

Employee Health Benefits 2025-26



ESC - Region 12

Which Plan is Right for You?



Questions to Consider

- How much coverage do I need?
- How often do I access health care?
- Are my doctors in-network?
- Do I prefer higher premiums or pay as I go?
- Do I have regular prescriptions?

Benefits for UBC Members

The Cigna Open Access Plus Network provides you with access to healthcare professionals nationwide to address your health concerns. The UBC plans offer a range of coverage options to best meet the needs of you and your family. This provides you a great deal of flexibility and the option to save significantly on your health insurance premiums.

Choice and Control

The Cigna Open Access Plus Network provides access to 17,000 facilities and more than one million healthcare professionals.

Need Assistance?
help@UBC-Benefits.com

- Cigna Nationwide Network with more than one million healthcare professionals
- No referral necessary to see a specialist
- Lower out-of-pocket maximums
- In-network benefits



Basic HD - Medical Plan

Overview

The ESC-12 Basic HD Plan serves as the primary High Deductible plan option with low-cost monthly premiums in exchange for higher annual deductibles and out-of-pocket maximums. With in-network benefits, no need for physician referrals, free preventative generic drugs, and lower deductibles and out-of-pocket maximums, this plan provides premium savings to plan members with greater annual savings potential. The Basic HD is the only plan offered that allows you to use an HSA card.

Covered	Monthly Premium
Employee	\$475
Employee + Spouse	\$1,330
Employee + Child(ren)	\$850
Employee + Family	\$1,595



Basic HD - Plan Quick-Reference

Refer to plan documents for limitations and additional information.

Basic HD - Medical Plan

Feature	Your Network Costs	Your Out-of-Network Costs
Annual Deductible	\$3,500 individual/\$7,000 family	N/A
Coinsurance (after the annual deductible is met)	30% after deductible	N/A
Annual Out-of-Pocket Maximum	\$8,050 individual/\$16,100 family	N/A
Physician Services		
Office Visits - Primary	30% after deductible	N/A
Office Visits - Specialist	30% after deductible	N/A
Urgent Care Visits	30% after deductible	N/A
Emergency Care Visits	30% after deductible	N/A
Virtual Health/Behavioral (Recuro)	\$0 per consultation	N/A
Prescription Drugs		
Drug Deductible	Integrated with medical	
Generic (30/90 Day Supply)	\$0 after deductible	
Preferred Brand	30% after deductible	
Non-Preferred Brand	30% after deductible	
Specialty	30% up to a maximum of \$1,500 per script	
International Mail-Order	Brand and Specialty \$0, after deductible	

Refer to plan documents for limitations and additional information.

Basic HD - Medical Plan (continued)

Feature	Your Network Costs	Your Out-of-Network Costs
Maternity Services		
Routine Prenatal Care	30% after deductible	N/A
Delivery in Hospital	30% after deductible	N/A
Newborn Care in Hospital (Routine)	30% after deductible	N/A
Additional Services		
Inpatient Hospital	30% after deductible	N/A
Outpatient Surgery	30% after deductible	N/A
Outpatient Surgery - Patient Choice	\$0 after \$1,600 deductible	N/A
Lab & X-ray Outpatient (major)	30% after deductible	N/A
Complex/Major Imaging - Patient Choice	\$0 after \$1,600 deductible	N/A
Lab & X-ray Outpatient (minor)	30% after deductible	N/A
Hospital Emergency Care Services (treated as network)	30% after deductible	N/A
Non-Emergency use of Emergency Care Services	Not Covered	N/A
Chiropractic	30% after deductible	N/A

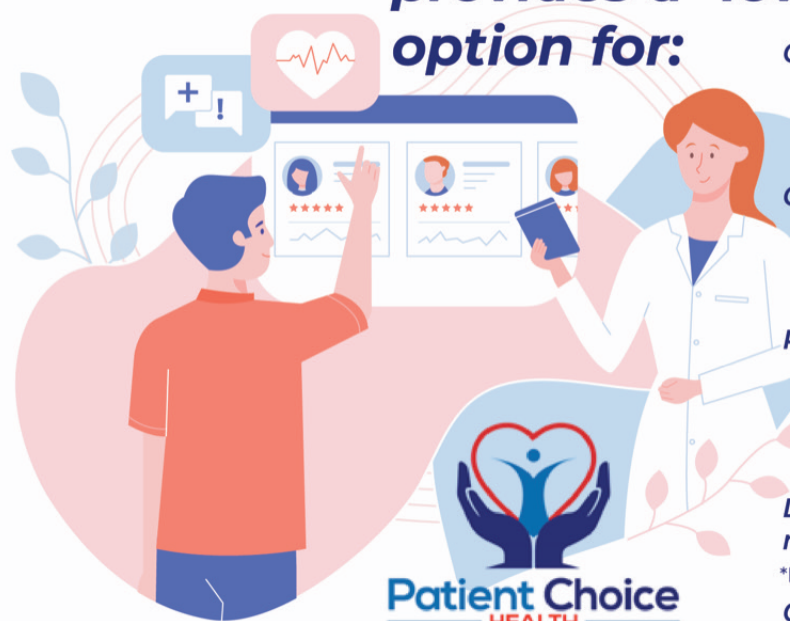
Refer to plan documents for limitations and additional information.

Basic HD - Medical Plan (continued)

Feature	Your Network Costs	Your Out-of-Network Costs
Preventative Care*		
Well-Child Care	Plan pays 100%, no deductible	N/A
Well-Woman Care	Plan pays 100%, no deductible	N/A
Routine Screening Mammography	Plan pays 100%, no deductible	N/A
Adult Health Assessments	Plan pays 100%, no deductible	N/A
Immunizations	Plan pays 100%, no deductible	N/A
Screening Colonoscopy	Plan pays 100%, no deductible	N/A

*Subject to Affordable Care Act requirements.

Patient Choice Network provides a *low/no out-of-pocket option for:



Outpatient surgeries, such as:

- Shoulder Surgery
- Knee Surgery
- Hernia Surgery

Complex/major imaging.

- MRI's
- CAT Scans
- PET Scans

Rehabilitation Therapies

- Physical Therapy
- Occupational Therapy
- Cardiac Therapy
- Speech Therapy

Low/no deductible needs to be met and zero co-pay

*Basic HD Plan requires deductible.

Contact Us:

888.557.8550

UBC@patientchoicehealth.com

Standard - Medical Plan

Overview

The ESC-12 Standard Plan is designed to provide plan members a copay based plan offering for Primary Care and Specialist office visits in exchange for slightly higher monthly premiums. Along with in-network benefits, no need for physician referrals, free generic drugs, and lower annual deductibles and out-of-pocket maximums, this plan provides plan members additional flexibility and cost transparency for services.

Covered	Monthly Premium
Employee	\$495
Employee + Spouse	\$1,390
Employee + Child(ren)	\$885
Employee + Family	\$1,660



Standard - Plan Quick-Reference

Refer to plan documents for limitations and additional information.

Standard - Medical Plan

Feature	Your Network Costs	Your Out-of-Network Costs
Annual Deductible	\$2,750 individual/\$5,500 family	N/A
Coinsurance (after the annual deductible is met)	30% after deductible	N/A
Annual Out-of-Pocket Maximum	\$9,000 individual/\$18,000 family	N/A
Physician Services		
Office Visits - Primary	\$40 copay	N/A
Office Visits - Specialist	\$75 copay	N/A
Urgent Care Visits	\$50 copay	N/A
Emergency Care Visits	30% after deductible	N/A
Virtual Health/Behavioral (Recuro)	\$0 per consultation	N/A
Prescription Drugs		
Drug Deductible	\$500 Brand/Specialty Only	
Generic (30/90 Day Supply)	\$0	
Preferred Brand	30% retail/\$300 mail-order / International mail-order \$0	
Non-Preferred Brand	30% retail/\$300 mail-order / International mail-order \$0	
Specialty	30% up to a maximum of \$1,500 per script	
International Mail-Order	Brand and Specialty \$0, no deductible	

Refer to plan documents for limitations and additional information.

Standard - Medical Plan (continued)

Feature	Your Network Costs	Your Out-of-Network Costs
Maternity Services		
Routine Prenatal Care	30% after deductible	N/A
Delivery in Hospital	30% after deductible	N/A
Newborn Care in Hospital (Routine)	30% after deductible	N/A
Additional Services		
Inpatient Hospital	30% after deductible	N/A
Outpatient Surgery	30% after deductible	N/A
Outpatient Surgery - Patient Choice	\$0	N/A
Lab & X-ray Outpatient (major)	30% after deductible	N/A
Complex/Major Imaging - Patient Choice	\$0	N/A
Lab & X-ray Outpatient (minor)	30% after deductible	N/A
Hospital Emergency Care Services (treated as network)	30% after deductible	N/A
Non-Emergency use of Emergency Care Services	Not Covered	N/A
Chiropractic	30% after deductible	N/A

Refer to plan documents for limitations and additional information.

Standard - Medical Plan (continued)

Feature	Your Network Costs	Your Out-of-Network Costs
Preventative Care*		
Well-Child Care	Plan pays 100%, no deductible	N/A
Well-Woman Care	Plan pays 100%, no deductible	N/A
Routine Screening Mammography	Plan pays 100%, no deductible	N/A
Adult Health Assessments	Plan pays 100%, no deductible	N/A
Immunizations	Plan pays 100%, no deductible	N/A
Screening Colonoscopy	Plan pays 100%, no deductible	N/A

*Subject to Affordable Care Act requirements.

Patient Choice Network provides a *low/no out-of-pocket option for:



Outpatient surgeries, such as:

- Shoulder Surgery
- Knee Surgery
- Hernia Surgery

Complex/major imaging.

- MRI's
- CAT Scans
- PET Scans

Rehabilitation Therapies

- Physical Therapy
- Occupational Therapy
- Cardiac Therapy
- Speech Therapy

Low/no deductible needs to be met and zero co-pay

*Basic HD Plan requires deductible.

Contact Us:

888.557.8550

UBC@patientchoicehealth.com

Patient Choice
HEALTH

Enhanced - Medical Plan

Overview

The ESC-12 Enhanced Plan provides the richest medical benefits in exchange for higher monthly premiums. Combining the best aspects from all other plan offerings, this plan provides copays for Primary Care and Specialists, low copays for brand drugs, free generic drugs, in-network benefits, no need for physician referrals, and the lowest annual deductibles and out-of-pocket maximums available.

Covered	Monthly Premium
• Employee	• \$560
• Employee + Spouse	• \$1,415
• Employee + Child(ren)	• \$930
• Employee + Family	• \$1,780



Enhanced - Plan Quick-Reference

Refer to plan documents for limitations and additional information.

Enhanced - Medical Plan

Feature	Your Network Costs	Your Out-of-Network Costs
Annual Deductible	\$2,250 individual/\$4,500 family	N/A
Coinsurance (after the annual deductible is met)	30% after deductible	N/A
Annual Out-of-Pocket Maximum	\$8,000 individual/\$16,000 family	N/A
Physician Services		
Office Visits - Primary	\$40 copay	N/A
Office Visits - Specialist	\$75 copay	N/A
Urgent Care Visits	\$50 copay	N/A
Emergency Care Visits	30% after deductible	N/A
Virtual Health/Behavioral (Recuro)	\$0 per consultation	N/A
Prescription Drugs		
Drug Deductible	\$500 Brand/Specialty Only	
Generic (30/90 Day Supply)	\$0	
Preferred Brand	\$75 retail retail/\$150 mail-order / International mail-order \$0	
Non-Preferred Brand	\$200 retail retail/\$400 mail-order / International mail-order \$0	
Specialty	30% up to a maximum of \$1,500 per script	
International Mail-Order	Brand and Specialty \$0, no deductible	

*Subject to Affordable Care Act requirements.

Refer to plan documents for limitations and additional information.

Enhanced - Medical Plan (continued)

Feature	Your Network Costs	Your Out-of-Network Costs
Maternity Services		
Routine Prenatal Care	30% after deductible	N/A
Delivery in Hospital	30% after deductible	N/A
Newborn Care in Hospital (Routine)	30% after deductible	N/A
Additional Services		
Inpatient Hospital	30% after deductible	N/A
Outpatient Surgery	30% after deductible	N/A
Outpatient Surgery - Patient Choice	\$0	N/A
Lab & X-ray Outpatient (major)	30% after deductible	N/A
Complex/Major Imaging - Patient Choice	\$0	N/A
Lab & X-ray Outpatient (minor)	Lab \$50 copay X-ray \$75 copay	N/A
Hospital Emergency Care Services (treated as network)	30% after deductible	N/A
Non-Emergency use of Emergency Care Services	Not Covered	N/A
Chiropractic	30% after deductible	N/A

*Subject to Affordable Care Act requirements.

Refer to plan documents for limitations and additional information.

Enhanced - Medical Plan (continued)

Feature	Your Network Costs	Your Out-of-Network Costs
Preventative Care*		
Well-Child Care	Plan pays 100%, no deductible	N/A
Well-Woman Care	Plan pays 100%, no deductible	N/A
Routine Screening Mammography	Plan pays 100%, no deductible	N/A
Adult Health Assessments	Plan pays 100%, no deductible	N/A
Immunizations	Plan pays 100%, no deductible	N/A
Screening Colonoscopy	Plan pays 100%, no deductible	N/A

*Subject to Affordable Care Act requirements.

Patient Choice Network provides a *low/no out-of-pocket option for:



Outpatient surgeries, such as:

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- MRI's
- CAT Scans
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Rehabilitation Therapies

- Physical Therapy
- Occupational Therapy
- Cardiac Therapy
- Speech Therapy

Low/no deductible needs to be met and zero co-pay

*Basic HD Plan requires deductible.

Contact Us:

888.557.8550

UBC@patientchoicehealth.com

FINDING A DOCTOR IN OUR DIRECTORY IS EASY



Is your doctor or hospital in your plan's Cigna network? Cigna's online directory makes it easy to find who (or what) you're looking for.

SEARCH YOUR PLAN'S NETWORK IN FOUR SIMPLE STEPS



Step 1

Go to [Cigna.com](https://www.cigna.com), and click on "Find a Doctor" at the top of the screen. Then, under "How are you Covered?" select "Employer or School."



Step 2

Change the geographic location to the city/state or zip code you want to search. Select the search type and enter a name, specialty or other search term. Click on one of our suggestions or the magnifying glass icon to see your results.



Step 3

Answer any clarifying questions, and then verify where you live (as that will determine the networks available).



Step 4

Optional: Select one of the plans offered by your employer during open enrollment. **(OAP) Network Open Access Plus**

That's it! You can also refine your search results by distance, years in practice, specialty, languages spoken and more.

Search first. Then choose Cigna.

There are so many things to love about Cigna. Our directory search is just the beginning.

After you enroll, you'll have access to [myCigna.com](https://mycigna.com) – your one-stop source for managing your health plan, anytime, just about anywhere. On [myCigna.com](https://mycigna.com), you can estimate your health care costs, manage and track claims, learn how to live a healthier life and more.

Questions? Call **1-800-Cigna24**

Together, all the way.®



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Providers and facilities that participate in the Cigna network are independent practitioners solely responsible for the treatment provided to their patients. They are not agents of Cigna. Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, see your plan documents.

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Welcome to LucyRx

We're glad you're here.

Prescription care should work as it was intended—clear, affordable, and centered around you. That's why LucyRx exists: to help you get the medicine you need, with the clarity and support you deserve.

Whether it's a one-time prescription or something more complex, you're not alone—we're here to help.





Who We Are

LucyRx is your prescription care partner. We're independent, experienced, and built to make getting your medicine easier—from everyday needs to complex care.

We deliver better results through a nationwide pharmacy network, flexible plan designs, and convenient 90-day options—whether through home delivery or retail.

Behind the scenes, our proprietary, AI-powered analytics platform—LucyIQ™—helps your benefit work smarter, supporting the right care at the right cost, every time.

We serve more than 1,200 organizations across the country. But what matters most is you—and helping make your health journey easier, every step of the way.





Getting Started with Your LucyRx Benefit

Here's how to start using your benefit and access support:

- 1 Check your ID card**
Look for the LucyRx logo on the insurance card you received from Allegiance to confirm your prescription coverage. If you're unsure, ask your employer or contact our 24/7 Prescription Care team.
- 2 Show your card at the pharmacy**
When filling a prescription, show your insurance card at the pharmacy so they can process your coverage correctly.
- 3 Register online**
Visit www.lucyrx.com/members to create your digital account and view your plan details.
- 4 Download the app**
Use the LucyRx app (available in the App Store and Google Play) to manage your prescriptions anytime, anywhere.



We're proud to be on your care team.
Let's make this easier—together.



Access Your Care, Anywhere

With LucyRx, managing your prescriptions is just a tap away.
Use our mobile app or online portal to:



Track and refill prescriptions



Get refill reminders and alerts



Compare medication prices



Access your digital ID card



Locate in-network pharmacies



Check medication status or coverage



View your medication history

Your health information is always private and secure. You focus on your health—we'll take care of the rest.



How to Register for Your Digital Account

1. Visit www.lucyrx.com/members
2. Click "Let's Go to My Benefits" and follow the prompts to select "Register Now"
3. Enter the details on your insurance card and create your username and password
4. Log in via desktop, mobile, or the LucyRx app

If you're experiencing a medical emergency, call 911 or go to the nearest emergency room.

For all other medication or benefit questions, our 24/7 Prescription Care team is here to help.



We're Here When You Need Us

Have a question about your prescriptions? Need help finding a pharmacy or checking coverage? Our U.S.-based team is available 24/7—in 200+ languages—to get you the answers you need.

Call us anytime at 877-860-8846 or visit www.lucyrx.com/members

When you reach out, you'll talk to a trained specialist who can:

- ✓ Explain your LucyRx benefit
- ✓ Check coverage and medication details
- ✓ Help you find lower-cost options
- ✓ Resolve refill or delivery issues
- ✓ Connect you with a pharmacist if needed



At LucyRx, we don't just answer calls—we solve problems.



90-Day Convenience, Your Way

With LucyRx, you have options for getting a 90-day supply of your eligible maintenance medications—wherever it works best for you:

Your Local Pharmacy

Get your 90-day supply filled at one of over 60,000 pharmacies nationwide. Prefer Walmart, H-E-B, or Target? You can stick with the places you already shop.

Home Delivery

Want your medications shipped to your door? Use Walgreens Mail Service for home delivery—plus refill reminders, tracking, and copay tools included.

Getting Started:



Online:

Visit [walgreensmailservice.com](https://www.walgreensmailservice.com) to register. Once you're set up, you'll receive instructions for placing your first order.



By phone:

Call 877-787-3047. Have your insurance info ready.



Specialty Medications Made Simple

Some medicines are more complex.

If you're taking a specialty drug for a condition such as cancer, arthritis, or multiple sclerosis—LucyRx is here to help.

We don't just send your prescription to a pharmacy and hope for the best. We've built a smarter way to support you—with the care, service, and savings you need.

Personalized Support for Your Treatment

No two conditions—or members—are the same. Our Care Guides take the time to understand your situation and match you with the right pharmacy, support, or savings program.

Here's how it works:

LucyRx Care Guides Who Help You One-on-One

1

Our LucyRx Care Guides are trained nurses, pharmacists, and pharmacy techs. They're here to help you:

- Get your medicine approved
- Learn how to take it safely
- Understand what to expect during treatment
- Find ways to save money

You can call anytime—or wait for us to reach out.

We'll walk you through what comes next.

Specialty Medications Made Simple: Where You'll Get Your Medication

2

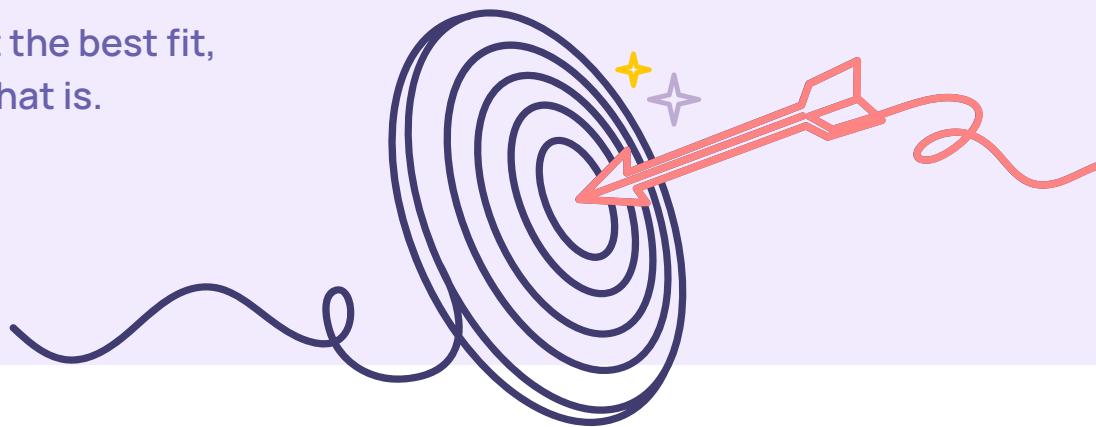
Most PBMs ship from large central pharmacies—often far from where care happens. LucyRx does things differently.

We've partnered with more than 100 health systems that operate specialty pharmacies inside their hospitals and clinics—so members can fill prescriptions where they already get care.

This can mean:

- Faster access to your medication
- In-person conversations with your pharmacist
- Better coordination between your care team and your pharmacy
- Quicker help when something's not working

If a local pharmacy isn't the best fit,
we'll guide you to one that is.





Specialty Medications Made Simple: Getting Help with Cost

3

Specialty drugs can be expensive—but LucyRx helps lower what you pay.

When your prescription is submitted, our Care Guides check for savings opportunities. If there's a better option, we'll call you and walk you through it.

We may be able to:

- **Lower your copay** – We can often apply a coupon or discount without changing your pharmacy
- **Help you get your medicine for free** – In some cases, we connect you to trusted programs or pharmacies that cover the full cost
- **Offer a safe, lower-cost alternative** – If another version of your drug works the same but costs less, we'll help you understand your options
- **Provide extra support** – For complex conditions, we may connect you with a pharmacist or nurse who checks in regularly and helps manage your treatment

**We don't wait for you to ask. If there's a way to save, we'll reach out.
And if you ever have questions, just call—we're here to help.**

Specialty Medications Made Simple: What Happens Next

4

- 1. Your doctor sends your prescription to a LucyRx specialty pharmacy**
(We'll make sure it goes to the best option in our trusted network.)
- 2. A LucyRx Care Guide reaches out to you**
(No need to call—we'll connect with you directly.)
- 3. We help you get started with the right pharmacy and support**
(From benefits to side effects, we've got you covered.)
- 4. You get your medication—and the help that comes with it**
(Coaching, savings, and guidance are all part of the package.)

Need help at any point? Your LucyRx
Care Guide is just a call away.





Support for Specialty Needs

If you're managing a complex condition, where you fill your prescription **matters**. Your LucyRx Care Guide will help route it to a pharmacy that works closely with your care team—so you get the right medication, with the right support, from day one.

This team of nurses and pharmacists offer personalized support to help you:

- ✦ Understand your medications and treatment options
- ✦ Access financial assistance and coverage guidance
- ✦ Navigate prior authorizations
- ✦ Stay on track—clinically and financially

So where will you actually get your medicine?

Let's walk through how your specialty prescription is filled—and how we make it as simple and supportive as possible.

Filling a specialty prescription

When you're managing a complex condition, getting your medication from the same place you get your care just makes sense.

That's why many specialty prescriptions can be filled at local pharmacies located inside the hospital or clinic where you're being treated. These pharmacies offer:

- ✓ Faster access to your medication
- ✓ Help from a pharmacist who knows your care team
- ✓ A simpler experience with fewer steps



How LucyRx Helps You Save

We know medications can be expensive. That's why we look for ways to help you save—before you even ask.

Our Care Guides are here to help you save in ways you might not expect. If there's a better option for your medication, we'll reach out to walk you through the next step. And it's not just for specialty drugs—we help members save across all types of prescriptions, too.

Here are just a few of the ways we help members lower their costs:

We help you switch to a lower-cost version of your medication—when it makes sense

If there's a safe alternative—like a generic or another option that works the same but costs less—we'll explain your choices and help you make the switch without disrupting your care.

We help with copay discounts

You may qualify for a coupon or manufacturer program that lowers your cost. We'll handle the paperwork and get you enrolled.

We look into pharmacy options—even international

For certain medications, we may be able to help you access lower-cost pricing through trusted pharmacies outside the U.S.

We connect you to free medicine programs

If a medication is too expensive—even with insurance—we'll check if you qualify for programs that cover the full cost.

Not sure if you're paying too much? We'll check for savings—and help you make the switch if there's a better option.



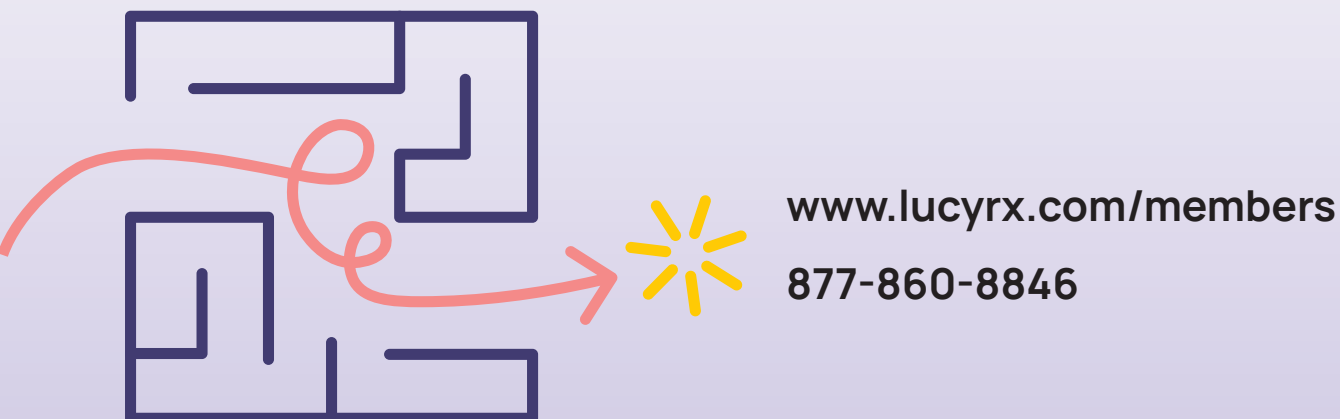


We're With You All the Way

Whether it's your first prescription or your fiftieth, LucyRx is here to make prescription care clearer, more affordable, and built around you.

Need a hand? We've got you.

Whether it's cost, access, or something unclear—we'll help you sort it out, every time.





Virtual Urgent Care

Getting Started

INTRODUCTION

Access board-certified physicians 24/7, 365 days a year for urgent medical needs. Doctors will discuss your symptoms, confirm a diagnosis, and prescribe any needed medication. Video and telephone-based visits are available, with an average wait time of just ten minutes.

Consult Fee: \$0

HOW TO ACCESS

01

Sign up with the Recuro Care app or visit the webpage below to access:
["member.recurohealth.com"](https://member.recurohealth.com)

02

Enter your employer member ID

03

Create your username and password

04

Complete your medical history

05

Schedule your consult

*Registering your account is not required to use the service, you can call 855.6RECURO anytime for 24/7 access to doctors.



Example Conditions Treated

- Acne / Rash
- Allergies
- Cold / Flu
- GI Issues
- Ear Problems
- Fever
- Insect Bites
- Nausea
- Pink Eye
- Respiratory
- UTI's
- And More...



customerservice@recurohealth.com | [855.6RECURO](tel:855.6RECURO) | Scan QR Code to Download





Virtual Therapy

Getting Started

INTRODUCTION

Receive comprehensive therapy and counseling from Recuro's Clinical Social Workers and Marriage & Family Therapists. Your therapist will work with you to reach your emotional wellness goals, developing a personalized plan and tracking progress over time.

HOW TO ACCESS

01

Sign up with the Recuro Care app or visit the webpage below to access:
["member.recurohealth.com"](https://member.recurohealth.com)

02

Enter your employer member ID

03

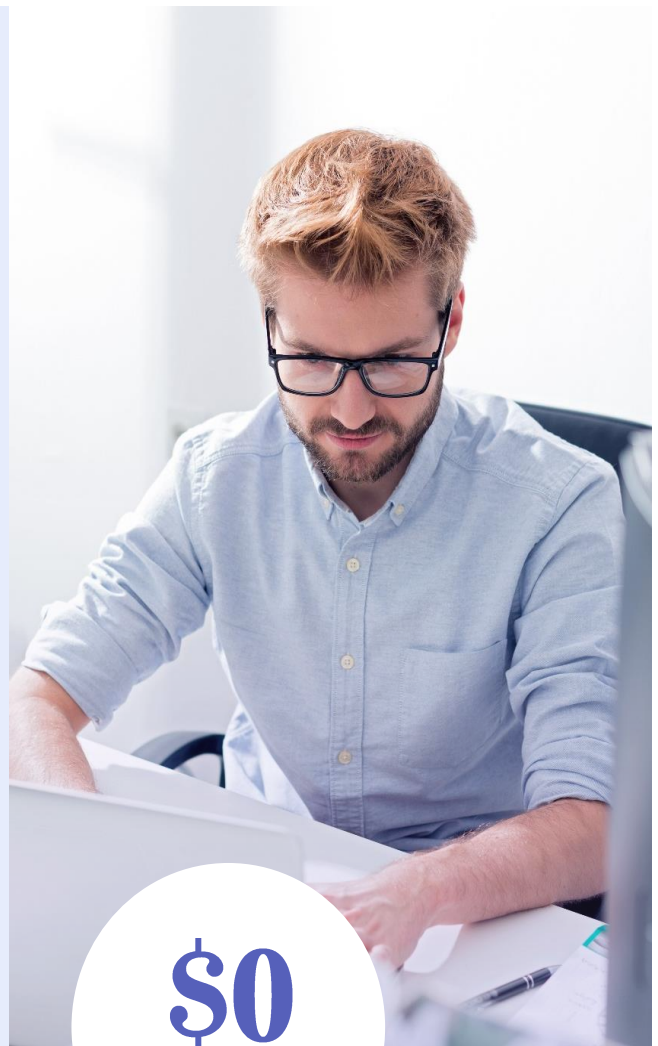
Create your username and password

04

Complete intake and wellness assessment

05

Schedule your consult



\$0

Consults

Example Conditions Treated

- Anger Mgmt
- Anxiety
- Bipolar
- Depression
- Eating Disorder
- Sleep Disorder
- Addiction
- Substances
- Grief / Loss
- PTSD
- OCD
- And More...



customerservice@recurohealth.com | [855.6RECURO](tel:855.6RECURO) | Scan QR Code to Download



Medical Plan Benefits Questions?



ubc-benefits.com/esc-12
(case sensitive)

help@ubc-benefits.com

Specific Medical Coverage Questions?



Allegiance Customer Service Line:

(855) 999-6808

Questions About Prescription Cost and Coverage?



LucyRx Help Line

(877) 860-8846

