Summary of Benefits and Coverage: What this Plan Covers & What You Pay for Covered

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

	Services You May Need	What You Will Pay		
Common Medical Event		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	No Charge	Not Covered	None
If you visit a health care	<u>Specialist</u> visit	No Charge	Not Covered	None
provider's office or clinic	Preventive care/screening/ immunization	No Charge	Not Covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	Not Covered	None
	Imaging (CT/PET scans, MRIs)	No Charge	Not Covered	Requires <u>preauthorization</u> for certain services. Failure to obtain an authorization may result in denial of benefits. *See Section 3(g)
If you need drugs to treat your illness or condition More information about <u>prescription drug</u> <u>coverage</u> is available at <u>https://www.communityh</u> <u>ealthchoice.org/wp-</u> <u>content/uploads/2022/04/</u> formulary-2023.pdf	Generic drugs	No Charge	Not Covered	Covers up to 30 day supply (retail). Covers up to 90 day supply (mail order). Please refer to <u>formulary</u> for cost share tiers. Tier 1 includes preferred generics and some lower cost brand products. *See Section 3(n).
	Preferred brand drugs	No Charge	Not Covered	Covers up to 30 day supply (retail). Covers up to 90 day supply (mail order). <u>Preauthorization</u> may be required for a branded medication when the generic equivalent is preferred on the <u>formulary</u> . Failure to obtain <u>preauthorization</u> to show medical necessity may increase your costs. 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

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

* For more information about limitations and exceptions, see the plan or policy document

Common Medical Event	Services You May Need	What You Will Pay		
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
				may result in denial of benefits.
lf you are pregnant	Office visits Childbirth/delivery professional services Childbirth/delivery facility	No Charge No Charge	Not Covered Not Covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Requires <u>preauthorization</u> for certain services, failure to obtain <u>preauthorization</u> may result in denial of benefits. *See section 3(I)

		What You Will Pay		
Common Medical Event	Services You May Need	Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Children's glasses	No Charge	Not Covered	For select frames, standard lenses, and contact lenses only, for children 18 years old and younger. Limited to <u>plan</u> requirements. *See Section 3(w)
	Children's dental check-up	Not Covered	Not Covered	None

Excluded Services & Other Covered Services:

Services Your Plan

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

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-315-5386Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-315-5386Chinese (): , 1-855-315--

About these Coverage Examples:

This is not a cost estimator. Treatments shown are just examples of how this