

**Compunnel Inc.**  
**Employee Benefit Summary – Gold PPO SPP**  
**Network: National PPO (BlueCard PPO) Network**  
**Effective Date: 05/01/2025**

| Benefit                                 | In-Network  | Out-Of-Network                         |
|---|---|--|
| Plan Deductible                         | \$3,500 Individual<br>\$7,000 Family                | \$6,000 Individual<br>\$12,000 Family  |
| Any Other Deductible                    | N/A   | N/A                                    |
| Deductible – Accumulation               | Embedded  | Embedded                               |
| Deductible – INN and OON integration    | In-Network and Out-of-Network Accumulate Separately |  |
| Member Coinsurance                      | 15%   | 30%                                    |
| Out of Pocket Maximum                   | \$6,000 Individual<br>\$12,000 Family               | \$10,000 Individual<br>\$20,000 Family |
| Out of Pocket – Accumulation            | Embedded  | Embedded                               |
| Out of Pocket – INN and OON integration | In-Network and Out-of-Network Accumulate Separately |  |
| Annual Benefit Maximum                  | Unlimited   | Unlimited                              |
| Calendar year                           | Calendar Year                                       | 1/1 - 12/31                            |

**Savings Plus Plan benefit payment pricing of 150% of the Medicare Allowable rate applies to the following In-Network services:** All in-patient and out-patient facility services; All in-patient professional and ancillary services; Surgical services – in a hospital in-patient and out-patient setting; Surgical services – in an ambulatory or free-standing surgical facility setting; All emergency services; Ambulance services - air, ground, and water; High cost diagnostic services, imaging, sleep management studies, and genetic services; dialysis/hemodialysis – all settings, all services; Infusion services – all settings, all services.  
**If an Out-Of-Network provider is used for these services, with the exception of Emergency Medical services and Emergency Transportation, plan payment will be based on 120% of the Medicare allowable rate.**

**Preventive Medical Services**

| Benefit   | In-Network                    | Out-Of-Network                   |
|---|-------------------------------|----------------------------------|
| Primary Care Physician Office:<br>Adult Routine Physical - 1 visit per calendar year.   | No Charge (Deductible Waived) | 30% Coinsurance after Deductible |
| Pediatrician - Well Child Care:<br>Up to age 2 - 9 visits per calendar year<br>Age 2 – 2 visits per calendar year<br>Age 3 and more – 1 visit per calendar year | No Charge (Deductible Waived) | 30% Coinsurance after Deductible |
| Children Eye Exam   | No Charge (Deductible Waived) | 30% Coinsurance after Deductible |
| Gynecological - Adult Routine Physical - 1 visit per calendar year.   | No Charge (Deductible Waived) | 30% Coinsurance after Deductible |
| Maternity (ACA Required Prenatal /Postnatal Testing/Services only)  | No Charge (Deductible Waived) | 30% Coinsurance after Deductible |
| Routine Immunizations (Child & Adult)   | No Charge (Deductible Waived) | 30% Coinsurance after Deductible |
| Flu Shot (Routine)  | No Charge (Deductible Waived) | 30% Coinsurance after Deductible |
| X-Rays and Lab tests (Routine)  | No Charge (Deductible Waived) | 30% Coinsurance after Deductible |
| Mammography (Routine) – 1 per calendar year; Age 40 and more  | No Charge (Deductible Waived) | 30% Coinsurance after Deductible |
| Pap-smear (Routine) – 1 per calendar year   | No Charge (Deductible Waived) | 30% Coinsurance after Deductible |
| Prostate Cancer Screening PSA (Routine) - 1 per calendar year   | No Charge (Deductible Waived) | 30% Coinsurance after Deductible |
| Colon Cancer Screening (Routine) ages 45-75<br>Colonoscopy – 1 in 10 years<br>Sigmoidoscopy – 1 in 3 years  | No Charge (Deductible Waived) | 30% Coinsurance after Deductible |

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| Non-Preventive Medical Services   |   |  |                                  |
|---|---|--|----------------------------------|
| Providers cannot buy and bill as specialty medications/drugs are excluded.<br>The member may contact Payer Matrix for assistance at 1-877-305-6202 9am - 8pm EST M-F.   |   |  |                                  |
| Benefit   | In-Network  |  | Out-Of-Network                   |
| Primary Care Physician Visits   | Professional Non-Facility based Services:<br>\$25 copay/visit   | Facility based Services:<br>\$25 copay/visit<br><i>Savings Plus Plan Benefit</i>                 | 30% Coinsurance after Deductible |
| Specialist Physician Visits   | Professional Non-Facility based Services:<br>\$50 copay/visit   | Facility based Services:<br>\$50 copay/visit<br><i>Savings Plus Plan Benefit</i>                 | 30% Coinsurance after Deductible |
| Maternity Professional:<br>Maternity Care for Dependent Child is excluded.  | Professional Non-Facility based Services:<br>No charge  | Facility based Services:<br>No Charge<br><i>Savings Plus Plan Benefit</i>                        | 30% Coinsurance after Deductible |
| Chiropractic Care – Limited to 20 visits per calendar year  | Professional Non-Facility based Services:<br>\$25 copay/visit   | Facility based Services:<br>\$25 copay/visit<br><i>Savings Plus Plan Benefit</i>                 | 30% Coinsurance after Deductible |
| Non-Preventive Lab and Radiology  |   |  |                                  |
| Benefit   | In-Network  |  | Out-Of-Network                   |
| Lab and Pathology   | Office Setting or Independent Lab<br>\$25 copay/visit   | Facility based Services:<br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| X-Rays / Radiology  | Office Setting or Independent Lab<br>\$25 copay/visit   | Facility based Services:<br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| MRI / MRA; CT / CTA / PET Scan:<br>Genetic testing and counseling beyond ACA mandated is covered.   | Office Setting or Independent Lab<br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | Facility based Services:<br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Sleep Studies/Sleep Management Services   | All Settings:<br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>                     |  | 30% Coinsurance after Deductible |
| Inpatient Services  |   |  |                                  |
| Benefit   | In-Network  |  | Out-Of-Network                   |
| Pre-Surgical / Pre-Admission Testing  | 15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>                                      |  | 30% Coinsurance after Deductible |
| Hospital Stay: Includes Room and Board; Drugs and Medication; Anesthesia and ICU; Maternity Stay, Maternity Care for dependent child is excluded. Inpatient Lab Maternity – newborn under mother for well-baby; Preauthorization is required; | 15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>                                      |  | 30% Coinsurance after Deductible |
| Inpatient Physician Services  | 15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>                                      |  | 30% Coinsurance after Deductible |
| Inpatient Maternity Professional  | 15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>                                      |  | 30% Coinsurance after Deductible |

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|---|---|--|----------------------------------|
| Anesthesia  | 15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>  |  | 30% Coinsurance after Deductible |
| Inpatient Surgery- Surgeon/ Assistant Surgeon Charges   | 15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>  |  | 30% Coinsurance after Deductible |
| Inpatient Behavioral / Mental Health & Chemical/Substance / Alcohol Abuse   | 15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>  |  | 30% Coinsurance after Deductible |
| Inpatient Detoxification: 24 hour withdrawal management is excluded. Preauthorization is required   | 15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>  |  | 30% Coinsurance after Deductible |
| Inpatient Physical Medical Rehab – Limited to 60 days per calendar year. (Combined limit with Skilled Nursing Facility)   | 15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>  |  | 30% Coinsurance after Deductible |
| Skilled Nursing Facility - Limited to 60 days per calendar year. (Combined limit with physical medical rehab)   | 15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>  |  | 30% Coinsurance after Deductible |
| Outpatient Services   |   |  |                                  |
| Benefit   | In-Network  |  | Out-Of-Network                   |
| Outpatient Surgery Facility<br>Preauthorization is required.  | 15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>  |  | 30% Coinsurance after Deductible |
| Outpatient Surgery -Physician / Surgeon / Assistant Surgeon   | 15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>  |  | 30% Coinsurance after Deductible |
| Anesthesia  | 15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>  |  | 30% Coinsurance after Deductible |
| Second Opinion – Surgical   | Professional Non-Facility based Services:<br>Non-Specialist: \$25 copay/visit<br>Specialist: \$50 copay/visit | Facility based Services:<br>Non-Specialist: \$25 copay/visit<br>Specialist: \$50 copay/visit<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Home Health Care - Limited to 60 visits per calendar year. Visit limit is combined In and Out of Network. Patient is not required to be homebound. Not combined with home infusion limits. 1 visit = 4 hours. Home Health Aides are covered.        | 15% Coinsurance after Deductible  |  | 30% Coinsurance after Deductible |
| Hospice – Facility or Home  | Home Setting:<br>15% Coinsurance after Deductible   | Facility Setting:<br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>  | 30% Coinsurance after Deductible |
| Behavioral/Mental Health & Chemical / Substance or Alcohol Abuse - Medication Management, Psych testing, Eating disorders, Partial Hospitalization, and Intensive Outpatient Therapy are covered. Methadone clinics and Halfway Homes are excluded. | Professional Non-Facility based Services:<br>\$25 Copay/visit   | Facility based Services:<br>\$25 Copay/visit<br><i>Savings Plus Plan Benefit</i>   | 30% Coinsurance after Deductible |

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| Therapy Services   |  |   |                                  |
|--|--|---|----------------------------------|
| Benefit  | In-Network   |   | Out-Of-Network                   |
| Autism Spectrum Disorder – ABA Therapy is included<br>Developmental delays are excluded  | <b>Professional Non-Facility based Services:</b><br>\$25 Copay/visit   | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Aural Therapy – post cochlear implantation   | <b>Professional Non-Facility based Services:</b><br>\$50 Copay/visit   | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Cardiac Rehabilitation – Limited to 36 visit per calendar year.<br>Combined INN/OON visit limit.   | <b>Professional Non-Facility based Services:</b><br>\$50 Copay/visit   | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Chemotherapy   | <b>Professional Non-Facility based Services:</b><br>\$50 Copay/visit   | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Cognitive Therapy - Limited to 20 visit per calendar year. Combined INN/OON visit limit.   | <b>Professional Non-Facility based Services:</b><br>\$50 Copay/visit   | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Dialysis / Hemodialysis<br>Home Dialysis is excluded.  | <b>Outpatient Facility, Dialysis Center, Office Setting:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> |   | 30% Coinsurance after Deductible |
| Gene/Cellular Therapy  | 15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>   |   | 30% Coinsurance after Deductible |
| Home Infusion  | \$50 Copay/visit<br><i>Savings Plus Plan Benefit</i>   |   | 30% Coinsurance after Deductible |
| Home visits – Professional   | 15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>   |   | 30% Coinsurance after Deductible |
| Infusion Therapy<br>( <b>Provider can buy and bill</b> )   | <b>Professional Non-Facility based Services:</b><br>\$50 Copay/visit   | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Medical Nutrition Therapy  | <b>Professional Non-Facility based Services:</b><br>Non-Specialist:<br>\$25 copay/visit<br>Specialist: \$50 copay/visit              | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Occupational Therapy - Limited to 60 visits per calendar year.<br>Combined limit with Physical and Speech Therapy. Combined INN/OON visit limit. | <b>Professional Non-Facility based Services:</b><br>\$25 Copay/visit   | <b>Facility based Services:</b><br>\$25 Copay/visit<br><i>Savings Plus Plan Benefit</i>                 | 30% Coinsurance after Deductible |
| Orthoptic / Pleoptic Therapy   | Not Covered  | Not Covered   | Not Covered                      |
| Physical Therapy - Limited to 60 visits per calendar year. Combined limit with Occupational and Speech Therapy. Combined INN/OON visit limit.    | <b>Professional Non-Facility based Services:</b><br>\$25 Copay/visit   | <b>Facility based Services:</b><br>\$25 Copay/visit<br><i>Savings Plus Plan Benefit</i>                 | 30% Coinsurance after Deductible |

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| Pulmonary/Respiratory Therapy – Limited to 30 visit per calendar year. Combined INN/OON visit limit.  | <b>Professional Non-Facility based Services:</b><br>\$50 Copay/visit                 | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Radiation Therapy   | <b>Professional Non-Facility based Services:</b><br>\$50 Copay/visit                 | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Speech Therapy - Limited to 60 visits per calendar year. Combined limit with Occupational and Physical Therapy. Combined INN/OON visit limit. | <b>Professional Non-Facility based Services:</b><br>\$25 Copay/visit                 | <b>Facility based Services:</b><br>\$25 Copay/visit<br><i>Savings Plus Plan Benefit</i>                 | 30% Coinsurance after Deductible |
| <b>Emergency Services</b>   |  |   |                                  |
| <b>Benefit</b>  | <b>In-Network &amp; Out-Of-Network</b>   |   |                                  |
| Emergency Care  | \$250 Copay/visit (Deductible Waived)<br><i>Savings Plus Plan Benefit</i>            |   |                                  |
| Urgent Care   | \$50 Copay/visit (Deductible waived)   | 30% Coinsurance after Deductible  |                                  |
| Emergency Medical: Transportation: Ground, Air, are covered. Water Transport is not covered.  | 15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>                 |   |                                  |
| <b>Other Services</b>   |  |   |                                  |
| <b>Benefit</b>  | <b>In-Network</b>  |   | <b>Out-Of-Network</b>            |
| Abortion - Therapeutic and elective. Maternity Care for Dependent child is excluded.  | <b>Professional Non-Facility based Services:</b><br>15% Coinsurance after Deductible | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Acupuncture.  | Not Covered  | Not Covered   | Not Covered                      |
| Allergy Services / Injections   | <b>Professional Non-Facility based Services:</b><br>\$50 Copay/visit                 | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Allergy Testing   | <b>Office Setting or Independent Lab</b><br>\$25 copay/visit                         | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Alternative Medicine  | Not Covered  |   | Not Covered                      |
| Ambulance Service – Non Emergency Transport – Ground only.  | 15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>                 |   | 30% Coinsurance after Deductible |
| Bariatric Surgery   | Not Covered  |   | Not Covered                      |
| Bereavement counseling  | <b>Professional Non-Facility based Services:</b><br>\$25 Copay/visit                 | <b>Facility based Services:</b><br>\$25 Copay/visit<br><i>Savings Plus Plan Benefit</i>                 | 30% Coinsurance after Deductible |
| Biofeedback   | Not Covered  |   | Not Covered                      |
| Blood Processing/Blood Storage: including autologous donation   | 15% Coinsurance after Deductible   |   | 30% Coinsurance after Deductible |



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|---|--|---|----------------------------------|
| Dental – Accident to sound teeth only. Treatment must be started within 3 months of injury and completed within 12 months. Routine Dental is excluded. Dental Anesthesia is covered.  | <b>Professional Non-Facility based Services:</b><br>15% Coinsurance after Deductible   | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>   | 30% Coinsurance after Deductible |
| Durable Medical Equipment (Includes Diabetic Supplies) – includes repairs, and rentals. Breast Pumps are covered at 100%. Hospital grade pumps are excluded. Electric pumps – limited to 1 every 36 months. Manual pumps – limited to 1 every pregnancy | 15% Coinsurance after Deductible   |   | 30% Coinsurance after Deductible |
| Foot Care (routine) – Diabetic only.  | <b>Professional Non-Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>                 | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>   | 30% Coinsurance after Deductible |
| Gender Affirmation Treatment / Surgery  | <b>Professional Non-Facility based Services:</b><br>Non-Specialist:<br>\$25 copay/visit<br>Specialist: \$50 copay/visit                  | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>   | 30% Coinsurance after Deductible |
| Hearing Aids: (exams, fittings, and device) – Limited to 2 hearing aids (1 per ear) / every 24 months. In Network only.   | 15% Coinsurance after Deductible   |   | Not Covered                      |
| Immunization – Non Routine: Vaccinations for travel are excluded  | <b>Professional Non-Facility based Services:</b><br><b>Non-Specialist:</b><br>\$25 Copay/visit<br><b>Specialist:</b><br>\$50 Copay/visit | <b>Facility based Services:</b><br><b>Non-Specialist:</b><br>\$25 Copay/visit<br><b>Specialist:</b><br>\$50 Copay/visit<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Infertility Services - Basic Testing Only   | <b>Office Setting or Independent Lab</b><br>\$25 copay/visit   | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>   | 30% Coinsurance after Deductible |
| Infertility Services – Comprehensive (AI) & Advanced (ZIFT/GIFT/IVF) Combined INN/OON with benefit limit of \$2,000 per lifetime.   | <b>Professional Non-Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>                 | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>   | 30% Coinsurance after Deductible |
| Injections<br>( <b>Provider can buy and bill</b> )  | <b>Professional Non-Facility based Services:</b><br>15% Coinsurance after Deductible   | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i>   | 30% Coinsurance after Deductible |
| Medical Nutrition Products – PKU formulas and enteral feeding supplies  | Not Covered  |   | Not Covered                      |

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|---|--|---|----------------------------------|
| Medical Supplies  | <b>Professional Non-Facility based Services:</b><br>Non-Specialist: \$25 copay/visit<br>Specialist: \$50 copay/visit | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Nutritional Counseling – Diabetic Or Non-Diabetic.  | <b>Professional Non-Facility based Services:</b><br>Non-Specialist: \$25 copay/visit<br>Specialist: \$50 copay/visit | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Online visits - Telephone consultations are excluded  | \$25 Copay/visit – Non-Specialist<br>\$50 Copay/visit - Specialist   |   | 30% Coinsurance after Deductible |
| Oral Surgery: removal of impacted wisdom teeth is excluded. Oral surgery covered only for the treatment of congenital anomaly, traumatic injury, dislocations, tumors, cancer and obstructive sleep apnea | 15% Coinsurance after Deductible   |   | 30% Coinsurance after Deductible |
| Orthotics and Prosthetic Devices – Diabetic shoes are covered   | 15% Coinsurance after Deductible   |   | 30% Coinsurance after Deductible |
| Private Duty Nursing  | Not Covered  |   | Not Covered                      |
| Respite Care: Limited to 30 visits per calendar year. Combined INN/OON visit limit. 8 hours = 1 visit.  | 15% Coinsurance after Deductible   |   | 30% Coinsurance after Deductible |
| Retail Health Clinics   | Non-Specialist: \$25 copay/visit<br>Specialist: \$50 copay/visit   |   | 30% Coinsurance after Deductible |
| Sterilization – Men are covered at Deductible and coinsurance. Woman are covered 100% per ACA.  | <b>Professional Non-Facility based Services:</b><br>15% Coinsurance after Deductible                                 | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Sterilization Reversals   | Not Covered  | Not Covered   | Not Covered                      |
| TMJ Treatment & Appliances  | Not Covered  |   | Not Covered                      |
| Vision Exams (Routine) (Hardware excluded) All ages. Limited to 1 exam every 24 months.   | <b>Professional Non-Facility based Services:</b><br>\$50 copay/visit   | <b>Facility based Services:</b><br>\$50 copay/visit<br><i>Savings Plus Plan Benefit</i>                 | 30% Coinsurance after Deductible |
| Vision surgery – Cataract and Glaucoma (includes initial frames, lenses or contact following cataract surgery)  | <b>Professional Non-Facility based Services:</b><br>15% Coinsurance after Deductible                                 | <b>Facility based Services:</b><br>15% Coinsurance after Deductible<br><i>Savings Plus Plan Benefit</i> | 30% Coinsurance after Deductible |
| Wigs – Limited to \$500 maximum benefit per calendar year. Combined maximum for INN/OON benefit.  | 15% Coinsurance after Deductible   |   | 30% Coinsurance after Deductible |

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| Transplant Services<br>Centers of Excellence Locations Only  |  |                               |
|--|--|-------------------------------|
| Benefit  | In-Network   | Out-Of-Network                |
| Live Donor Health Services   | 15% Coinsurance after Deductible   | Not Covered                   |
| Bone Marrow Donor Search – Limited to \$10,000 Per calendar year   | 15% Coinsurance after Deductible   | Not Covered                   |
| Organ Transplant – Facility  | 15% Coinsurance after Deductible   | Not Covered                   |
| Organ Transplant – Physician & anesthesiologist  | 15% Coinsurance after Deductible   | Not Covered                   |
| Travel and lodging for Organ Transplant  | Maximum of \$25,000 per Transplant   |                               |
| Travel and lodging for Bone Marrow Donor Search  | Maximum of \$5,000 per calendar year   |                               |
| Prescription Drug Benefits: Carelon Rx<br>1-833-261-22460 <a href="http://www.carelonrx.com">www.carelonrx.com</a>   |  |                               |
| Covers 30 day supply (retail), 31-90 day supply (retail or mail order). Includes contraceptive drugs & devices obtainable from a pharmacy, oral & injectable fertility drugs. No charge for preferred generic FDA-approved women's contraceptives in-network. Review your formulary for prescriptions requiring precertification or step therapy for coverage. |  |                               |
| Generic (Tier 1)   | <b>No cost for Preventive Rx Drugs</b><br><b>30 day supply:</b><br>Lesser of cost of medication or \$10.00 (deductible waived)<br><b>31- 90 day supply:</b><br>Lesser of cost of medication or \$25.00 (deductible waived) | Not Covered                   |
| Preferred (Tier 2)   | <b>30 day supply:</b> \$25.00 copay (deductible waived)<br><b>31- 90 day supply:</b> \$50.00 copay (deductible waived)   | Not Covered                   |
| Non-Limited/Non-Preferred (Tier 3)   | <b>30 day supply:</b> \$50.00 copay (deductible waived)<br><b>31- 90 day supply</b> \$125.00 copay (deductible waived)   | Not Covered                   |
| Specialty (Tier 4)   | All Specialty Drugs are Excluded: Contact Payer Matrix for assistance at 1-877-305-6202 9am - 8pm EST M-F.   |                               |
| <b>Preauthorization (Anthem UM/CM West: 1-800-274-7767)</b><br>The following services require Preauthorization, or benefit will be reduced by \$1,000 for inpatient stays or 20% for outpatient services.  |  |                               |
| <b>Inpatient Services:</b>   | <b>Outpatient Services:</b>  | <b>Other Services:</b>        |
| Cervical Spine Surgery   | Cartilage Transplant Knee  | Bone Stimulator               |
| Computer Navigation for Orthopedic Surgery   | Cervical Spine Surgery   | Cardio/External Defibrillator |
| Elective Admissions  | Cochlear Implant   | Cooling Devices               |
| Emergency Admissions   | Computer Navigation for Orthopedic Surgery   | CPAP/BIPAP                    |
| Hospice  | Lumbar Spine Surgery   | Electric Scooters             |
| Lumbar Spine Surgery   | Mandibular/Maxillary Surgery (Orthognathic)  | Infusion Pumps                |
| Rehabilitation Facility Admissions   | Mastectomy for Gynecomastia  | Insulin Pumps                 |
| Sacroiliac Joint Fusion  | Nasal Septoplasty  | Limb Prosthetics              |
| Skilled Nursing Facility Admissions  | Reduction Mammoplasty  | Myoelectric prosthetics       |



**Compunnel Inc.**  
**Employee Benefit Summary – Gold PPO SPP**  
**Network: National PPO (BlueCard PPO) Network**  
**Effective Date: 05/01/2025**

|                                   |   |  |
|-----------------------------------|---|--|
| Transplants                       | Rhinoplasty   | Neuromuscular Stimulators  |
|                                   | Sacroiliac Joint Fusion                                       | TENS Unit  |
|                                   | Sclerotherapy (Lower Extremities)                             | Wheelchairs  |
| <b>Managed Care Services:</b>     | Sleep Apnea Surgery - LAUP/UPPP, Nasal, and Uvulopalatoplasty | Wound Vacs   |
| Inpatient BH/SA                   | Botulinum Toxin – Review for Migraine Use Only                | Azacitidine (Vidaza)   |
| Electric Convulsive Therapy (ECT) | Home Health Services  | Bevacizumab (Avastin) – Review for Non-Eye Only                        |
| Intensive Outpatient Therapy      | Home Hospice  | Bortezomib (Velcade)   |
| Partial Hospitalization (PHO)     | Hyperbaric Oxygen Therapy (Systemic/Topical)                  | Etanercept (Enbrel)  |
| Residential Care (RTC)            | Coronary CT Angiography (CCTA)                                | Fulvestrant (Faslodex)   |
| Psychological testing             | Coronary MRA  | Immune Globulin (Intravenous)  |
| Genetic Counseling                | Cardiac MRI   | Infliximab (Remicade)  |
|                                   | MRA of the Head and/or Neck                                   | Ipilimumab (Yervoy)  |
|                                   | MRI of the Brain  | Nivolumab (Opdivo)   |
|                                   | MRI of the Spine – Cervical, Thoracic, Lumbar, Sacral         | Paclitaxel (Abraxane Only)   |
|                                   | PET Scan  | Panitumumab (Vectibix)   |
|                                   | Physical/Occupational/Speech Therapy                          | Pembrolizumab (Keytruda)   |
|                                   |   | Pemetrexed (Alimta)  |
|                                   |   | Rituximab (Rituxan) – Review for Non-Oncology Diagnosis/Treatment Only |

**Exclusions**

In addition to exclusions listed in the document, the following services are excluded from coverage under the Plan

|  |   |
|--|---|
| 24 hour detoxification withdrawal management   | Long term (more than 30 days) storage of blood, umbilical cord or other material. |
| Alternative Medicine/homeopathy  | Massage Therapy   |
| Aquatic Therapy  | Maternity care for dependent child  |
| Arch supports (supportive shoe inserts)  | Methadone Clinics   |
| Bariatric Surgery  | Non-Emergency Care outside the U.S.   |
| Biofeedback  | Orthopedic Shoes/ orthopedic inserts – Non-diabetic                               |
| Cosmetic Surgery (exclusion does not apply to breast reconstruction post-mastectomy) | Self-Inflicted unless result of medical condition                                 |
| Custodial Care   | Sterilization Reversals   |
| Dental Care (Routine) Adult and Child except ACA allowed                             | TMJ Treatment and Appliances  |
| Growth Hormone Therapy   | Vision Hardware – except post cataract surgery                                    |
| Halfway house / Home – (Non-healthcare residential facility)                         | Weight Loss Programs  |
| Long-Term Care   |   |