**Medical Plan Newsletter Items**

**[Overview of medical benefits]**

[Headline]

**Medical benefits that support your wholeness journey**

[Body copy]

When you’re enrolled in medical coverage through the Board of Pensions, you have comprehensive healthcare coverage that supports your physical and mental health and well-being. Your medical benefits include preventive care; medical and surgical care; in- and outpatient hospital care; and behavioral health care, including treatment for mental health and substance use disorders. And, you have access to the Blue Cross Blue Shield national network with 2 million+ care providers nationwide as well as prescription drug benefits through Express Scripts.

Your benefits also include **many special features and resources** to help you maintain and improve your health and well-being, such as care navigation for help on your healthcare journey, a telemedicine option for 24/7 access to U.S. board-certified doctors, mental well-being support through an employee assistance plan, and a vision exam benefit.

You can get the most from your medical coverage by choosing network providers, using the emergency room only when appropriate, and getting advance approval, when required, for nonurgent hospital admissions and certain tests.

[Learn more about your benefits through the Medical Plan.](https://www.pensions.org/what-we-offer/benefits-guidance/medical-benefits)

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**[Overview of special features]**

**Medical coverage that delivers more**

Medical coverage through the Board of Pensions gives you access to the following special features to help you maintain and improve your health and well-being.

* **Preventive care:** There is no cost to you when using network providers for [preventive services](https://www.pensions.org/file/what-we-offer/benefits-guidance/forms-documents/Documents/2025PreventiveSchedule.pdf) such as yearly well visits, health screenings, immunizations, and more.
* **Care navigation:** From locating providers and explaining the copays, deductibles, and/or coinsurance that may apply to advocating for your care, Quantum Health Care Coordinators help navigate your healthcare journey.
* **Telemedicine through Teladoc Health:** Consult 24/7 with U.S. board-certified doctors via phone, video, or mobile app for less than an office visit.
* **Call to Health:** Develop healthy habits in the four areas of wholeness —spiritual, health, financial, and vocational — and qualify for reduced medical deductibles for the following year.
* **Employee Assistance Plan:** Enjoy easy access to high-quality mental well-being support for all of life’s challenges.
* **Vision exam benefit:** This benefit covers annual routine eye exams and screenings related to certain health conditions.
* **Centers of Excellence:** These designated hospitals deliver superior results for complicated, costly surgical procedures.
* **Diabetes Management Program:** This program combines the latest technology with coaching to help those living with diabetes manage their condition — at no cost to the member.
* **Medical coverage during international travel:** Enjoy peace of mind when traveling abroad with remote access to U.S. doctors, hospital care, emergency evacuation, and more.
* **Nicotine-free living:** Benefits include 100% coverage for certain prescription and over-the-counter smoking cessation medications.

[Learn more about these special features](https://www.pensions.org/what-we-offer/benefits-guidance/medical-benefits) of the Medical Plan.

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**[Preventive care benefits/preventive schedule]**

**Wellness begins with prevention**

When it comes to your health, preventive care can be invaluable. It can help us stay well and detect conditions early, when they are easier to treat.

That’s why medical coverage\* through the Board of Pensions provides preventive care benefits for you and your enrolled family members. There is **no cost to you** when using network providers for the following:

* yearly well visits with your primary care physician\*\*
* annual well-woman visits with your gynecologist\*\*
* wellness exams for children
* health screenings and immunizations listed on the [Preventive Schedule](https://www.pensions.org/file/what-we-offer/benefits-guidance/forms-documents/Documents/2025PreventiveSchedule.pdf)
* additional specified screenings and immunizations for internationally adopted children up to age 18

Note that for a service to be considered preventive, you must go to the doctor without signs or symptoms of illness for the annual exams, tests, and immunizations specified by the plan for your age and gender.

[Learn more about your preventive care benefits.](https://www.pensions.org/what-we-offer/benefits-guidance/medical-benefits/Preventive-care)

*\*Those enrolled in Triple-S or GeoBlue also have preventive care benefits under their plans, but coverage details may differ.*

*\*\*Visits do not need to be 12 months apart and may be scheduled any time between Jan. 1 and Dec. 31 each calendar year.*

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**[Prescription drug benefits/formulary]**

**A prescription for better health**

Your medical coverage\* through the Board of Pensions includes prescription drug benefits through Express Scripts that can help lower your medication costs and provide ongoing support for your health and well-being.

In addition to coverage for generic and brand-name drugs, your coverage includes enhanced benefits for select preventive medications as well as special programs to help slow rising costs while providing you with safe and effective medications.

**Your costs**

You share in the cost of medically necessary drugs for you and your enrolled family members. The amount you pay for covered drugs varies, depending on the type of drug (generic, [formulary](https://www.pensions.org/file/what-we-offer/benefits-guidance/forms-documents/Documents/2025Formulary.pdf), or non-formulary), whether the drug is on the plan’s [preventive drug list](https://www.pensions.org/file/what-we-offer/benefits-guidance/forms-documents/Documents/2025PreventiveDrugList.pdf), and whether you fill prescriptions at a retail pharmacy or through the plan’s home delivery service.

**Using your prescription drug benefits**

You can fill your prescriptions at participating retail pharmacies, or you can enjoy the convenience — and savings — of home delivery. You also have access to online tools through the Express Scripts website to help you manage your prescription drug costs.

[Learn more about prescription drug benefits.](https://www.pensions.org/what-we-offer/benefits-guidance/prescription-drug-benefits)

*\*Those enrolled in Triple-S or GeoBlue should consult their plan for information about prescription drug benefits.*

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**[Teladoc]**

**Medical care on your schedule**

If you are enrolled in medical coverage through the Board of Pensions, your coverage includes a convenient telemedicine option through Teladoc Health.\* You’ll have **24/7 access** to U.S. board-certified doctors through the convenience of phone, video, or mobile app visits, all for **less than the cost of an office visit.**

Within minutes, you can speak with a doctor who can diagnose, treat, and prescribe medication for many acute medical conditions:

* sinus problems
* bronchitis
* allergies
* cold and flu symptoms
* respiratory infections
* ear infections

You can access this telemedicine option 24/7 online or by phone.You can also download the Teladoc Health mobile app, which allows you to schedule a consult with a doctor, manage your medical history, or send a prescription to your pharmacy

[Learn more about this telemedicine option.](https://www.pensions.org/what-we-offer/benefits-guidance/medical-benefits/telemedicine)

*\*Telemedicine through Teladoc Health is not available to those enrolled in Triple-S or GeoBlue.*

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**[Livongo by Teladoc Health for Diabetes Program]**

**Smart tools and support for better diabetes control**

Managing a chronic condition such as diabetes is crucial for long-term health. If you’re enrolled in medical coverage through the Board of Pensions**,** your benefits include **a diabetes program\*** that combines the latest technology with expert coaching to help keep diabetes under control.

When you register for this program, you’ll receive the following — **at no cost to you:**

* an advanced glucose meter ($200 value)
* unlimited test strips and lancets
* access to a health coach

Additional program benefits include:

* real-time support if a reading is out of range
* the ability to send data from your meter directly to your doctor
* optional family alerts

[Learn more about benefits to help those living with diabetes.](https://www.pensions.org/what-we-offer/benefits-guidance/medical-benefits/Livongo-for-Diabetes-Program)

*\*The diabetes management program is not available to those enrolled in Triple-S or GeoBlue.*

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**[Centers of Excellence]**

**Centers of Excellence: Improved outcomes, lower costs**

If you have major surgery coming up, using a **Center of Excellence** could improve your outcome and reduce your costs. Centers of Excellence are designated hospitals that are proven to deliver superior results for complicated, costly surgical procedures including bariatric surgery, cancer, cardiac care, knee and hip replacements, maternity, spinal surgery, and transplants.

Overall, patients treated at Centers of Excellence have:

* better outcomes
* fewer complications
* fewer readmissions
* lower total cost of care

If you’re enrolled in medical coverage through the Board of Pensions,\* you have **Centers of Excellence specialty care benefits**. When you have select procedures, performed at a Center of Excellence, the plan pays**100%of allowable facility charges** after the annual deductible is met.

Plus, if you have to travel more than 100 miles to a Center of Excellence, you’re eligible for a travel benefit of **up to $10,000**.

[Learn more about Centers of Excellence benefits and review a list of eligible procedures.](https://www.pensions.org/what-we-offer/benefits-guidance/medical-benefits/Centers-of-Excellence)

*\*Centers of Excellence specialty benefits are not available to those enrolled in Triple-S or GeoBlue.*

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**[Vision Exam Benefit]**

**Take a closer look at your vision benefits**

Did you know that your medical coverage through the Board of Pensions\* comes with a **vision exam benefit?**

When you use an optometrist or ophthalmologist who participates in the VSP network, this benefit covers annual routine eye exams and screenings related to certain health conditions. You pay a set copay (**with no deductible**) for covered services, and your benefit covers the rest of the cost:

* $25 copay for an annual routine eye exam
* $20 copay for exams and services to treat pink eye, sudden changes in vision, dry eye, diabetic eye disease, glaucoma, and more (coordination with your medical benefits may apply)
* $20 copay for retinal screening if you are living with diabetes

You’ll also receive discounts on vision-related items and services including **glasses, contact lens exams,** and **laser vision correction.** In addition to hundreds of retail chains in the VSP network, you can purchase frames from national VSP partners such as **Visionworks, Walmart, Sam's Club, and Costco**.

[Learn more about the vision exam benefit.](https://www.pensions.org/what-we-offer/benefits-guidance/medical-benefits/Vision-exam-benefit)

*\*Those enrolled in Triple-S or GeoBlue should consult their plan for information about vision benefits.*

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**[Medical care during international travel]**

**Take your medical benefits with you during international travel**

Many travelers worry about getting sick while traveling abroad. Fortunately, your medical coverage through the Board of Pensions travels with you. You and your covered family members have benefits through **Global Care, BCBS Global, and/or International SOS** when traveling internationally.

**Global Care telemedicine**

Using the Teladoc mobile app, Global Care allows you to:

* talk to a U.S. licensed physician for nonemergency conditions, 24/7 from anywhere in the world
* receive a diagnosis, treatment advice, and medication recommendations

**BCBS Global**

Through BCBS Global, you can access international medical care and assistance, including:

* inpatient hospital care (precertification required)
* outpatient hospital care and physician services
* assistance locating recommended hospitals and physicians

If you are enrolled in the EPO or HDHP, only services by network providers are covered.

**International SOS**

ISOS provides emergency assistance and other services, including:

* help with emergency medical evacuation
* 24-hour access to International SOS physicians for emergency and routine advice
* 24-hour access to worldwide Alarm Centers for medical information, referrals, and emergency assistance
* access to multilingual specialists
* medical and dental referrals
* case management

[Learn more about medical coverage during international travel.](https://www.pensions.org/what-we-offer/benefits-guidance/medical-benefits/Medical-care-during-international-travel)

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**[How your deductibles work]**

**Get to know your medical deductibles**

When it comes to how much you’ll pay for medical services, it’s important that you understand your deductible, including what and how much it is.

Your deductible is a specified dollar amount you pay each year for covered services before your medical coverage through the Board of Pensions begins to pay benefits. Your deductible amount varies depending on whether you enroll any family members.

You can reduce your deductibles for the following plan year by participating in Call to Health.\* A reduced deductible can soften the blow of unexpected medical costs — like an outpatient procedure or emergency room visit. In these situations, you must first pay the annual deductible before the Medical Plan pays benefits.

[Learn more about medical coverage.](https://www.pensions.org/what-we-offer/benefits-guidance/medical-benefits)

\**Call to Health is not available to those enrolled in Triple-S or GeoBlue.*