

Employer Name:	Badger Daylighting Corporation
Employer State of Situs:	Indiana
Name of Issuer:	Skyward
Plan Marketing Name:	Badger Daylighting Corp Health Plan
Plan Year:	01.01.2026-12.31.2026

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

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization (like surgery and overnight stays)
- Laboratory services
- Mental health and substance use disorder (MH/SUD) services, including behavioral health treatment (this includes counseling and psychotherapy)
- Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)
- Pregnancy, maternity, and newborn care (both before and after birth)
- Prescription drugs
- Preventive and wellness services and chronic disease management
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)

2020-2026 Illinois Essential Health Benefit (EHB) Listing (P.A. 102-0630)

Item	EHB Benefit	EHB Category	Benchmark Page # Reference	Employer Plan Covered Benefit?
1	Accidental Injury -- Dental	Ambulatory	Page 7, 97	Yes
2	Allergy Injections and Testing	Ambulatory	Page 82, 87, 92, 96	Yes
3	Bone anchored hearing aids	Ambulatory	Page 83, 88, 93, 98	Yes
4	Durable Medical Equipment	Ambulatory	Page 12, 82, 87, 92	Yes
5	Hospice	Ambulatory	Page 83, 88, 93, 98	Yes
6	Infertility (Fertility) Treatment	Ambulatory	Page 17, 105	No
7	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ambulatory	Page 8, 96	Yes
8	Outpatient Surgery Physician/Surgical Services (Ambulatory Patient Services)	Ambulatory	Page 8, 96	Yes
9	Private-Duty Nursing	Ambulatory	Page 84, 89, 94	Yes
10	Prosthetics/Orthotics	Ambulatory	Page 84, 89, 94	Yes
11	Sterilization (vasectomy men)	Ambulatory	Page 82, 87, 92, 103	Yes
12	Temporomandibular Joint Disorder (TMJ)	Ambulatory	Page 85, 90, 95	Yes
13	Emergency Room Services (Includes MH/SUD Emergency)	Emergency services	Page 83, 88, 93	Yes
14	Emergency Transportation/ Ambulance	Emergency services	Page 82, 87, 92, 96	Yes
15	Bariatric Surgery (Obesity)	Hospitalization	Page 105	No
16	Breast Reconstruction After Mastectomy	Hospitalization	Page 99	Yes
17	Reconstructive Surgery	Hospitalization	Page 111	Yes
18	Inpatient Hospital Services (e.g., Hospital Stay)	Hospitalization	Page 83, 88, 93	Yes
19	Skilled Nursing Facility	Hospitalization	Page 25, 85, 90,95	Yes
20	Transplants - Human Organ Transplants (Including transportation & lodging)	Hospitalization	Page 85, 90,95, 103	Yes
21	Diagnostic Services	Laboratory services	Page 83, 88, 93, 97	Yes
22	Intranasal opioid reversal agent associated with opioid prescriptions	MH/SUD	Page 20, 21, 83, 88, 93	Yes
23	Mental (Behavioral) Health Treatment (Including Inpatient Treatment)	MH/SUD	Page 83, 88, 93	Yes

24	Opioid Medically Assisted Treatment (MAT)	MH/SUD	Page 83, 88, 93	Yes
25	Substance Use Disorders (Including Inpatient Treatment)	MH/SUD	Page 83, 88, 93	Yes
26	Tele-Psychiatry	MH/SUD	Page 103	Yes
27	Topical Anti-Inflammatory acute and chronic pain medication	MH/SUD	Page 112	Yes
28	Pediatric Dental Care	Pediatric Oral and Vision Care	Page 84, 89, 94	Yes
29	Pediatric Vision Coverage	Pediatric Oral and Vision Care	Page 84, 89, 94	Yes
30	Maternity Service	Pregnancy, Maternity, and Newborn Care	Page 84, 89, 94	Yes
31	Outpatient Prescription Drugs	Prescription drugs	Page 112	Yes
32	Colorectal Cancer Examination and Screening	Preventive and Wellness Services	Page 84, 89, 94	Yes
33	Contraceptive/Birth Control Services	Preventive and Wellness Services	Page 84, 89, 94	Yes
34	Diabetes Self-Management Training and Education	Preventive and Wellness Services	Page 84, 89, 94	Yes
35	Diabetic Supplies for Treatment of Diabetes	Preventive and Wellness Services	Page 84, 89, 94	Yes
36	Mammography - Screening	Preventive and Wellness Services	Page 84, 89, 94	Yes
37	Osteoporosis - Bone Mass Measurement	Preventive and Wellness Services	Page 84, 89, 94	Yes
38	Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test	Preventive and Wellness Services	Page 84, 89, 94	Yes
39	Preventive Care Services	Preventive and Wellness Services	Page 84, 89, 94	Yes
40	Sterilization (women)	Preventive and Wellness Services	Page 84, 89, 94	Yes
41	Chiropractic & Osteopathic Manipulation	Rehabilitative and Habilitative Services and Devices	Page 87, 89, 93	Yes
42	Habilitative and Rehabilitative Services	Rehabilitative and Habilitative Services and Devices	Page 87, 89, 93	Yes

Special Note: Under Pub. Act 102-0104, eff. July 22, 2021, any EHBs listed above that are clinically appropriate and medically necessary to deliver via telehealth services must be covered in the same manner as when those EHBs are delivered in person.