




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-2023/>. 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](http://www.cciio.cms.gov) or call 1-855-315-5386 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$0 at Indian Health Care <a href="#">Provider</a> (IHCP) or with IHCP <a href="#">referral</a> at non-IHCP; or \$9,100/Individual   \$18,200/family	Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive Services</a> and Tier 1 Primary Care provided by Doctor on Demand.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No.	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$9,100/ Individual   \$18,200/family	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges, and healthcare this <a href="#">plan</a> does not cover.	Even though you pay these expenses, they don't count towards the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="https://providersearch.communityhealthchoice.org">https://providersearch.communityhealthchoice.org</a> or call 1-855-315-5386 for a list of <a href="#">network providers</a> .	You pay the least if you use a <a href="#">provider</a> in Doctor on Demand. You pay more if you use a <a href="#">provider</a> in Tier 2. You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab works). Check with your <a href="#">provider</a> before you get services.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No.	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

 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
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (IHCP) (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	No Charge	Tier 1: \$0 <u>Deductible</u> does not apply. (Primary Care services provided by Doctor on Demand providers)  Tier 2: No Charge after <u>deductible</u> (All other in-network providers)	Not Covered	Tier 1 is not subject to <u>deductible</u> . Tier 1 services are primary cares services provided by Doctor on Demand (DOD). You can locate Doctor on Demand <u>provider</u> information on Community's online <u>provider</u> directory.  Tier 2 providers are subject to <u>deductible</u> . All non-DOD providers in Community's network are considered Tier 2
	<a href="#">Specialist</a> visit	No Charge	No Charge after <u>deductible</u>	Not Covered	None
	<a href="#">Preventive care/screening/immunization</a>	No Charge	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.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	No Charge	No Charge after <u>deductible</u>	Not Covered	None
	Imaging (CT/PET scans, MRIs)	No Charge	No Charge after <u>deductible</u>	Not Covered	Requires <u>preauthorization</u> for certain services. Failure to obtain an authorization may result in denial of benefits. *See Section 3(g)
<b>If you need drugs to treat your illness or</b>	Generic drugs	No Charge	No Charge after <u>deductible</u>	Not Covered	Covers up to 30 day supply (retail).

\* For more information about limitations and exceptions, see the [plan](#) or policy document: <https://www.communityhealthchoice.org/wp-content/uploads/2022/04/eoc-deductible-2023.pdf>

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (IHCP) (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
<b>condition</b> More information about <a href="https://www.communityhealthchoice.org/wp-content/uploads/2022/04/formulary-2023.pdf">prescription drug coverage</a> is available at <a href="https://www.communityhealthchoice.org/wp-content/uploads/2022/04/formulary-2023.pdf">https://www.communityhealthchoice.org/wp-content/uploads/2022/04/formulary-2023.pdf</a>					Covers up to 90 day supply (mail order). Please refer to <a href="#">formulary</a> for cost share tiers. Tier 1 includes preferred generics and some lower cost brand products. *See Section 3(n).
	Preferred brand drugs	No Charge	No Charge after <u>deductible</u>	Not Covered	Covers up to 30 day supply (retail). Covers up to 90 day supply (mail order). <a href="#">Preauthorization</a> may be required for a branded medication when the generic equivalent is preferred on the <a href="#">formulary</a> . Failure to obtain <a href="#">preauthorization</a> to show medical 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	No Charge	No Charge after <u>deductible</u>	Not Covered	Covers up to 30 day supply (retail). Covers up to 90 day supply (mail order). Tier 3 includes non-preferred <a href="#">formulary</a> products (can include non-preferred generic products).
	<a href="#">Specialty drugs</a>	No Charge	No Charge after <u>deductible</u>	Not Covered	Covers up to 30 day supply (retail) Tier 4 includes <a href="#">specialty drugs</a> .
<b>If you have outpatient</b>	Facility fee (e.g.,	No Charge	No Charge after	Not Covered	

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Common Medical Event	Services You May Need	Indian Health Care Provider (IHCP) (You will pay the least)	What You Will Pay		Limitations, Exceptions, & Other Important Information
			Non-IHCP In-Network Provider (IHCP) (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
<b>surgery</b>	ambulatory surgery center)		<u>deductible</u>		Requires <u>preauthorization</u> for certain services, failure to obtain <u>preauthorization</u> may result in denial of benefits.
	Physician/surgeon fees	No Charge	No Charge after <u>deductible</u>	Not Covered	None
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	No Charge	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	None
	<a href="#">Emergency medical transportation</a>	No Charge	No Charge after <u>deductible</u>	No Charge after <u>deductible</u>	Requires <u>preauthorization</u> for certain services such as air transportation, non-emergency ground transportation, facility-to-facility transfers, <u>out-of-network</u> and out of area transfers.
	<a href="#">Urgent care</a>	No Charge	No Charge after <u>deductible</u>	Not Covered	None
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No Charge	No Charge after <u>deductible</u>	Not Covered	Requires <u>preauthorization</u> for certain services, failure to obtain <u>preauthorization</u> may result in denial of benefits.
	Physician/surgeon fees	No Charge	No Charge after <u>deductible</u>	Not Covered	None
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	No Charge	No Charge after <u>deductible</u>	Not Covered	Requires <u>preauthorization</u> for certain services, failure to obtain <u>preauthorization</u> may result in denial of benefits. Depending on type of service, a <u>copayment</u> or <u>coinsurance</u> may apply.

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (IHCP) (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
	Inpatient services	No Charge	No Charge after deductible	Not Covered	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	No Charge	No Charge after deductible	Not Covered	<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	No Charge	No Charge after deductible	Not Covered	Maternity care may include tests and 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.
	Childbirth/delivery facility services	No Charge	No Charge after deductible	Not Covered	
If you need help recovering or have other special health needs	<a href="#">Home health care</a>	No Charge	No Charge after deductible	Not Covered	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.
	<a href="#">Rehabilitation services</a>	No Charge	No Charge after deductible	Not Covered	Requires <u>preauthorization</u> for certain services, failure to obtain <u>preauthorization</u> may result in denial of benefits.
	<a href="#">Habilitation services</a>	No Charge	No Charge after deductible	Not Covered	Requires <u>preauthorization</u> for certain services, failure to obtain <u>preauthorization</u> may result in denial of benefits.

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (IHCP) (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
	<a href="#">Skilled nursing care</a>	No Charge	No Charge after <u>deductible</u>	Not Covered	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.
	<a href="#">Durable medical equipment</a>	No Charge	No Charge after <u>deductible</u>	Not Covered	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).
	<a href="#">Hospice services</a>	No Charge	No Charge after <u>deductible</u>	Not Covered	Depending on the type of services, a <u>copayment</u> or <u>coinsurance</u> may apply. Limited to <u>plan</u> requirements. *See section 3(j)
<b>If your child needs dental or eye care</b>	Children's eye exam	No Charge	No Charge after <u>deductible</u>	Not Covered	One routine eye exam annually. *See section 3(w)
	Children's glasses	No Charge	No Charge after <u>deductible</u>	Not Covered	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	No Charge	Not Covered	Not Covered	None

\* For more information about limitations and exceptions, see the [plan](#) or policy document: <https://www.communityhealthchoice.org/wp-content/uploads/2022/04/eoc-deductible-2023.pdf>

## Excluded Services & Other Covered Services:

### Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- Abortion with exception of limited services  
\*See Section 4(16) of your [plan](#) document
- Acupuncture
- Bariatric surgery
- Children's dental check-up
- Cosmetic Surgery
- Dental care (Adult)
- Infertility treatment
- Long-term care
- 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 [plan](#) document.)

- Chiropractor care (35 visits per year)
- Hearing aids (each ear, every three years)
- Private-duty nursing (Inpatient private duty nursing)
- 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](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://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](#) 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): Dinekehgo shika at'ohwol ninisingo, kwijigo holne' 1-855-315-5386

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



## 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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$9,100
■ <a href="#">Specialist copayment</a>	\$0
■ Hospital (facility) <a href="#">coinsurance</a>	0%
■ Other <a href="#">cost sharing</a>	0%

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*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
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<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0

<i>What isn't covered</i>	
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Limits or exclusions	\$0
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<b>The total Peg would pay is</b>	<b>\$0</b>
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### Managing Joe's Type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$9,100
■ <a href="#">Specialist copayment</a>	\$0
■ Hospital (facility) <a href="#">coinsurance</a>	0%
■ Other <a href="#">cost sharing</a>	0%

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*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
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<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0

<i>What isn't covered</i>	
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Limits or exclusions	\$0
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<b>The total Joe would pay is</b>	<b>\$0</b>
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### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$9,100
■ <a href="#">Specialist copayment</a>	\$0
■ Hospital (facility) <a href="#">coinsurance</a>	0%
■ Other <a href="#">cost sharing</a>	0%

This EXAMPLE event includes services like:

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

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
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<a href="#">Deductibles</a>	\$0
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0

<i>What isn't covered</i>	
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Limits or exclusions	\$0
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<b>The total Mia would pay is</b>	<b>\$0</b>
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Note: These numbers assume the patient received care from an IHCP [provider](#) or with IHCP [referral](#) at a non-IHCP. If you receive care from a non-IHCP [provider](#) without a [referral](#) from an IHCP your costs may be higher.

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