

Employer Name:	UP M
Employer State of Situs:	Ill
Name of Issuer:	UMR/SmithRx ti
Plan Marketing Name:	
Plan Year:	

Ten (10) Essential Health Benefit (EHB) Categories:

2020-2026 Illinois Essential Health Benefit (EHB) Listing (P.A.)

Item	EHB Benefit	EHB Category
1	Accidental Injury -- Dental	Ambulatory
2	Allergy Injections and Testing	Ambulatory
3	Bone anchored hearing aids	Ambulatory
4	Durable Medical Equipment	Ambulatory
5	Hospice	Ambulatory
6	Infertility (Fertility) Treatment	Ambulatory
7	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ambulatory
8	Outpatient Surgery Physician/Surgical Services (Ambulatory Patient Services)	Ambulatory
9	Private-Duty Nursing	Ambulatory
10	Prosthetics/Orthotics	Ambulatory
11	Sterilization (vasectomy men)	Ambulatory
12	Temporomandibular Joint Disorder (TMJ)	Ambulatory
13	Emergency Room Services (Includes MH/SUD Emergency)	Emergency services
14	Emergency Transportation/ Ambulance	Emergency services
15	Bariatric Surgery (Obesity)	Hospitalization
16	Breast Reconstruction After Mastectomy	Hospitalization
17	Reconstructive Surgery	Hospitalization
18	Inpatient Hospital Services (e.g., Hospital Stay)	Hospitalization
19	Skilled Nursing Facility	Hospitalization
20	Transplants - Human Organ Transplants (Including transportation & lodging)	Hospitalization
21	Diagnostic Services	Laboratory services
22	Intranasal opioid reversal agent associated with opioid prescriptions	MH/SUD
23	Mental (Behavioral) Health Treatment (Including Inpatient Treatment)	MH/SUD
24	Opioid Medically Assisted Treatment (MAT)	MH/SUD
25	Substance Use Disorders (Including Inpatient Treatment)	MH/SUD
26	Tele-Psychiatry	MH/SUD
27	Topical Anti-Inflammatory acute and chronic pain medication	MH/SUD
28	Pediatric Dental Care	Pediatric Oral and Vision Care
29	Pediatric Vision Coverage	Pediatric Oral and Vision Care
30	Maternity Service	Pregnancy, Maternity, and Newborn Care
31	Outpatient Prescription Drugs	Prescription drugs
32	Colorectal Cancer Examination and Screening	Preventive and Wellness Services
33	Contraceptive/Birth Control Services	Preventive and Wellness Services
34	Diabetes Self-Management Training and Education	Preventive and Wellness Services
35	Diabetic Supplies for Treatment of Diabetes	Preventive and Wellness Services
36	Mammography - Screening	Preventive and Wellness Services
37	Osteoporosis - Bone Mass Measurement	Preventive and Wellness Services
38	Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test	Preventive and Wellness Services
39	Preventive Care Services	Preventive and Wellness Services
40	Sterilization (women)	Preventive and Wellness Services

41	Chiropractic & Osteopathic Manipulation	Rehabilitative and Habilitative Services and Devices
42	Habilitative and Rehabilitative Services	Rehabilitative and Habilitative Services and Devices

Special Note: Under Pub. Act 102-0104, eff. July 22, 2021, any EHBs listed above that are clinically appropriate and medically necessary to de

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 ilinois/Texas
 hrough the Pareto Captive
 Gold Plan
 2026

102-0630)	Employer Plan Covered Benefit?
Benchmark Page # Reference	
Pgs. 10 & 17	N
Pg. 11	Y
Pgs. 17 & 35	Y
Pg. 13	Y
Pg. 28	Y
Pgs. 23 - 24	Y
Pg. 21	Y
Pgs. 15 - 16	Y
Pgs. 17 & 34	Y
Pg. 13	Y
Pg. 10	Y
Pgs. 13 & 24	Y
Pg. 7	Y
Pgs. 4 & 17	Y
Pg. 21	Y
Pgs. 24 - 25	Y
Pgs. 25 - 26, & 35	Y
Pg. 15	Y
Pg. 21	Y
Pgs. 18 & 31	Y
Pgs. 6 & 12	Y
Pg. 32	Y
Pgs. 8 -9, 21	Y
Pg. 21	Y
Pgs. 9 & 21	Y
Pg. 11	Y
Pg. 32	Y
See AllKids Pediatric Dental Document	N
Pgs. 26 - 27	N
Pgs. 8 & 22	Y
Pgs. 29 - 34	Y
Pgs. 12 & 16	Y
Pgs. 13 & 16	Y
Pgs. 11 & 35	Y
Pgs. 31 - 32	Y
Pgs. 12, 15, & 24	Y
Pgs. 12 & 16	Y
Pg. 16	Y
Pg. 18	Y
Pgs. 10 & 19	Y

Pgs. 12 - 13	Y
Pgs. 8, 9, 11, 12, 22, & 35	Y

services delivered via telehealth services must be covered in the same