

Schedule of Benefits Together Gold

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	\$2,000	
Family Medical Calendar Year Deductible	\$4,000	
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Medical Coinsurance	20%	
Individual Maximum Out-of-Pocket Limit ^	\$6,500	
Family Maximum Out-of-Pocket Limit ^	\$13,000	
Prescription benefits are included as part of the medical benefit amounts listed above.		
Office Visits		
Primary Care Provider/Practitioner/Physician/Doctor Visit	\$30 Copay	
Specialist Visit	\$60 Copay	
Chiropractic Care Visit	\$30 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	
Maximum Allowed Amount applies. Out-of-Network Providers may Balance Bill.		
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		
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 *)	\$30 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 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 *	\$10 Copay
Preferred Brand *	\$55 Copay
Non-Preferred Brand *	Subject to Deductible & Coinsurance
Specialty *	Subject to Deductible & Coinsurance
Prescription Drugs — Mail Order (90-day supply)	
Generic	\$25 Copay
Preferred Brand	\$137.50 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.	
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.