

Health Plan Benefits and Coverage Matrix

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE EVIDENCE OF COVERAGE AND PLAN CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

COST SHARING AMOUNTS DESCRIBE THE ENROLLEE'S OUT OF POCKET COSTS		Bronze 60 HMO 6300/75 + Child Dental	
Overall deductible	\$6,300(Individual)/ \$12,600 (Family)		
Other deductibles for specific services			
Medical	\$0		
Pharmacy	\$500 (Individual)/ \$1,000 (Family)		
Dental	\$0		
Out-of-pocket limit on expenses	\$6,800 (Individual) / \$13,600 (Family) Medical.		
Service Type	Member Cost Share	Deductible Applies	
Visit to a health care provider's office or clinic			
Primary care visit or non-specialist practitioner visit to treat an injury or illness	\$75 copay	After 1 st 3 non-preventive visits	
Specialist visit	\$105 copay	After 1 st 3 non-preventive visits	
Preventive care/ screening/ immunization	No Charge		
Tests			
Laboratory Tests	\$40 copay		
X-Rays and Diagnostic Imaging	Full Cost Until Out-of-Pocket is Met	X	
Imaging (CT/PET scans, MRIs)	Full Cost Until Out-of-Pocket is Met	X	
Drugs to treat illness or condition			
Tier 1 (30-Day Supply)	\$ copay		
Tier 1 (90-Day Supply)	\$ copay		
Tier 2 (30-Day Supply)	\$ copay		
Tier 2 (90-Day Supply)	\$ copay		
Tier 3 (30-Day Supply)	\$ copay		
Tier 3 (90-Day Supply)	\$ copay		
Tier 4 (30-Day Supply)	% coinsurance		
Tier 4 (90-Day Supply)	% coinsurance		
Outpatient services			
Facility fee (e.g., ambulatory surgery center)	Full Cost Until Out-of-Pocket is Met	X	
Physician/surgeon fees	Full Cost Until Out-of-Pocket is Met	X	
Office visit	Full Cost Until Out-of-Pocket is Met	X	
Need immediate attention			
Emergency room services (waived if admitted)	Full Cost Until Out-of-Pocket is Met	X	
Emergency room physician fee (waived if admitted)	No Charge		
Emergency medical transportation	Full Cost Until Out-of-Pocket is Met	X	
Urgent care	\$75 copay	After 1 st 3 non-preventive visits	

Hospital stay		
Facility fee (e.g., hospital room)	Full Cost Until Out-of-Pocket is Met	X
Physician/surgeon fee	Full Cost Until Out-of-Pocket is Met	X
Mental health, behavioral health, or substance abuse needs		
Mental/Behavioral health outpatient office visits	\$75 copay	After 1 st 3 non-preventive visits
Mental/ Behavioral health other outpatient items and services	No Charge	
Mental/Behavioral health inpatient services	Full Cost Until Out-of-Pocket is Met	X
Substance use disorder outpatient office visits	\$75 copay	After 1 st 3 non-preventive visits
Substance use disorder other outpatient items and services	No Charge	
Substance use disorder inpatient services	Full Cost Until Out-of-Pocket is Met	X
Pregnancy		
Prenatal care and preconception visits	No Charge	
Delivery and all inpatient services (Hospital Services)	Full Cost Until Out-of-Pocket is Met	X
Delivery and all inpatient services (Professional Services)	Full Cost Until Out-of-Pocket is Met	X
Help recovering or other special health needs		
Home health care	Full Cost Until Out-of-Pocket is Met	X
Outpatient Rehabilitation services	\$75 copay	
Outpatient Habilitation services	\$75 copay	
Skilled nursing care	Full Cost Until Out-of-Pocket is Met	X
Durable medical equipment	Full Cost Until Out-of-Pocket is Met	X
Diabetes Equipment and Supply Services	Lancets - Generic RX Copay Blood Testing Strips - Brand RX Copay Urine Testing Strips - Generic RX Copay	
Hospice service	No Charge	
Pediatric Vision and Dental (Included in Plan)		
Pediatric Vision (Ages 0-18) Administered by VSP		
Eye exam	No Cost Share	
1 pair of glasses per year (or contact lenses in lieu of glasses) calendar year	No Cost Share	
Pediatric Dental (Ages 0-18) Administered by Delta Dental		
Oral Exam	No Cost Share	
Preventive- Cleaning		
Preventive – X-ray		
Sealants per Tooth		
Topical fluoride Application		
Space Maintainers-Fixed		
Amalgam Fill- 1 Surface	\$25	
Root Canal- Molar	\$300	
Gingivectomy per Quad	\$50 - \$150	

Extraction- Single Tooth Exposed Root or	\$65	
Extraction- Complete Bony	\$40	
Porcelain with Metal Crown	\$335	
Medically necessary orthodontics	\$1,000	
For More Information	See Delta Dental Evidence of Coverage (EOC) included as an addendum to this EOC	

Endnotes:

1. Co-payments may never exceed the cost of the service. For example, if laboratory tests cost less than the \$45 copayment, the lesser amount is the applicable cost-sharing amount.
2. The deductible is applied after the 1st 3 non-preventive visits, which includes urgent care and outpatient Mental Health/ Substance Use Disorder visits.
3. Member cost-share for oral anti-cancer drugs will not exceed \$200 per month.
4. There is no cost-share for Diabetes Self-Management, which is defined as services that are provided for diabetic outpatient self-management training, education and medical nutrition therapy to enable a member to properly use the devices, equipment, medication, and supplies, and any additional outpatient self-management training, education and medical nutrition therapy when directed or prescribed by the member's physician. This includes but is not limited to instruction that will enable diabetic patients and their families to gain an understanding of the diabetic disease process, and the daily management of diabetic therapy, in order to avoid frequent hospitalizations and complications.
5. For drugs to treat an illness or condition, the copay or co-insurance applies to an up to 30-day prescription supply. Nothing in this note precludes CCHP from offering mail order prescriptions at a reduced cost-share.
6. Member cost share for Medically Necessary Orthodontia services applies to course of treatment, not individual benefit years within a multi-year course of treatment. This member cost share applies to the course of treatment as long as the member remains enrolled in the plan.
7. Mental Health/ Substance Use Disorder Other Outpatient Items and Services include, but are not limited to, partial hospitalization, multidisciplinary intensive outpatient psychiatric treatment, day treatment programs, intensive outpatient programs, behavioral health treatment for PDD/autism delivered at home, and other outpatient intermediate services that fall between inpatient care and regular outpatient office visits.
8. Behavioral health treatment for autism and pervasive developmental disorder is covered under Mental/Behavioral health outpatient services.
9. Residential substance abuse treatment that employs highly intensive and varied therapeutics in a highly-structured environment and occurs in settings including, but not limited to, community residential rehabilitation, case management, and aftercare programs, is categorized as a substance use disorder inpatient services.
10. The Outpatient Visit line item within the Outpatient Services category includes but is not limited to the following types of outpatient visits: outpatient chemotherapy, outpatient radiation, outpatient infusion therapy and outpatient dialysis and similar outpatient services.
11. The inpatient physician cost share may apply for any physician who bills separately from the facility (e.g. surgeon). A member's primary care physician or specialist may apply the office visit cost share when conducting a visit to the member in a hospital or skilled nursing facility.

12. Drug tiers are defined as follows:

Tier	Definition
1	1) Most generic drugs and low cost preferred brands.
2	1) Non-preferred generic drugs or;
	2) Preferred brand name drugs or;
	3) Recommended by the plan's pharmaceutical and therapeutics (P&T) committee based on drug safety, efficacy and cost.
3	1) Non-preferred brand name drugs or;
	2) Recommended by P&T committee based on drug safety, efficacy and cost or;
	3) Generally have a preferred and often less costly therapeutic alternative at a lower tier.
4	1) Food and Drug Administration (FDA) or drug manufacturer limits distribution to specialty pharmacies or;
	2) Self administration requires training, clinical monitoring or;
	3) Drug was manufactured using biotechnology or;
	4) Plan cost (net of rebates) is >\$600.