

## Schedule of Benefits Chorus Gold

For Covered Services to be paid at the level described in Your Schedule of Benefits, they must be Medically Necessary. They must also meet all other criteria described in Your Evidence of Coverage. Please note that Your plan may not cover all of Your health care expenses, such as Copayment and Coinsurance. To understand what Your plan covers, review Your Evidence of Coverage.

If You have any questions about Your Benefits, or would like to find an *In-Network Provider* near You, visit <u>chorushealthplans.org/find-a-doc</u>. You can also call CCHP's Customer Service at 844-201-4672.

In-Network Benefits Only	Member Responsibility
Individual Medical Calendar Year Deductible	\$2,000
Family Medical Calendar Year Deductible	\$4,000
Medical Coinsurance	20%
Individual Maximum Out-of-Pocket Limit ^	\$7,000
Family Maximum Out-of-Pocket Limit ^	\$14,000
Prescription benefits are included as part of the medical benefit amounts listed above.	
Office Visits	
Primary Care Provider/Practitioner/Physician/Doctor Visit	\$35 Copay
Specialist Visit	\$70 Copay
Chiropractic Care Visit	\$35 Copay
Diagnostic Services	
Outpatient Laboratory Tests	Subject to Deductible & Coinsurance
Diagnostic X-Rays	Subject to Deductible & Coinsurance
Diagnostic Imaging *	Subject to Deductible & Coinsurance
Emergency and Ambulance Services	
Emergency Room	Subject to Deductible & Coinsurance
Urgent Care	Subject to Deductible & Coinsurance
Ambulance (Ground and Air)	Subject to Deductible & Coinsurance
Out-of-Network Providers may Balance Bill for ground ambulance services.	

<sup>^</sup> Maximum Out-of-Pocket Limit in the calendar year includes Deductible, Coinsurance, and Copayments.

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Hearing Services	
Hearing Aids (Replacement every 3 years) *	Subject to Deductible & Coinsurance
Cochlear Implants (Replacement every 3 years) *	Subject to Deductible & Coinsurance
Bone-anchored hearing device (Limited to 1 per lifetime) *	Subject to Deductible & Coinsurance
Hospital Services	
Inpatient Hospital Service (Facility) *	Subject to Deductible & Coinsurance
Inpatient Physician Services (Professional) *	Subject to Deductible & Coinsurance
Maternity Services	
Facility Services	Subject to Deductible & Coinsurance
Physician Services	Subject to Deductible & Coinsurance
Mental Health and Substance Use Disorder Services	
Outpatient – Office Visit (select services *)	\$35 Copay
Other outpatient services will be subject to Deductible &	Coinsurance.
Inpatient *	Subject to Deductible & Coinsurance
Other Services	
Home Health Care (60 visits per calendar year) *	Subject to Deductible & Coinsurance
Transplants *	Subject to Deductible & Coinsurance
Durable Medical Equipment (over \$500 *)	Subject to Deductible & Coinsurance
Diabetic Equipment and Supplies (select services *)	Subject to Deductible & Coinsurance
Autism Spectrum Disorder *	Subject to Deductible & Coinsurance
Hospice *	Subject to Deductible & Coinsurance
Prosthetic Devices *	Subject to Deductible & Coinsurance
Preventive Care	\$0
For a full list of Preventive Care services that are covered	at a \$0 Copay, please visit our website
at <u>chorushealthplans.org</u> .	
Rehabilitative and Habilitative Services	
Speech Therapy (30 visits per calendar year)	Subject to Deductible & Coinsurance
Physical Therapy (30 visits per calendar year)	Subject to Deductible & Coinsurance
Occupational Therapy (30 visits per calendar year)	Subject to Deductible & Coinsurance
Members are permitted 30 Rehabilitative therapy session	ns and 30 Habilitative therapy sessions for
<u>each</u> therapy service listed above per calendar year.	
Rehabilitative Services - Other	
Cardiac Rehabilitation (36 sessions per calendar year)	Subject to Deductible & Coinsurance
Pulmonary Rehabilitation (20 visits per calendar year)	Subject to Deductible & Coinsurance
Skilled Nursing Facility (30 days per stay) *	Subject to Deductible & Coinsurance

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Prescription Drugs	
Generic *	\$10 Copay
Preferred Brand *	\$65 Copay
Non-Preferred Brand *	Subject to Deductible & Coinsurance
Specialty *	Subject to Deductible & Coinsurance
SaveOnSP Service – Specialty (Brand and Generic) SaveOnSP Drug List – <a href="https://www.saveonsp.com/cchp**">www.saveonsp.com/cchp**</a>	If you participate in SaveOnSP: You pay \$0 for specialty medications (brand and generic) included in this service.  If you do not participate in SaveOnSP: You will be responsible for [30%] coinsurance for the medications (brand and generic) listed on the SaveOnSP  Drug List found at  www.saveonsp.com/cchp**
Prescription Drugs – Mail Order (90-day supply)	
Generic	\$25 Copay
Preferred Brand	\$162.50 Copay
Non-Preferred Brand	Subject to Deductible & Coinsurance
Dental	
TMJ	Subject to Deductible & Coinsurance
Dental Services – Accident Only	Subject to Deductible & Coinsurance
<ul> <li>Routine dental services are not Covered Services, but co with Chorus Dental at <u>chorushealthplans.org</u>.</li> </ul>	an be purchased as a stand-alone plan
Routine Pediatric Vision	
Children's Routine Vision Exam (1 exam per calendar year)	\$0
Children's Eyewear	Subject to Deductible & Coinsurance
<ul> <li>Children's eyewear includes one set of lenses (contacts or glasses) per year, and one pair of eyeglass frames every two years (in the Pediatric Eyewear Collection).</li> </ul>	

- \* Indicates that services may require a *Prior Authorization* to be filed. Please refer to *Your Evidence* of Coverage for the full *Prior Authorization* list.
- \*\* Pharmacy cost-shares for medications included in SaveOnSP are considered non-essential health benefits and fall outside of the deductible and out-of-pocket limits and are not applied to your deductible or out-of-pocket maximum. For medications not included in the SaveonSP program, the default specialty cost-share applies. Medications included in the SaveonSP program are only available through our preferred Specialty pharmacies. For a list of applicable specialty medications, please visit <a href="www.saveonsp.com/cchp">www.saveonsp.com/cchp</a>, call (800)-683-1074 or call the number on the back of your ID card.

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