



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-855-315-5386 or <https://www.communityhealthchoice.org/health-insurance-marketplace/know-the-details-2022/>. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-855-315-5386 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Tier 1: \$2,200/Individual \$4,400/family Tier 2: \$6,800/Individual \$13,600/family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible?	Yes. Preventive Services , Primary Care, Specialist , and Generic drugs.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	\$6,800/ Individual \$13,600/family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums , balance-billing charges, and healthcare this plan does not cover.	Even though you pay these expenses, they don't count towards the out-of-pocket limit .
Will you pay less if you use a network provider?	Yes. See https://providersearch.communityhealthchoice.org or call 1-855-315-5386 for a list of network providers .	You pay the least if you use a provider in Tier 1. You pay more if you use a provider in Tier 2. You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab works). Check with your provider before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Tier 1: \$0 <u>Deductible</u> does not apply. Tier 2: No Charge after <u>deductible</u>	Not Covered	Cost-sharing will be lower at a Tier 1 provider/facility. See plan document for more details*
	Specialist visit	Tier 1: \$20 <u>Deductible</u> does not apply. Tier 2: No Charge after <u>deductible</u>	Not Covered	Cost-sharing will be lower at a Tier 1 provider/facility. See plan document for more details*
	Preventive care/screening/immunization	No Charge <u>Deductible</u> does not apply	Not Covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	Tier 1: \$20 copay/visit after <u>deductible</u> Tier 2: No Charge after <u>deductible</u>	Not Covered	Cost-sharing will be lower at a Tier 1 provider/facility. See plan document for more details*
	Imaging (CT/PET scans, MRIs)	Tier 1: 20% <u>coinsurance</u> after <u>deductible/test</u> Tier 2: No Charge after <u>deductible</u>	Not Covered	Cost-sharing will be lower at a Tier 1 provider/facility. See plan document for more details* Requires <u>preauthorization</u> . Failure to obtain an authorization may result in denial of benefits. *See Section 3(g)
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://www.communityhealthchoice.org/wp-content/uploads/2021/05/	Generic drugs	\$10 copay/prescription (retail) \$25 copay/ prescription (mail order) <u>Deductible</u> does not apply	Not Covered	Covers up to 30 day supply (retail). Covers up to 90 day supply (mail order). Please refer to <u>formulary</u> for cost share tiers. Tier 1 includes preferred generics and some lower cost brand products. *See Section 3(n).
	Preferred brand drugs	\$80 copay/prescription after <u>deductible/prescription</u> (retail) \$200 copay after <u>deductible/prescription</u> (mail order).	Not Covered	Covers up to 30 day supply (retail). Covers up to 90 day supply (mail order). <u>Preauthorization</u> may be required for a branded medication when the generic equivalent is preferred on the <u>formulary</u> . Failure to obtain <u>preauthorization</u> to show medical

* For more information about limitations and exceptions, see the [plan](#) or policy document <https://www.communityhealthchoice.org/wp-content/uploads/2021/05/eoc-deductible-2022.pdf>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
formulary-2022.pdf				necessity may increase your costs. Note: If a generic drug is available and you choose to buy the preferred brand drug, you will pay the generic copay plus the cost difference between the preferred and generic. Tier 2 includes high cost generics and preferred brand.
	Non-preferred brand drugs	30% <u>coinsurance</u> after <u>deductible</u> /prescription (retail)	Not Covered	Covers up to 30 day supply (retail). Covers up to 90 day supply (mail order). Tier 3 includes non-preferred <u>formulary</u> products (can include non-preferred generic products).
	Specialty drugs	50% <u>coinsurance</u> after <u>deductible</u> /prescription (retail)	Not Covered	Covers up to 30 day supply (retail) Tier 4 includes <u>specialty drugs</u> .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Tier 1: 20% <u>coinsurance</u> after <u>deductible</u> Tier 2: No Charge after <u>deductible</u>	Not Covered	Cost-sharing will be lower at a Tier 1 provider/facility. See plan document for more details* Requires <u>preauthorization</u> for certain services, failure to obtain <u>preauthorization</u> may result in denial of benefits.
	Physician/surgeon fees	Tier 1: 20% <u>coinsurance</u> after <u>deductible</u> Tier 2: No Charge after <u>deductible</u>	Not Covered	Cost-sharing will be lower at a Tier 1 provider/facility. See plan document for more details*
If you need immediate medical attention	Emergency room care	Tier 1: 30% <u>coinsurance</u> after <u>deductible</u> Tier 2: No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	Cost-sharing will be lower at a Tier 1 provider/facility. See plan document for more details*
	Emergency medical transportation	Tier 1: \$20 after <u>Deductible</u> /transportation Tier 2: No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	Cost-sharing will be lower at a Tier 1 provider/facility. See plan document for more details* Requires <u>preauthorization</u> services such as air transportation, non-emergency ground transportation, facility-to-facility transfers, <u>out-of-network</u> and out of area transfers.
	Urgent care	Tier 1: Benefit Not Covered	Not Covered	See plan document for more details*

* For more information about limitations and exceptions, see the [plan](#) or policy document <https://www.communityhealthchoice.org/wp-content/uploads/2021/05/eoc-deductible-2022.pdf>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
		Tier 2: No Charge after <u>deductible</u>		
If you have a hospital stay	Facility fee (e.g., hospital room)	Tier 1: 30% <u>coinsurance</u> after <u>deductible</u> Tier 2: No Charge after <u>deductible</u>	Not Covered	Cost-sharing will be lower at a Tier 1 provider/facility. See plan document for more details* Requires <u>preauthorization</u> for certain services, failure to obtain <u>preauthorization</u> may result in denial of benefits.
	Physician/surgeon fees	Tier 1: No Charge after <u>deductible</u> Tier 2: No Charge after <u>deductible</u>	Not Covered	Cost-sharing will be lower at a Tier 1 provider/facility. See plan document for more details*
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visits: Tier 1: \$0 <u>Deductible</u> does not apply. Tier 2: No Charge after <u>deductible</u> All other outpatient services: Tier 1: 20% <u>coinsurance</u> after <u>deductible</u> Tier 2: No Charge after <u>deductible</u>	Not Covered	Cost-sharing will be lower at a Tier 1 provider/facility. See plan document for more details* Requires <u>preauthorization</u> for certain services, failure to obtain <u>preauthorization</u> may result in denial of benefits. Depending on type of services, a <u>copayment</u> or <u>coinsurance</u> may apply.
	Inpatient services	Tier 1: 30% <u>coinsurance</u> after <u>deductible</u> Tier 2: No Charge after <u>deductible</u>	Not Covered	Cost-sharing will be lower at a Tier 1 provider/facility. See plan document for more details* Requires <u>preauthorization</u> for certain services, failure to obtain <u>preauthorization</u> may result in denial of benefits.
If you are pregnant	Office visits	Tier 1: \$20 after <u>Deductible</u> . Tier 2: No Charge after <u>deductible</u>	Not Covered	Cost-sharing will be lower at a Tier 1 provider/facility. See plan document for more details* <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. *See section 3(l)
	Childbirth/delivery professional services	Tier 1: No Charge after <u>deductible</u> Tier 2: No Charge after <u>deductible</u>	Not Covered	Cost-sharing will be lower at a Tier 1 provider/facility. See plan document for more details* Maternity care may include tests and

* For more information about limitations and exceptions, see the [plan](https://www.communityhealthchoice.org/wp-content/uploads/2021/05/eoc-deductible-2022.pdf) or policy document <https://www.communityhealthchoice.org/wp-content/uploads/2021/05/eoc-deductible-2022.pdf>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
	Childbirth/delivery facility services	Tier 1: 30% <u>coinsurance</u> after <u>deductible</u> Tier 2: No Charge after <u>deductible</u>	Not Covered	services described elsewhere in the SBC (i.e. ultrasound) Requires <u>preauthorization</u> for certain services, failure to obtain <u>preauthorization</u> may result in denial of benefits. Depending on the type of services, a <u>copayment</u> or <u>coinsurance</u> may apply.
If you need help recovering or have other special health needs	Home health care	Tier 1: Benefit Not Covered Tier 2: No Charge after <u>deductible</u>	Not Covered	See plan document for more details* Requires <u>preauthorization</u> for certain services, failure to obtain <u>preauthorization</u> may result in denial of benefits. Limited to 60 visits per year.
	Rehabilitation services	Tier 1: \$20 copay/visit after <u>deductible</u> Tier 2: No Charge after <u>deductible</u>	Not Covered	Cost-sharing will be lower at a Tier 1 provider/facility. See plan document for more details* Requires <u>preauthorization</u> for certain services, failure to obtain <u>preauthorization</u> may result in denial of benefits.
	Habilitation services	Tier 1: Benefit Not Covered Tier 2: No Charge after <u>deductible</u>	Not Covered	See plan document for more details* Requires <u>preauthorization</u> for certain services, failure to obtain <u>preauthorization</u> may result in denial of benefits.
	Skilled nursing care	Tier 1: Benefit Not Covered Tier 2: No Charge after <u>deductible</u>	Not Covered	See plan document for more details* Requires <u>preauthorization</u> for certain services, failure to obtain <u>preauthorization</u> may result in denial of benefits. Limited to 25 days per year.
	Durable medical equipment	Tier 1: Benefit Not Covered Tier 2: No Charge after <u>deductible</u>	Not Covered	See plan document for more details* Requires <u>preauthorization</u> for certain services, failure to obtain <u>preauthorization</u> may result in denial of benefits. Limited to <u>plan</u> requirements. *See Section 3(e).
	Hospice services	Tier 1: Benefit Not Covered Tier 2: No Charge after <u>deductible</u>	Not Covered	See plan document for more details* Depending on the type of services, a <u>copayment</u>

* For more information about limitations and exceptions, see the [plan](#) or policy document <https://www.communityhealthchoice.org/wp-content/uploads/2021/05/eoc-deductible-2022.pdf>

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Participating Provider (You will pay the least)	Non-Participating Provider (You will pay the most)	
				or <u>coinsurance</u> may apply. Limited to <u>plan</u> requirements. *See section 3(j)
If your child needs dental or eye care	Children's eye exam	Tier 1: \$20 copay/visit after <u>deductible</u> Tier 2: No Charge after <u>deductible</u>	Not Covered	Cost-sharing will be lower at a Tier 1 provider/facility. See plan document for more details* One routine eye exam annually. *See section 3(w)
	Children's glasses	Tier 1: Benefit Not Covered Tier 2: No Charge after <u>deductible</u>	Not Covered	See plan document for more details* For select frames, standard lenses, and contact lenses only, for children 18 years old and younger. Limited to <u>plan</u> requirements. *See Section 3(w)
	Children's dental check-up	Not Covered	Not Covered	None

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)		
<ul style="list-style-type: none"> • Abortion with exception of limited services *See Section 4(16) of your <u>plan</u> document • Acupuncture • Bariatric surgery • Children's dental check-up 	<ul style="list-style-type: none"> • Cosmetic Surgery • Dental care (Adult) • Infertility treatment • Long-term care 	<ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S. • Routine eye care (Adult) • Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none"> • Chiropractor care (35 visits per year) • Hearing aids (each ear, every three years) 	<ul style="list-style-type: none"> • Private-duty nursing (Inpatient private duty nursing) 	<ul style="list-style-type: none"> • Routine foot care (diabetes related services)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Texas Department of Insurance, 333 Guadalupe, Austin TX 78701 at 1-800-578-4677 or the issuer at 1-855-315-5386. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](https://www.healthcare.gov). For more information about the Marketplace, visit [www.HealthCare.gov](https://www.healthcare.gov) or call 1-800-318- 2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance.
* For more information about limitations and exceptions, see the plan or policy document <https://www.communityhealthchoice.org/wp-content/uploads/2021/05/eoc-deductible-2022.pdf>

[grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Texas Department of Insurance, 333 Guadalupe Austin, TX 78701 or 1-800-578-4677.

Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

Does this plan meet the Minimum Value Standards? Not Applicable

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-315-5386

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-315-5386

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-315-5386

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijigo holne' 1-855-315-5386

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

* For more information about limitations and exceptions, see the [plan](#) or policy document <https://www.communityhealthchoice.org/wp-content/uploads/2021/05/eoc-deductible-2022.pdf>

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$2,200
- [Specialist copayment](#) \$20
- Hospital (facility) [coinsurance](#) 30%
- Other [cost sharing](#) 30%

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
[Diagnostic tests](#) (*ultrasounds and blood work*)
[Specialist](#) visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,200
Copayments	\$300
Coinsurance	\$2,100
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$4,660

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$2,200
- [Specialist copayment](#) \$20
- Hospital (facility) [coinsurance](#) 30%
- Other [cost sharing](#) 30%

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)
[Diagnostic tests](#) (*blood work*)
[Prescription drugs](#)
[Durable medical equipment](#) (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,200
Copayments	\$300
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$2,520

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$2,200
- [Specialist copayment](#) \$20
- Hospital (facility) [coinsurance](#) 30%
- Other [cost sharing](#) 30%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)
[Diagnostic test](#) (*x-ray*)
[Durable medical equipment](#) (*crutches*)
[Rehabilitation services](#) (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,200
Copayments	\$100
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,300

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.