

Schedule of Benefits Chorus Standard Silver

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	\$4,000
Family Medical Calendar Year Deductible	\$8,000
Medical Coinsurance	20%
Individual Maximum Out-of-Pocket Limit ^	\$9,100
Family Maximum Out-of-Pocket Limit ^	\$18,200
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	\$40 Copay per visit
Diagnostic X-Rays	Subject to Deductible & Coinsurance
Diagnostic Imaging *	Subject to Deductible & Coinsurance

[^] Maximum Out-of-Pocket Limit in the calendar year includes Deductible, Coinsurance, and Copayments.

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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.		
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	
	Subject to Deductible & Coinsurance Subject to Deductible & Coinsurance	
Home Health Care (60 visits per calendar year) *		
Home Health Care (60 visits per calendar year) * Transplants *	Subject to Deductible & Coinsurance	
Home Health Care (60 visits per calendar year) * Transplants * Durable Medical Equipment (over \$500 *)	Subject to Deductible & Coinsurance Subject to Deductible & Coinsurance	
Home Health Care (60 visits per calendar year) * Transplants * Durable Medical Equipment (over \$500 *) Diabetic Equipment and Supplies (select services *)	Subject to Deductible & Coinsurance Subject to Deductible & Coinsurance Subject to Deductible & Coinsurance	
Home Health Care (60 visits per calendar year) * Transplants * Durable Medical Equipment (over \$500 *) Diabetic Equipment and Supplies (select services *) Autism Spectrum Disorder *	Subject to Deductible & Coinsurance	
Home Health Care (60 visits per calendar year) * Transplants * Durable Medical Equipment (over \$500 *) Diabetic Equipment and Supplies (select services *) Autism Spectrum Disorder * Hospice *	Subject to Deductible & Coinsurance	
Home Health Care (60 visits per calendar year) * Transplants * Durable Medical Equipment (over \$500 *) Diabetic Equipment and Supplies (select services *) Autism Spectrum Disorder * Hospice * Prosthetic Devices *	Subject to Deductible & Coinsurance \$0	

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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 sessions and 30 Habilitative therapy sessions for each 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	
Prescription Drugs		
Generic *	\$20 Copay	
Preferred Brand *	\$85 Copay	
Non-Preferred Brand *	Subject to Deductible & Coinsurance	
Specialty *	Subject to Deductible & Coinsurance	
Prescription Drugs – Mail Order (90-day supply)		
Generic *	\$50 Copay	
Preferred Brand *	\$212.50 Copay	
Non-Preferred Brand *	Subject to Deductible & Coinsurance	
Dental		
TMJ	Subject to Deductible & Coinsurance	
Dental Services – Accident Only	Subject to Deductible & Coinsurance	
Routine dental services are not Covered Services, but can be purchased as a stand-alone plan with Chorus Dental at chorushealthplans.org .		
Routine Pediatric Vision		
Children's Routine Vision Exam (1 exam per calendar year)	\$0	
Children's Eyewear	Subject to Deductible & Coinsurance	
• Children's eyewear includes one set of lenses (contacts or glasses) per year, and one pair of eyeglass frames every two years (in the <i>Pediatric Eyewear Collection</i>).		

^{*} Indicates that services may require a *Prior Authorization* to be filed. Please refer to Your Evidence of Coverage for the full *Prior Authorization* list.

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