

## Summary of Lion Advantage HSA Medical Benefits

On the chart below, you'll see what your plan pays 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.

### The Pennsylvania State University – Faculty, Staff, Postdoctoral Appointee, Non-Medicare Retirees

Effective: 01/01/2026

Group Numbers: 106963-00/01/02/03/04/05/06/07/08/09/10/11/12/13/14/15/16/17/18/19/20/21/22/23/24/25/26/27/28/29/30/31/70/71/72/73/74/75/76/77/78/79

Benefit	Network	Out-of-Network
<b>General Provisions</b>		
<b>Benefit Period</b> (1)	Contract Jan 1 to Dec 31	
<b>Deductible</b> (per benefit period)		
Individual	\$1,700	\$3,400
Family	\$3,400	\$6,800
The family deductible and/or out-of-pocket must be met by one or more eligible family members before any individual is deemed to have met their deductible and/or out-of-pocket.		
<b>Plan Pays</b> – payment based on the plan allowance	90% after deductible	70% after deductible
<b>Coinsurance Maximums</b> (excludes deductible) Employee pays 10% of allowance		
Individual	\$1,975	\$3,950
Family	\$3,950	\$7,900
<b>Out-of-Pocket Maximums</b> (Once met, plan pays 100% for the rest of the benefit period) (2)		
Individual	\$3,675	\$7,350
Family	\$7,350	\$14,700
<b>Office/Clinic/Urgent Care Visits</b>		
<b>Retail Clinic Visits</b>	90% after deductible	70% after deductible
<b>Primary Care Provider Office Visits/Virtual Visits</b>	90% after deductible	70% after deductible
<b>Specialist Office Visits/Virtual Visits</b>	90% after deductible	70% after deductible
<b>Urgent Care Center Visits</b>	90% after deductible	70% after deductible
<b>Telemedicine</b> (3) (Well360 Virtual Medicine)	100% (deductible does not apply)	Not Covered
<b>Preventive Care</b>		
<b>Routine Adult</b>		
Physical exams	100% (deductible does not apply)	70% after deductible
Adult immunizations	100% (deductible does not apply)	70% after deductible
Colorectal cancer screening (includes colonoscopy; sigmoidoscopy; barium enema; blood occult)	100% (deductible does not apply)	70% after deductible
Routine gynecological exams, including a Pap Test	100% (deductible does not apply)	70% after deductible
Mammograms, annual routine	100% (deductible does not apply)	70% (deductible does not apply)
Diagnostic services and procedures	100% (deductible does not apply)	70% after deductible
<b>Routine Pediatric</b>		
Physical exams	100% (deductible does not apply)	70% after deductible
Pediatric immunizations	100% (deductible does not apply)	70% after deductible
Diagnostic services and procedures	100% (deductible does not apply)	70% after deductible
<b>Hospital and Medical/Surgical Expenses (including maternity)</b>		
<b>Hospital Inpatient</b>	90% after deductible	70% after deductible
<b>Hospital Outpatient</b>	90% after deductible	70% after deductible
<b>Maternity</b> (non-preventive facility & professional services)	90% after deductible	70% after deductible
<b>Medical/Surgical</b> (except office visits)	90% after deductible	70% after deductible
<b>Emergency Services</b>		
<b>Emergency Room Services</b> (includes emergency medical and emergency accident)	90% after in-network deductible	
<b>Ambulance</b>	90% after deductible	90% after in-network deductible
<b>Therapy and Rehabilitation Services</b>		
<b>Physical Medicine/ Occupational Therapy</b>	90% after deductible	70% after deductible
	Medical Review required for more than 24 visits	
<b>Speech Therapy</b>	90% after deductible	70% after deductible
	Medical Review required for more than 24 visits	

<b>Benefit</b>	<b>Network</b>	<b>Out-of-Network</b>
<b>Spinal Manipulations</b>	90% after deductible Medical Review required for more than 24 visits	70% after deductible
<b>Other Therapy Services</b> (Cardiac Rehab, Infusion Therapy, Chemotherapy, Radiation Therapy, Respiratory Therapy and Dialysis)	90% after deductible	70% after deductible
<b>Mental Health/Substance Use</b>		
<b>Inpatient</b>	90% after deductible	70% after deductible
<b>Inpatient Detoxification/Rehabilitation</b>		
<b>Outpatient</b>	90% after deductible	70% after deductible
<b>Autism Services</b>	90% after deductible	70% after deductible
<b>Other Services</b>		
<b>Allergy Injections and Extracts</b>	90% after deductible	70% after deductible
<b>Assisted Fertilization Procedures</b>	90% after deductible Limit: \$7,500 lifetime maximum combined with infertility treatments Does not cover fertility drugs (4)	70% after deductible
<b>Bariatric Surgery</b>	90% after deductible	70% after deductible
<b>Diagnostic Services</b> <i>Advanced Imaging</i> (MRI, CAT, PET scan, etc.)	90% after deductible	70% after deductible
<i>Basic Diagnostic Services</i> (standard imaging, diagnostic medical, allergy testing)	90% after deductible	70% after deductible
<i>Pathology/Lab</i>	90% after deductible if performed at independent lab (including Quest or Lab Corp), emergency room, or inpatient Otherwise, 70% after deductible	50% after deductible
<b>Durable Medical Equipment, Orthotics and Prosthetics</b> <b>Wigs-</b> Cancer diagnosis only	90% after deductible Limit: \$300 lifetime maximum	70% after deductible
<b>Hearing Aids</b>	90% after deductible Limit: \$700 per ear, per 36 months for the purchase of a hearing aid device and audiometric testing per ear (includes parts, fitting, accessories, attachments, adjustments)	70% after deductible
<b>Home Health Care/Visiting Nurse</b>	90% after deductible Limit: 120 visit per benefit period	70% after deductible
<b>Hospice</b>	90% after deductible	70% after deductible
<b>Infertility Counseling, Testing and Treatment</b> (4)	90% after deductible Limit: \$7,500 lifetime maximum combined with assisted fertilization treatments Does not cover fertility drugs (4)	70% after deductible
<b>Private Duty Nursing</b>	90% after deductible Limit: 70 visits per benefit period	70% after deductible
<b>Skilled Nursing Facility Care</b>	90% after deductible Limit: 100 days per benefit period	70% after deductible
<b>Transplant Services</b>	90% after deductible	70% after deductible
<b>Precertification Requirements</b> (5)	Yes	

- (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) The Network Total Maximum Out-of-Pocket (TMOOP) is mandated by the federal government. TMOOP must include deductible, coinsurance, copays, prescription drug cost share and any qualified medical expense. For plan year 2026 the in-network Individual TMOOP amount is \$8,500 and the in-network Family TMOOP amount is \$17,000.
- (3) Services must be performed by a BS approved telemedicine provider through Well360 Virtual Medicine via MyHighmark.
- (4) Treatment includes coverage for the correction of a physical or medical problem associated with infertility. Infertility drug therapy such as self-injected or oral medications are not covered under the medical or prescription benefits.
- (5) BS Medical Management & Policy (MM&P) must be contacted prior to a planned inpatient admission or within 48 hours of an emergency or maternity-related inpatient admission. Be sure to verify that your provider is contacting MM&P for precertification. If not, you are responsible for contacting MM&P. If this does not occur and it is later determined that all or part of the inpatient stay was not medically necessary or appropriate, you will be responsible for payment of any costs not covered.

## Summary of Lion Advantage HSA Prescription Benefits

On the chart below, you'll see what your responsibility is for prescription medications. Please note that your cost may reflect deductible, coinsurance, or separate out-of-pocket maximum expenses owed based on the benefit plan design (1).

### The Pennsylvania State University – Faculty, Staff, Postdoctoral Appointee, Non-Medicare Retiree Effective: 01/01/2026

Prescription Drug – After Deductible	
Prescription Drug Program	<p><b>ACA Preventive Drug (2)</b> 0% coinsurance</p> <p><b>CVS Preventive Drug (no deductible, coinsurance only)</b> Generic Drugs - 10% coinsurance Preferred Brand Drugs - 20% coinsurance Non-Preferred Brand Drugs - 40% coinsurance</p> <p><b>Retail Drug (30-day supply or less)</b> Generic Drugs - 10% coinsurance Preferred Brand Drugs - 20% coinsurance Non-Preferred Brand Drugs - 40% coinsurance</p> <p><b>Retail 90 (83-day supply or less) (3)</b> Generic Drugs - 10% coinsurance Preferred Brand Drugs - 20% coinsurance Non-Preferred Brand Drugs - 40% coinsurance</p> <p><b>Retail 90 (84-day supply to 90-day supply) (3)</b> Generic Drugs - 10% coinsurance Preferred Brand Drugs - 20% coinsurance Non-Preferred Brand Drugs - 40% coinsurance</p> <p><b>CVS Mail Order (84-day supply to 90-day supply) (4)</b> Generic Drugs - 10% coinsurance Preferred Brand Drugs - 20% coinsurance Non-Preferred Brand Drugs - 40% coinsurance</p> <p><b>Specialty</b> Generic Drugs - 20% coinsurance, \$65 minimum Preferred Brand Drugs - 20% coinsurance, \$65 minimum Non-Preferred Brand - 40% coinsurance, \$100 minimum</p>
Full cost first applies to deductible. After deductible has been met, the above coinsurance amounts will apply to your plan's coinsurance maximum. Prescriptions covered at 100% once deductible and coinsurance maximum has been reached.	

- (1) The Network Total Maximum Out-of-Pocket (TMOOP) is mandated by the federal government. TMOOP must include deductible, coinsurance, copays, prescription drug cost share and any qualified medical expense. For plan year 2026 the in-network Individual TMOOP amount is \$8,500 and the in-network Family TMOOP amount is \$17,000.
- (2) Preventive medications defined by the Affordable Care Act are medications that can be offered at no cost. Examples include bowel preparation, breast cancer primary prevention, contraceptives, fluoride, HIV PrEP, low dose generic statins (age based), tobacco cessation and vaccines.
- (3) University Health Services (UHS) is a convenient home or office delivery of your medications. UHS can fill your 30-day supply at the Retail Drug coinsurance, your 83-day supply or less as Retail 90 with same coinsurance as Retail Drug, or your maintenance medications as Retail 90 with same coinsurance as mail order.
- (4) CVS Mail Order is a convenient home delivery option through CVS for members to obtain their maintenance medications.
- (5) Prescriptions are generally covered if they are listed on the prescription drug formulary applicable to your plan. To obtain a prescription medication that is not included on this formulary, your provider must complete an exception request form and return it to CVS Caremark for clinical review.
- (6) Under the mandatory generic provision, you are responsible for the payment differential when a generic drug is available, and you specify a brand name drug. Your payment is the price difference between the brand name drug and the generic drug in addition to the brand name drug coinsurance or copayment.
- (7) Medical treatment includes coverage for the correction of a physical or medical problem associated with infertility. Infertility drug therapy such as self-injected or oral medications are not covered under the medical or prescription benefits.