## What this Plan Covers & What You Pay for Covered Services

For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-855-315-5386 or <a href="https://www.communityhealthchoice.org/health-insurance-marketplace/know-the-details-2023/">https://www.communityhealthchoice.org/health-insurance-marketplace/know-the-details-2023/</a>. For general definitions of common terms, such as <a href="mailto:allowed">allowed</a> <a href="mailto:amount">amount</a>, <a href="mailto:bolder">bolder</a>, <a href="mailto:coinsurance">coinsurance</a>, <a href="mailto:coinsurance">copayment</a>, <a href="mailto:deductible">deductible</a>, <a href="mailto:provider">provider</a>, or other <a href="mailto:underlined">underlined</a> terms, see the Glossary. You can view the Glossary at <a href="https://www.cciio.cms.gov">www.cciio.cms.gov</a> or call 1-855-315-5386 to request a copy.

 \$800/ Individual   \$1,600/family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
 Yes. <u>Preventive Services</u> , Primary Care, <u>Specialist</u> , <u>Urgent Care</u> and Generic drugs.	This plan covers some items and services 10.32 4249 (es)4 ( 10.32 4249 (.88 0.9 (er)7.1 (v)4 (i4

<sup>\*</sup> 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/eocdeductible-2023.pdf</u>

			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 difference between the preferred and generic. Tier 2 includes high cost generics and preferred brand.
Non-preferred brand drugs	\$60 <u>copay</u> /prescription after <u>deductible</u> (retail) \$150 <u>copay</u> /prescription after <u>deductible</u> (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).
Specialty drugs	\$250 <u>copay</u> /prescription after <u>deductible</u> (retail)	Not Covered	

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Facility fee (e.g., hospital room)	30% <u>coinsurance</u> after <u>deductible</u>	Not Covered	Requires <u>preauthorization</u> for certain services, failure to obtain <u>preauthorization</u> may result in denial of benefits.
Physician/surgeon fees	\$0 <u>copay</u> after <u>deductible</u> /visit	Not Covered	None
Outpatient services	\$20 copay/office visit  Deductible does not apply and 30% coinsurance after deductible for other outpatient services		

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x Abortion with exception of limited services *See Section 4(16) of your plan document	x Cosmetic Surgery x Dental care (Adult)	x Non-emergency care when traveling outside the U.S.
x Acupuncture	x Infertility treatment	x Routine eye care (Adult)
<ul><li>x Bariatric surgery</li><li>x Children's dental check-up</li></ul>	x Long-term care	x Weight loss programs

- x Chiropractor care (35 visits per year)
- x Hearing aids (each ear, every three years)
- x Private-duty nursing (Inpatient private duty nursing)

Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

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Specialist office visits (prenatal care)

Childbirth/Delivery Professional Services

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