibular Joint Disorder (TMJ) | Ambulatory | Pg. 76 | yes |
| 13 | Emergency Room Services | Emergency services | Pg. 78 | yes |
| 14 | (Includes MH/SUD Emergency) Emergency Transportation/ Ambulance | Emergency services | Pgs.80 | yes |
| 15 | | Hospitalization | | ves |
| 16 | Bariatric Surgery (Obesity) | | Pg. 94 | yes |
| | Breast Reconstruction After Mastectomy | Hospitalization | Pgs. 97 | - |
| 17 | Reconstructive Surgery | Hospitalization | Pgs. 97 | yes |
| _ | Inpatient Hospital Services (e.g., Hospital Stay) | Hospitalization | Pg. 66 | yes |
| 19 | Skilled Nursing Facility Transplants - Human Organ Transplants (Including transportation & | Hospitalization | Pg. 73 | yes |
| 20 | lodging) | Hospitalization | Pg. 83 | yes |
| 21 | Diagnostic Services | Laboratory services | Pgs.91 | yes |
| 22 | Intranasal opioid reversal agent associated with opioid prescriptions | MH/SUD | Pg.109 | yes |
| 23 | Mental (Behavioral) Health Treatment (Including Inpatient | | | |
| | Treatment) | MH/SUD | Pgs. 94 | yes |
| 24 | Treatment) Opioid Medically Assisted Treatment (MAT) | MH/SUD | Pgs. 94 | yes |
| 24 25 | | · | | <u> </u> |
| | Opioid Medically Assisted Treatment (MAT) | MH/SUD | Pg. 94 | yes |
| 25 | Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) | MH/SUD MH/SUD | Pg. 94 Pgs. 94 | yes yes |
| 25 26 | Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry | MH/SUD MH/SUD MH/SUD | Pg. 94 Pgs. 94 Pg. 98 | yes yes yes |
| 25 26 27 | Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication | MH/SUD MH/SUD MH/SUD | Pg. 94 Pgs. 94 Pg. 98 Pg. 115 | yes yes yes yes |
| 25 26 27 28 | Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care | MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care | Pg. 94 Pgs. 94 Pg. 98 Pg. 115 Pg. 77 pg. 90 | yes yes yes yes yes |
| 25 26 27 28 29 | Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service | MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care | Pg. 94 Pgs. 94 Pg. 98 Pg. 115 Pg. 77 pg. 90 Pgs. 94 | yes yes yes yes yes yes yes |
| 25 26 27 28 29 30 | Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs | MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care Prescription drugs | Pg. 94 Pgs. 94 Pg. 98 Pg. 115 Pg. 77 pg. 90 Pgs. 94 | yes yes yes yes yes yes yes yes |
| 25 26 27 28 29 30 31 | Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening | MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care Prescription drugs Preventive and Wellness Services | Pg. 94 Pgs. 94 Pg. 98 Pg. 115 Pg. 77 pg. 90 Pgs. 94 Pgs. 111 | yes yes yes yes yes yes yes yes |
| 25 26 27 28 29 30 31 32 33 | Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services | MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care Prescription drugs Preventive and Wellness Services Preventive and Wellness Services | Pg. 94 Pgs. 94 Pg. 98 Pg. 115 Pg. 77 pg. 90 Pgs. 94 | yes |
| 25 26 27 28 29 30 31 32 33 34 | Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education | MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Matemity, and Newborn Care Prescription drugs Preventive and Wellness Services Preventive and Wellness Services | Pg. 94 Pgs. 94 Pg. 98 Pg. 115 Pg. 77 pg. 90 Pgs. 94 Pgs. 111 Pgs. 75 Pgs. 90 Pgs. 109 | yes |
| 25 26 27 28 29 30 31 32 33 34 35 | Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes | MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care Prescription drugs Preventive and Wellness Services Preventive and Wellness Services Preventive and Wellness Services Preventive and Wellness Services | Pg. 94 Pg. 94 Pg. 98 Pg. 115 Pg. 77 pg. 90 Pgs. 94 Pgs. 111 Pgs. 75 Pgs. 90 Pgs. 109 Pgs. 109 | yes |
| 25 26 27 28 29 30 31 32 33 34 35 36 | Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening | MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care Prescription drugs Preventive and Wellness Services | Pg. 94 Pg. 94 Pg. 98 Pg. 115 Pg. 77 pg. 90 Pgs. 94 Pgs. 111 Pgs. 75 Pgs. 90 Pgs. 109 Pgs. 109 Pgs. 109 | yes |
| 25 26 27 28 29 30 31 32 33 34 35 36 37 | Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive(Birth Control Services Diabeties Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement | MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care Prescription drugs Preventive and Wellness Services | Pg. 94 Pg. 94 Pg. 98 Pg. 115 Pg. 77 pg. 90 Pgs. 94 Pgs. 111 Pgs. 75 Pgs. 90 Pgs. 109 Pgs. 109 Pgs. 109 Pg. 96 Pg. 67 | yes |
| 25 26 27 28 29 30 31 32 33 34 35 36 37 | Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer | MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care Prescription drugs Preventive and Wellness Services | Pg. 94 Pg. 94 Pg. 98 Pg. 115 Pg. 77 pg. 90 Pgs. 94 Pgs. 111 Pgs. 75 Pgs. 90 Pgs. 109 Pgs. 109 Pgs. 109 Pg. 96 Pg. 67 Pg. 89 & 91 | уез уез уез уез уез уез уез уез |
| 25 26 27 28 29 30 31 32 33 34 35 36 37 38 | Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement Pap Testy Prostate-Specific Antigen Tests/ Ovarian Cancer Surveillance Test Preventive Care Services | MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Prescription drugs Preventive and Wellness Services | Pg. 94 Pg. 94 Pg. 98 Pg. 115 Pg. 77 pg. 90 Pgs. 94 Pgs. 111 Pgs. 75 Pgs. 90 Pgs. 109 Pgs. 109 Pgs. 109 Pg. 96 Pg. 67 Pg. 89 & 91 Pg. 84 | уез уез уез уез уез уез уез уез |
| 25 26 27 28 29 30 31 32 33 34 35 36 37 | Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer | MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Pregnancy, Maternity, and Newborn Care Prescription drugs Preventive and Wellness Services | Pg. 94 Pg. 94 Pg. 98 Pg. 115 Pg. 77 pg. 90 Pgs. 94 Pgs. 111 Pgs. 75 Pgs. 90 Pgs. 109 Pgs. 109 Pgs. 109 Pg. 96 Pg. 67 Pg. 89 & 91 | yes |
| 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 | Opioid Medically Assisted Treatment (MAT) Substance Use Disorders (Including Inpatient Treatment) Tele-Psychiatry Topical Anti-Inflammatory acute and chronic pain medication Pediatric Dental Care Pediatric Vision Coverage Maternity Service Outpatient Prescription Drugs Colorectal Cancer Examination and Screening Contraceptive/Birth Control Services Diabetes Self-Management Training and Education Diabetic Supplies for Treatment of Diabetes Mammography - Screening Osteoporosis - Bone Mass Measurement Pap Testy Prostate-Specific Antigen Tests/ Ovarian Cancer Surveillance Test Preventive Care Services | MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD MH/SUD Pediatric Oral and Vision Care Pediatric Oral and Vision Care Prescription drugs Preventive and Wellness Services | Pg. 94 Pg. 94 Pg. 98 Pg. 115 Pg. 77 pg. 90 Pgs. 94 Pgs. 111 Pgs. 75 Pgs. 90 Pgs. 109 Pgs. 109 Pgs. 109 Pg. 96 Pg. 67 Pg. 89 & 91 Pg. 84 | yes |

Special Note: Under Pub. Act 102-0104, eff. July 22, 2021, any EHBs listed above that are clinically appropriate and medically necessary to deliver via telehealth services must be covered in the me manner as when those EHBs are delivered in person.

*NOTE: Medical Necessity, Preauthorization and / or Benefit Limitations may apply to specific benefits. Please see the carrier provided Summary of Benefit Coverage (SBC) and/or Certificate of Coverage for further details.