

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
				medical necessity may increase your cost. Note: If a generic drug is available and you choose to buy the preferred brand drug, you will pay the generic copay plus the cost difference between the preferred and generic. Tier 2 includes high cost generics and preferred brand.
	Non-preferred brand drugs	\$120 copay/prescription after deductible/prescription (retail) \$300 copay after deductible/prescription (mail order).	Not Covered	Covers up to 30 day supply (retail). Covers up to 90 day supply (mail order). Tier 3 includes non-preferred formulary products (can include non-preferred generic products).
	<u>Specialty drugs</u>	45% coinsurance after deductible/prescription (retail)	Not Covered	Covers up to 30 day supply (retail) Tier 4 includes specialty drugs
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40% coinsurance after deductible	Not Covered	Requires preauthorization for certain services, failure to obtain preauthorization may result in denial of benefits.
	Physician/surgeon fees	40% coinsurance after deductible	Not Covered	None
If you need immediate medical attention	<u>Emergency room care</u>	40% coinsurance after deductible	40% coinsurance after deductible	None
	<u>Emergency medical transportation</u>	\$70 copay after deductible/transportation	\$70 copay after deductible/transportation	Requires

* For more information about limitations and exceptions, please see policy document <https://www.communityhealthchoices.org/wp-content/uploads/2022/04/eoc-deductible-2023.pdf>

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		apply		
If you have a hospital stay	Facility fee (e.g., hospital room)	40% coinsurance after deductible	Not Covered	Requires preauthorization for certain services, failure to obtain preauthorization may result in denial of benefits.
	Physician/surgeon fees	\$0 copay after deductible/visit	Not Covered	None \$0 \$0

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Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your [policy document](#) for more information and a list of any [excluded services](#))

