



2026 Individual and Family Plans

Plans on the Marketplace
Plans off the Marketplace



Consumer Choice Plan Disclosure Statement

This health plan does not include the same level of benefits required in other plans.

This HMO plan is a consumer choice plan. This plan doesn't include the same level of benefits that are in Texas health plans known as state-mandated plans. This plan does include all health benefits required by the Affordable Care Act.

To see all benefits offered by this plan, go to the plan's "Summary of Benefits and Coverage".

Benefit/coverage	This plan	A health plan with required benefits (state-mandated plan)
Deductible The amount you pay for care before the plan begins to share the cost.	Has a deductible	Has no deductibles for participating provider care
Out-of-Pocket Costs The amount you pay when you receive covered services, up to a calendar year maximum.	Includes out-of-pocket costs that meet federal requirements but may sometimes be more than in a state-mandated plan.	A copay must be less than 50% of the total cost of the service. Annual out-of-pocket costs must be capped at 200% of your annual premium cost if you alert the plan.
Habilitative and Rehabilitative care Care that helps you improve skills for daily living.	Includes a limit on the number of visits per year for speech therapy, occupational therapy, and physical therapy. This limit does not apply to services submitted with an Autism diagnosis.	Has no limits on habilitative and rehabilitative services.
Spinal Manipulation/Chiropractic Care Care that helps you improve skills for daily living	Includes a limit on the number of visits per year	No limit on visits.

If you want a plan with all required benefits:

We also offer a state-mandated plan that includes all required benefits. This plan is not on Healthcare.gov and does not allow you to get help with premiums and out-of-pocket costs. Contact your agent or broker, or call us to learn more about this plan, 888-811-2101 or visit wellpoint.com.

By signing this form, you acknowledge the following:

I understand the consumer choice plan I am applying for does not provide the same level of coverage required in other Texas health plans (state-mandated plans). I understand if my health changes and this plan does not meet my needs, in most cases I won't be able to get a new plan until the next open enrollment period. I understand I can get more information about consumer choice plans from the Texas Department of Insurance's website, www.tdi.texas.gov/consumer/consumerchoice.html, or by calling the Consumer Help Line at 800-252-3439.

Wellpoint plans have you covered

We know choosing a health plan that fits your family's needs and budget is an important decision. We are proud to offer affordable health plans to individuals and families at every moment of their health journey.

Wellpoint offers health plans with a network of high-quality doctors and hospitals.

All Wellpoint Individual and Family plans include prescription drug coverage, virtual care, preventive care visits, and mental health services.



Financial help

Subsidies may be available when you choose a plan through the Health Insurance Marketplace.¹

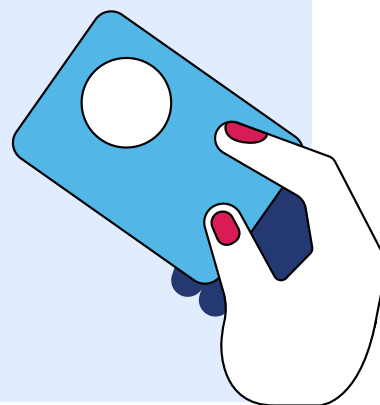
Budget-friendly health benefits from Wellpoint

\$0*
plans

\$0
commonly used drugs²

\$0
preventive care³

\$0
virtual care visits⁴



Health plans that connect you to better care



Prescription drug coverage

Wellpoint's Individual and Family medical plans include prescription drug benefits, offering:

- \$0 copays for most commonly used medicines.²
- 24/7 access to our dedicated pharmacy experts by phone, text, or chat.
- Digital tools to help you estimate medication costs, find a pharmacy, and refill prescriptions.
- Home delivery of your maintenance medications.
- Recommendations to lower-cost medication alternatives.



Dental and vision

In some states, we offer select Marketplace plans that include dental and vision benefits for adults and children.⁵



Rewards and discounts

We offer rewards for completing health and wellness activities.⁶

Plans also include a discount for health-related products and services, like contact lenses and gym memberships, through SpecialOffers^{SM,7}.

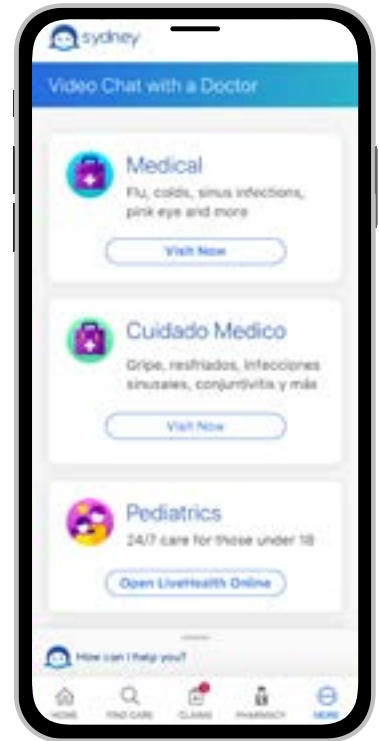
The perks of choosing Wellpoint

Quick ways to find care

Our Sydney Health app and wellpoint.com

Through our website and in our SydneySM Health app, you can find care providers from one of the nation's largest networks. You can also:

- Review doctor quality ratings and compare costs.
- Have a virtual care visit with a doctor or therapist.
- Refill prescriptions.
- Access your digital ID card.
- See claims and benefits information.
- Track health goals and complete activities to earn gift card rewards.



View our [HMO State-mandated Member Handbook](#) and [HMO and POS Member Handbook](#)

Get started today

Call **888-811-2101** or visit **wellpoint.com**.
Find Marketplace plans at **healthcare.gov**.

1 Subsidies are only available for Qualified Health Plans purchased through the Health Insurance Marketplace and State-Based Exchanges. Wellpoint offers such Plans through the Health Insurance Marketplace.

2 Some commonly used prescription drugs are available. Contact us for more information.

3 Nationally recommended preventive care services received in-network have no copay and no deductible requirement.

4 Virtual care visits, including video visits using the Sydney Health app are at no cost to members for most plans (however, it may be subject to the deductible depending upon the terms of the plan). Virtual care visits refer to video consultations, as deemed appropriate by a licensed physician. In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan. Sydney Health is offered through an arrangement with Cereon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

5 Coverage options vary by state.

6 Rewards earned should be redeemed before the end of the current plan year. Unused rewards are forfeited 6 months after the end of your plan year, make sure to redeem them before then. Rewards eligibility applies only to subscribers and enrolled spouse/domestic partner. Members must be active on the plan and activity must take place during plan year. The reward amount you receive may be considered income to you and subject to state and federal taxes in the tax year it is paid. You should consult a tax expert with any questions regarding tax obligations. Subscriber/enrolled spouse/domestic partner may earn rewards when eligible activities are completed and, in some instances, they may be verified by an Wellpoint claim. Rewards are chosen from a list of select retailers.

7 SpecialOffers discounts are subject to change without notice.

*Based on federal and/or state exchange requirements and subject to change. Wellpoint is a Qualified Health Plan issuer that in certain geographic areas offers some health plans with a \$0 premium option (after subsidy applied) through the Health Insurance Marketplace. Wellpoint health plans with a \$0 premium option are not available in all areas and eligibility for these plans is based on federal annual income guidelines. Call us for information because not everyone will qualify.

Coverage provided by Wellpoint Insurance Company.

