

Schedule of Benefits Together Catastrophic

This document is Your Schedule of Benefits. If You enroll in this plan, this Schedule of Benefits will be an important part of Your Contract. Your Evidence of Coverage describes in detail the services Your plan covers, while the Schedule of Benefits describes what You pay for those services.

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 togetherCCHP.org/Find-a-Doc. You can also call Together with CCHP's Customer Service at the phone number on the back of Your member ID card.

In-Network Benefits Only	Member Responsibility	
Individual Medical Calendar Year Deductible	\$8,550	
Family Medical Calendar Year Deductible	\$17,100	
Medical Coinsurance	0%	
Individual Maximum Out-of-Pocket Limit ^	\$8,550	
Family Maximum Out-of-Pocket Limit ^	\$17,100	
Prescription benefits are included as part of the medical benefit amounts listed above.		
Office Visits		
Primary Care Provider/Practitioner/Physician/Doctor Visit	\$0 for first 3 visits	
Members are allowed 3 \$0 Copayment Primary Care office visits per calendar year, thereafter each Primary Care visit is subject to Deductible & Coinsurance.		
Specialist Visit	Subject to Deductible & Coinsurance	
Chiropractic Care Visit	Subject to Deductible & Coinsurance	
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
Maximum Allowed Amount applies. Out-of-Network Providers may Balance Bill.	
Hearing Services	
Hearing Aids (Replacement ever 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	
Prenatal Care and Postnatal Care	Subject to Deductible & Coinsurance
Inpatient Services	Subject to Deductible & Coinsurance
Mental Health and Substance Use Disorder Services	
Outpatient – Office Visit (select services *)	Subject to Deductible & Coinsurance
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 togetherCCHP.org. 	



Rehabilitative and Habilitative Services	
Speech Therapy (20 visits per calendar year)	Subject to Deductible & Coinsurance
Physical Therapy (20 visits per calendar year)	Subject to Deductible & Coinsurance
Occupational Therapy (20 visits per calendar year)	Subject to Deductible & Coinsurance
Members are permitted 20 Rehabilitative therapy sessions and 20 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
Prescription Drugs	
Generic *	Subject to Deductible & Coinsurance
Preferred Brand *	Subject to Deductible & Coinsurance
Non-Preferred Brand *	Subject to Deductible & Coinsurance
Specialty *	Subject to Deductible & Coinsurance
Prescription Drugs – Mail Order (90-day supply)	
Generic *	Subject to Deductible & Coinsurance
Preferred Brand *	Subject to Deductible & Coinsurance
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.	
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 Pediatric Eyewear Collection).	

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

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