2025

Annual Notices

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Carbon

Medicare Part D Notice

Important Notice from Carbon, Inc. About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with [Insert Name of Entity] and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

- Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
- 2. Carbon, Inc. has determined that the prescription drug coverage offered by the Carbon, Inc. Health and Welfare Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your Carbon, Inc. coverage will not be affected. See below for more information about what happens to your current coverage if you join a Medicare drug plan.

Since the existing prescription drug coverage under Carbon, Inc. Health and Welfare Plan is creditable (e.g., as good as Medicare coverage), you can retain your existing prescription drug coverage and choose not to enroll in a Part D plan; or you can enroll in a Part D plan as a supplement to, or in lieu of, your existing prescription drug coverage.

If you do decide to join a Medicare drug plan and drop your Carbon, Inc. prescription drug coverage, be aware that you and your dependents can only get this coverage back at open enrollment or if you experience an event that gives rise to a HIPAA Special Enrollment Right.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Carbon, Inc. and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Carbon, Inc. changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit <u>medicare.gov</u>
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 800-MEDICARE (800-633-4227). TTY users should call 877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at <u>socialsecurity.gov</u>, or call them at 800-772-1213 (TTY 800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	01/01/2025
Name of Entity/Sender:	Carbon, Inc.
Contact-Position/Office:	Total Rewards Manager
Address:	1089 Mills Way, Redwood City, CA 94063
Phone Number:	(650) 285-6307

Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Please refer to your benefit plan summaries to see which deductibles and coinsurance apply. If you would like more information on WHCRA benefits, call your plan administrator (650) 285-6307.

Newborns' and Mothers' Health Protection Act

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 or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. 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). If you would like more information on maternity benefits, call your plan administrator at (650) 285-6307.

HIPAA Notice of Special Enrollment Rights

If you decline enrollment in Carbon, Inc.'s health plan for you or your dependents (including your spouse) because of other health insurance or group health plan coverage, you or your dependents may be able to enroll in Carbon, Inc.'s health plan without waiting for the next open enrollment period if you:

- Lose other health insurance or group health plan coverage. You must request enrollment within 30 days after the loss of other coverage.
- Gain a new dependent as a result of marriage, birth, adoption, or placement for adoption. You must request health plan enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.
- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible. You must request medical plan enrollment within 60 days after the loss of such coverage.

If you request a change due to a special enrollment event within the 30 day timeframe, coverage will be effective the date of birth, adoption or placement for adoption. For all other events, coverage will be effective the first of the month following your request for enrollment. In addition, you may enroll in Carbon, Inc.'s health plan if you become eligible for a state premium assistance program under Medicaid or CHIP. You must request enrollment within 60 days after you gain eligibility for medical plan coverage. If you request this change, coverage will be effective the first of the month following your request for enrollment. Specific restrictions may apply, depending on federal and state law.

Note: If your dependent becomes eligible for a special enrollment right, you may add the dependent to your current coverage or change to another health plan.

Availability of Privacy Practices Notice

We maintain the HIPAA Notice of Privacy Practices for Carbon, Inc. describing how health information about you may be used and disclosed. You may obtain a copy of the Notice of Privacy Practices by contacting Human Resources at (650) 285-6307.

Notice of Choice of Providers

The Kaiser HMO and HDHP plans generally require the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the Kaiser at (800) 464-4000.

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from Kaiser or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact Kaiser at (800) 464-4000.

Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit <u>www.healthcare.gov</u>.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or <u>www.insurekidsnow.gov</u> to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at <u>www.askebsa.dol.gov</u> or call **1-866-444-EBSA (3272)**. If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2023. Contact your State for more information on eligibility—

ALABAMA – Medicaid
Website: http://myalhipp.com/ Phone: 1-855-692-5447
ALASKA – Medicaid
The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: customecom/ Phone: 1-866-251-4861 Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
ARKANSAS – Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)
CALIFORNIA – Medicaid
Health Insurance Premium Payment (HIPP) Program website: <u>http://dhcs.ca.gov/hipp</u> Phone: 916-445-8322 Fax: 916-440-5676 Email: <u>hipp@dhcs.ca.gov</u>
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)
Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943 State Relay 711 CHP+: https://www.colorado.gov/pacific/hcpf/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991 State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ HIBI Customer Service: 1-855-692-6442
FLORIDA – Medicaid
Website: <u>https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html</u> Phone: 1-877-357-3268
GEORGIA – Medicaid
GA HIPP Website: <u>https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp</u> Phone: 678-564-1162, press 1 GA CHIPRA Website: <u>https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra</u> Phone: 678-564-1162, press 2
INDIANA – Medicaid
Healthy Indiana Plan for low-income adults 19-64 Website: <u>http://www.in.gov/fssa/hip/</u> Phone: 1-877-438-4479 All other Medicaid Website: <u>https://www.in.gov/medicaid/</u> Phone 1-800-457-4584
IOWA – Medicaid and CHIP (Hawki)
Medicaid Website: <u>https://dhs.iowa.gov/ime/members</u> Medicaid Phone: 1-800-338-8366 Hawki Website: <u>http://dhs.iowa.gov/Hawki</u> Hawki Phone: 1-800-257-8563 HIPP Website: <u>https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp</u> HIPP Phone: 1-888-346-9562
KANSAS – Medicaid
Website: <u>https://www.kancare.ks.gov/</u> Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660
KENTUCKY – Medicaid
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: <u>https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx</u> Phone: 1-855-459-6328 Email: <u>KIHIPP.PROGRAM@ky.gov</u> KCHIP Website: <u>https://kidshealth.ky.gov/Pages/index.aspx</u> Phone: 1-877-524-4718 Kentucky Medicaid Website: <u>https://chfs.ky.gov/agencies/dms</u>
LOUISIANA – Medicaid

Website: <u>www.medicaid.la.gov</u> or <u>www.ldh.la.gov/lahipp</u> Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

MAINE – Medicaid

Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US

Phone: 1-800-442-6003 | TTY: Maine relay 711

Private Health Insurance Premium Webpage: <u>https://www.maine.gov/dhhs/ofi/applications-forms</u> Phone: 800-977-6740 | TTY: Maine relay 711

MASSACHUSETTS – Medicaid and CHIP

Website: <u>https://www.mass.gov/masshealth/pa</u> | Phone: 1-800-862-4840 | TTY: 711 Email: <u>masspremassistance@accenture.com</u>

MINNESOTA – Medicaid

Website: <u>https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp</u>

Phone: 1-800-657-3739

MISSOURI – Medicaid

Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm | Phone: 573-751-2005

MONTANA – Medicaid

Website: <u>http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</u> Phone: 1-800-694-3084 | email: <u>HHSHIPPProgram@mt.gov</u>

NEBRASKA – Medicaid

Website: <u>http://www.ACCESSNebraska.ne.gov</u> Phone: 1-855-632-7633 | Lincoln: 402-473-7000 | Omaha: 402-595-1178

NEVADA – Medicaid

Medicaid Website: http://dhcfp.nv.gov | Medicaid Phone: 1-800-992-0900

NEW HAMPSHIRE – Medicaid

Website: <u>https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program</u> Phone: 603-271-5218 | Toll-free number for the HIPP program: 1-800-852-3345, ext. 5218

NEW JERSEY – Medicaid and CHIP

Medicaid Website: <u>http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</u> | Phone: 609-631-2392 CHIP Website: <u>http://www.njfamilycare.org/index.html</u> | Phone: 1-800-701-0710

NEW YORK – Medicaid

Website: <u>https://www.health.ny.gov/health_care/medicaid/</u> | Phone: 1-800-541-2831

NORTH CAROLINA – Medicaid

Website: https://medicaid.ncdhhs.gov/ | Phone: 919-855-4100

NORTH DAKOTA – Medicaid

Website: <u>https://www.hhs.nd.gov/healthcare</u> | Phone: 1-844-854-4825

OKLAHOMA – Medicaid and CHIP

Website: http://www.insureoklahoma.org | Phone: 1-888-365-3742

OREGON – Medicaid

Website: <u>http://healthcare.oregon.gov/Pages/index.aspx</u> | Phone: 1-800-699-9075

PENNSYLVANIA – Medicaid and CHIP

Website: https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx | Phone: 1-800-692-7462CHIP Website: children's Health Insurance Program (CHIP) (pa.gov) | CHIP Phone: 1-800-986-KIDS (5437)

RHODE ISLAND – Medicaid and CHIP

Website: <u>http://w</u>	ww.eohhs.ri.gov/ Phone: 1-855-697-4347 or 401-462-0311 (Direct RIte Share Line)
SOUTH CAROLINA	– Medicaid
Website: <u>https://v</u>	vww.scdhhs.gov Phone: 1-888-549-0820
SOUTH DAKOTA -	Medicaid
Website: <u>http://d</u>	ss.sd.gov Phone: 1-888-828-0059
TEXAS – Medicaid	
Website: <u>Health I</u> Phone: 1-800-440	isurance Premium Payment (HIPP) Program Texas Health and Human Services -0493
UTAH – Medicaid	and CHIP
Medicaid Website Phone: 1-877-543	: <u>https://medicaid.utah.gov/</u> CHIP Website: <u>http://health.utah.gov/chip</u> -7669
VERMONT – Med	icaid
Website: <u>Health I</u> Phone: 1-800-250	surance Premium Payment (HIPP) Program Department of Vermont Health Access -8427
VIRGINIA – Medio	aid and CHIP
	overva.dmas.virginia.gov/learn/premium-assistance/famis-select or
	mas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs
Medicaid/CHIP Ph	one: 1-800-432-5924
WASHINGTON – I	Aedicaid And And And And And And And And And An
Website: <u>https://v</u>	vww.hca.wa.gov/ Phone: 1-800-562-3022
WEST VIRGINIA –	Medicaid and CHIP
Website: <u>https://</u>	<u>lhhr.wv.gov/bms/</u> or <u>http://mywvhipp.com/</u>
Medicaid Phone:	304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
WISCONSIN – Me	dicaid and CHIP
Website: <u>https://</u>	vww.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002
WYOMING – Med	icaid
Wobcito: https://	ealth.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2023, or for more information on special enrollment rights, contact either:

U.S. Department of Labor Employee Benefits Security Administration <u>www.dol.gov/agencies/ebsa</u> 1-866-444-EBSA (3272) U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

ACA Disclaimer

This offer of coverage may disqualify you from receiving government subsidies for an Exchange plan even if you choose not to enroll. To be subsidy eligible you would have to establish that this offer is unaffordable for you, meaning that the required contribution for employee only coverage under our base plan exceeds 9.12% in 2023 (8.39% in 2025) of your modified adjusted household income.

Illinois Consumer Coverage Disclosure Act

The Consumer Coverage Disclosure Act requires employers to notify Illinois employees which of the Essential Health Benefits listed below are and are not covered by their employer-provided group health insurance coverage. Refer to the <u>Access to Care and Treatment Benchmark Plan</u> and the <u>Pediatric Dental Plan</u> to reference the pages listed below.

Emp	loyer Name:	Carbon, Inc.			
Emp	loyer State of Situs:	California			
Nam	e of Issuer:	Cigna Health	and Life Insurance Co.		
Plan	Marketing Name:	Cigna Open Ad	ccess Plus & Cigna Open	Access Plus HDHP	
Plan	Year:	01/01/2025 -	- 12/31/2025		
Ten	(10) Essential Health Benefit (EHB) Categor	ies:		
 Er Ho La M ar Pe Pr Pr Pr Pr 	mbulatory patient services (outpatie mergency services ospitalization (like surgery and overr aboratory services lental health and substance use diso nd psychotherapy) ediatric services, including oral and v regnancy, maternity, and newborn c rescription drugs reventive and wellness services and ehabilitative and habilitative services	hight stays) rder (MH/SUD) s rision care (but a are (both before chronic disease r	services, including behavioral dult dental and vision covera and after birth) management	l health treatment (this inclu age aren't essential health be	nefits)
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СС	onditions gain or recover mental and	l physical skills)			
сс 2020 -	onditions gain or recover mental and 2023 Illinois Essential Health Benef	l physical skills)	P.A. 102-0630)	Benchmark Page	Employer Plan Covered
СС	onditions gain or recover mental and 2023 Illinois Essential Health Benef EHB Benefit	l physical skills)	P.A. 102-0630) EHB Category	Benchmark Page # Reference	Employer
сс 2020- Item	onditions gain or recover mental and 2023 Illinois Essential Health Benef	l physical skills)	P.A. 102-0630)	Benchmark Page	Employer Plan Covered Benefit?
2020- Item	onditions gain or recover mental and 2023 Illinois Essential Health Benef EHB Benefit Accidental Injury—Dental	l physical skills)	P.A. 102-0630) EHB Category Ambulatory	Benchmark Page # Reference Pgs. 10 & 17	Employer Plan Covered Benefit? Yes
2020- Item 1 2	onditions gain or recover mental and 2023 Illinois Essential Health Benef EHB Benefit Accidental Injury—Dental Allergy Injections and Testing	l physical skills)	P.A. 102-0630) EHB Category Ambulatory Ambulatory	Benchmark Page # Reference Pgs. 10 & 17 Pg. 11	Employer Plan Covered Benefit? Yes Yes
2020- Item 1 2 3	2023 Illinois gain or recover mental and 2023 Illinois Essential Health Benefi EHB Benefit Accidental Injury—Dental Allergy Injections and Testing Bone anchored hearing aids	l physical skills)	P.A. 102-0630) EHB Category Ambulatory Ambulatory Ambulatory Ambulatory	Benchmark Page # Reference Pgs. 10 & 17 Pg. 11 Pgs. 17 & 35	Employer Plan Covered Benefit? Yes Yes No
2020- Item 1 2 3 4	Anditions gain or recover mental and 2023 Illinois Essential Health Benefit EHB Benefit Accidental Injury—Dental Allergy Injections and Testing Bone anchored hearing aids Durable Medical Equipment	l physical skills)	P.A. 102-0630) EHB Category Ambulatory Ambulatory Ambulatory Ambulatory Ambulatory	Benchmark Page # Reference Pgs. 10 & 17 Pg. 11 Pgs. 17 & 35 Pg. 13	Employer Plan Covered Benefit? Yes Yes No Yes
2020- 1tem 1 2 3 4 5	Accidental Injury—Dental Accidental Injury—Dental Allergy Injections and Testing Bone anchored hearing aids Durable Medical Equipment Hospice	l physical skills) i t (EHB) Listing (P.A. 102-0630) EHB Category Ambulatory Ambulatory Ambulatory Ambulatory Ambulatory Ambulatory	Benchmark Page # Reference Pgs. 10 & 17 Pg. 11 Pgs. 17 & 35 Pg. 13 Pg. 28	Employer Plan Covered Benefit? Yes Yes No Yes Yes Yes
2020- 1tem 1 2 3 4 5 6	2023 Illinois Essential Health Benefit EHB Benefit Accidental Injury—Dental Allergy Injections and Testing Bone anchored hearing aids Durable Medical Equipment Hospice Infertility (Fertility) Treatment Outpatient Facility Fee (e.g., Ambu	l physical skills) it (EHB) Listing (P.A. 102-0630) EHB Category Ambulatory Ambulatory Ambulatory Ambulatory Ambulatory Ambulatory Ambulatory	Benchmark Page # Reference Pgs. 10 & 17 Pg. 11 Pgs. 17 & 35 Pg. 13 Pg. 28 Pgs. 23–24	Employer Plan Covered Benefit? Yes Yes No Yes Yes Yes Yes No
2020- Item 1 2 3 4 5 6 7	Proditions gain or recover mental and 2023 Illinois Essential Health Benefit EHB Benefit Accidental Injury—Dental Allergy Injections and Testing Bone anchored hearing aids Durable Medical Equipment Hospice Infertility (Fertility) Treatment Outpatient Facility Fee (e.g., Ambu Center) Outpatient Surgery Physician/Surgia	l physical skills) it (EHB) Listing (P.A. 102-0630) EHB Category Ambulatory	Benchmark Page # Reference Pgs. 10 & 17 Pg. 11 Pgs. 17 & 35 Pg. 13 Pg. 28 Pgs. 23–24 Pg. 21	Employer Plan Covered Benefit? Yes Yes No Yes Yes Yes No Yes
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2020- 1tem 1 2 3 4 5 6 7 8 9 10 11	Providitions gain or recover mental and 2023 Illinois Essential Health Benefit Accidental Injury—Dental Allergy Injections and Testing Bone anchored hearing aids Durable Medical Equipment Hospice Infertility (Fertility) Treatment Outpatient Facility Fee (e.g., Ambu Center) Outpatient Surgery Physician/Surgi (Ambulatory Patient Services) Private-Duty Nursing Prosthetics/Orthotics Sterilization (vasectomy men)	I physical skills) it (EHB) Listing (latory Surgery ical Services	P.A. 102-0630) EHB Category Ambulatory	Benchmark Page # Reference Pgs. 10 & 17 Pg. 11 Pgs. 17 & 35 Pg. 13 Pg. 28 Pgs. 23–24 Pg. 21 Pgs. 15–16 Pgs. 13 Pg. 13	Employer Plan Covered Benefit? Yes Yes No Yes Yes No Yes No Yes No Yes No Yes Yes
cc 2020- Item 1 2 3 4 5 6 7 8 9 10 11 12	Providitions gain or recover mental and 2023 Illinois Essential Health Benefit Accidental Injury—Dental Allergy Injections and Testing Bone anchored hearing aids Durable Medical Equipment Hospice Infertility (Fertility) Treatment Outpatient Facility Fee (e.g., Ambu Center) Outpatient Surgery Physician/Surgi (Ambulatory Patient Services) Private-Duty Nursing Prosthetics/Orthotics Sterilization (vasectomy men) Temporomandibular Joint Disorder Emergency Room Services	I physical skills) it (EHB) Listing (latory Surgery ical Services r (TMJ)	P.A. 102-0630) EHB Category Ambulatory Ambulatory	Benchmark Page # Reference Pgs. 10 & 17 Pg. 11 Pgs. 17 & 35 Pg. 13 Pg. 28 Pgs. 23-24 Pg. 21 Pgs. 15-16 Pgs. 17 & 34 Pg. 13 Pgs. 17 & 34 Pgs. 13 & 24	Employer Plan Covered Benefit? Yes Yes No Yes Yes No Yes Yes No Yes No Yes Yes No Yes No
ccc 2020- Item 1 2 3 4 5 6 7 8 9 10 11 12 13 14	Private-Duty Nursing Private-Duty Nursing Private-Duty Nursing Prosthetics/Orthotics Sterilization (vasectomy men) Temporomandibular Joint Disorder Emergency Transportation/ Ambul	I physical skills) it (EHB) Listing (latory Surgery ical Services r (TMJ)	P.A. 102-0630) EHB Category Ambulatory Emergency services Emergency services	Benchmark Page # Reference Pgs. 10 & 17 Pg. 11 Pgs. 17 & 35 Pg. 13 Pg. 28 Pgs. 23–24 Pg. 21 Pgs. 15–16 Pg. 13 Pg. 13 Pg. 13 Pgs. 17 & 34 Pg. 13 Pg. 13 Pg. 13 Pg. 13 Pg. 10 Pgs. 13 & 24 Pg. 7 Pgs. 4 & 17	Employer Plan Covered Benefit? Yes Yes No Yes Yes No Yes No Yes No Yes No Yes No Yes No Yes No Yes Yes
cc 2020- Item 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	Providitions gain or recover mental and 2023 Illinois Essential Health Benefit Accidental Injury—Dental Allergy Injections and Testing Bone anchored hearing aids Durable Medical Equipment Hospice Infertility (Fertility) Treatment Outpatient Facility Fee (e.g., Ambu Center) Outpatient Surgery Physician/Surgi (Ambulatory Patient Services) Private-Duty Nursing Prosthetics/Orthotics Sterilization (vasectomy men) Temporomandibular Joint Disorder Emergency Room Services (Includes MH/SUD Emergency) Emergency Transportation/ Ambul Bariatric Surgery (Obesity)	I physical skills) iit (EHB) Listing (latory Surgery ical Services r (TMJ) ance	P.A. 102-0630) EHB Category Ambulatory Emergency services Emergency services Hospitalization	Benchmark Page # Reference Pgs. 10 & 17 Pg. 11 Pgs. 17 & 35 Pg. 13 Pg. 28 Pgs. 23–24 Pg. 21 Pgs. 15–16 Pg. 13 Pg. 13 Pgs. 17 & 34 Pg. 13 Pgs. 13 & 24 Pg. 7 Pgs. 4 & 17 Pg. 21	Employer Plan Covered Benefit? Yes Yes Yes Yes Yes Yes Yes Yes No Yes No Yes No Yes Yes Yes Yes Yes
cc 2020- Item 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Proditions gain or recover mental and 2023 Illinois Essential Health Benefit Accidental Injury—Dental Allergy Injections and Testing Bone anchored hearing aids Durable Medical Equipment Hospice Infertility (Fertility) Treatment Outpatient Facility Fee (e.g., Ambu Center) Outpatient Surgery Physician/Surgi (Ambulatory Patient Services) Private-Duty Nursing Prosthetics/Orthotics Sterilization (vasectomy men) Temporomandibular Joint Disorder Emergency Room Services (Includes MH/SUD Emergency) Emergency Transportation/ Ambul Bariatric Surgery (Obesity) Breast Reconstruction After Maste	I physical skills) iit (EHB) Listing (latory Surgery ical Services r (TMJ) ance	P.A. 102-0630) EHB Category Ambulatory Emergency services Emergency services Hospitalization Hospitalization	Benchmark Page # Reference Pgs. 10 & 17 Pg. 11 Pgs. 17 & 35 Pg. 13 Pg. 28 Pgs. 23–24 Pg. 21 Pgs. 15–16 Pg. 13 Pg. 13 Pgs. 17 & 34 Pg. 13 Pgs. 13 & 24 Pg. 7 Pgs. 4 & 17 Pgs. 21	Employer Plan Covered Benefit? Yes Yes No Yes Yes No Yes Yes No Yes Yes Yes Yes Yes Yes Yes Yes Yes
cc 2020- Item 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	Providitions gain or recover mental and 2023 Illinois Essential Health Benefit Accidental Injury—Dental Allergy Injections and Testing Bone anchored hearing aids Durable Medical Equipment Hospice Infertility (Fertility) Treatment Outpatient Facility Fee (e.g., Ambu Center) Outpatient Surgery Physician/Surgi (Ambulatory Patient Services) Private-Duty Nursing Prosthetics/Orthotics Sterilization (vasectomy men) Temporomandibular Joint Disorder Emergency Room Services (Includes MH/SUD Emergency) Emergency Transportation/ Ambul Bariatric Surgery (Obesity)	I physical skills) iit (EHB) Listing (latory Surgery ical Services r (TMJ) ance ctomy	P.A. 102-0630) EHB Category Ambulatory Emergency services Emergency services Hospitalization	Benchmark Page # Reference Pgs. 10 & 17 Pg. 11 Pgs. 17 & 35 Pg. 13 Pg. 28 Pgs. 23–24 Pg. 21 Pgs. 15–16 Pg. 13 Pg. 13 Pgs. 17 & 34 Pg. 13 Pgs. 13 & 24 Pg. 7 Pgs. 4 & 17 Pg. 21	Employer Plan Covered Benefit? Yes Yes Yes Yes Yes Yes Yes Yes No Yes No Yes No Yes Yes Yes Yes Yes

20	Transplants—Human Organ Transplants (Including transportation & lodging)	Hospitalization	Pgs. 18 & 31	Yes
21	Diagnostic Services	Laboratory services	Pgs. 6 & 12	Yes
22	Intranasal opioid reversal agent associated with opioid prescriptions	MH/SUD	Pg. 32	Yes
23	Mental (Behavioral) Health Treatment (Including Inpatient Treatment)	MH/SUD	Pgs. 8–9, 21	Yes
24	Opioid Medically Assisted Treatment (MAT)	MH/SUD	Pg. 21	Yes
25	Substance Use Disorders (Including Inpatient Treatment)	MH/SUD	Pgs. 9 & 21	Yes
26	Tele-Psychiatry	MH/SUD	Pg. 11	Yes
27	Topical Anti-Inflammatory acute and chronic pain medication	MH/SUD	Pg. 32	Yes
28	Pediatric Dental Care	Pediatric Oral and Vision Care	See AllKids Pediatric Dental Document	No
29	Pediatric Vision Coverage	Pediatric Oral and Vision Care	Pgs. 26–27	No
30	Maternity Service	Pregnancy, Maternity, and Newborn Care	Pgs. 8 & 22	Yes
31	Outpatient Prescription Drugs	Prescription drugs	Pgs. 29–34	Yes
32	Colorectal Cancer Examination and Screening	Preventive and Wellness Services	Pgs. 12 & 16	Yes
33	Contraceptive/Birth Control Services	Preventive and Wellness Services	Pgs. 13 & 16	Yes
34	Diabetes Self-Management Training and Education	Preventive and Wellness Services	Pgs. 11 & 35	Yes
35	Diabetic Supplies for Treatment of Diabetes	Preventive and Wellness Services	Pgs. 31–32	Yes
36	Mammography—Screening	Preventive and Wellness Services	Pgs. 12, 15 & 24	Yes
37	Osteoporosis—Bone Mass Measurement	Preventive and Wellness Services	Pgs. 12 & 16	Yes
38	Pap Tests/ Prostate—Specific Antigen Tests/ Ovarian Cancer Surveillance Test	Preventive and Wellness Services	Pg. 16	Yes
39	Preventive Care Services	Preventive and Wellness Services	Pg. 18	Yes
40	Sterilization (women)	Preventive and Wellness Services	Pgs. 10 & 19	Yes
41	Chiropractic & Osteopathic Manipulation	Rehabilitative and Habilitative Services and Devices	Pgs. 12–13	Yes
42	Habilitative and Rehabilitative Services	Rehabilitative and Habilitative	Pgs. 8, 9, 11, 12, 22	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 same manner as when those EHBs are delivered in person.



Rev. November 19, 2024