

# COMMUNITY CARES

2023  
PLAN BROCHURE





## WHO IS **COMMUNITY HEALTH CHOICE?**

Community Health Choice is a local, nonprofit, managed-care organization committed to helping improve the health and well-being of Texas residents. We provide service to over **475,000 Members**. We've served Houston and surrounding counties as a trusted partner since 1997, and we are proud to offer the largest medical network in Southeast Texas.



### OUR MISSION

To improve the health and well-being of underserved Texans by opening doors to health care and health-related social services



### OUR VISION

A healthy life for every Texan



# COMMUNITY CARES

**CONNECTING YOU TO THE BEST AFFORDABLE HEALTH INSURANCE  
FOR EVERY STAGE OF YOUR LIFE.**

Community is committed to opening doors to better health for our Members. We exist to make sure you have health insurance coverage so you can get the care you need.

We live this commitment all year long because you shouldn't have to pay more to get the health care you deserve. That's why we make it easy to get quality health coverage that combines affordability with an unmatched level of personal service.



**Wellness incentives including  
gift cards for accomplishing  
certain activities**



**Free 24/7 telehealth**

\*Benefits listed above are not included on all plans.  
Please review the individual plan offerings for  
detailed information.

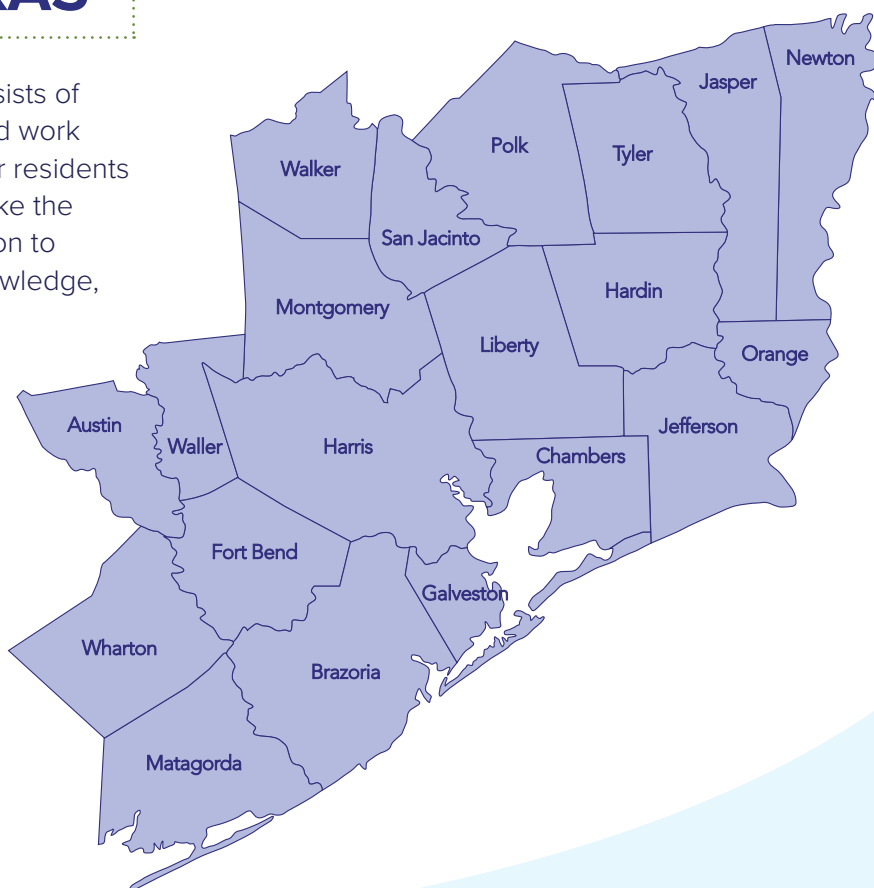




## COVERING SOUTHEAST TEXAS

Community's Member service area consists of 20 counties in Texas. Our teams live and work here. We understand the challenges our residents and Members face. And because we take the health and well-being of our entire region to heart, we proudly share a wealth of knowledge, special programs, care management, and valuable community resources like no one else can.

- Austin
- Brazoria
- Chambers
- Fort Bend
- Galveston
- Hardin
- Harris
- Jasper
- Jefferson
- Liberty
- Matagorda
- Montgomery
- Newton
- Orange
- Polk
- San Jacinto
- Tyler
- Walker
- Waller
- Wharton



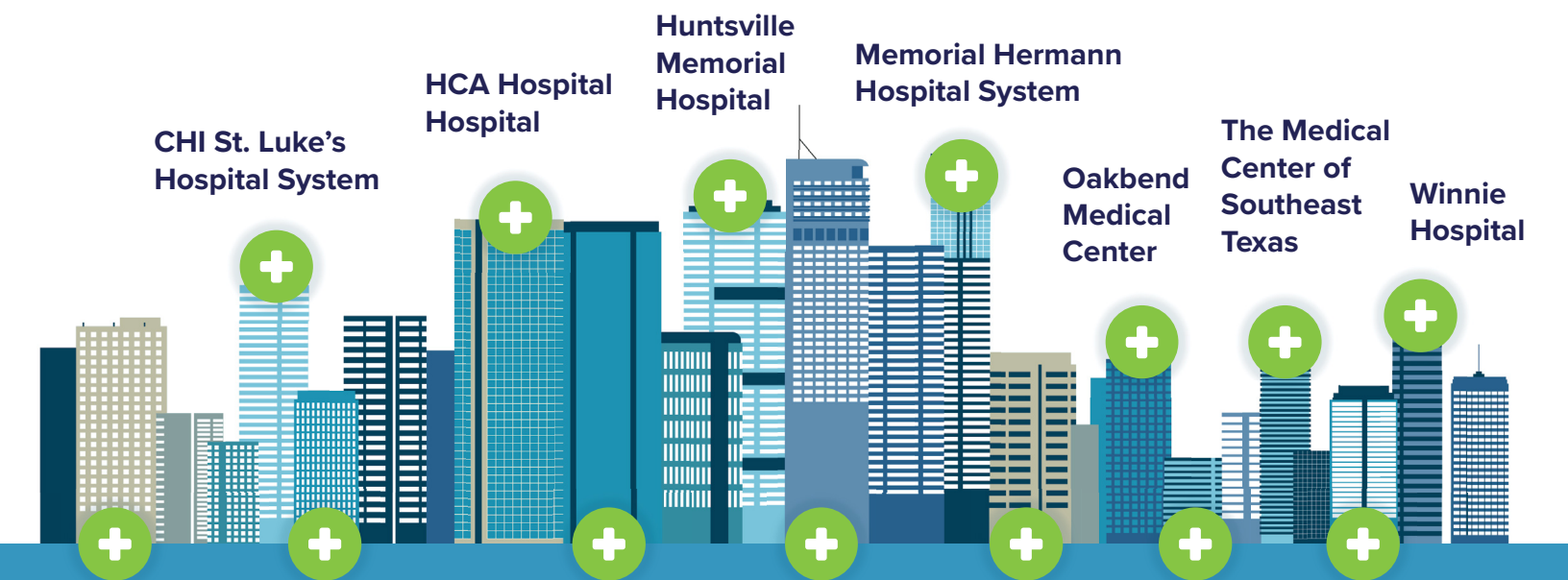




ACCESS TO THE

# LARGEST NETWORK

In an effort to provide the highest level of care and accessibility to our Members, we’ve created a network of trusted Providers, including over 100 hospitals across 20 counties in Southeast Texas.



# TELADOC

Community Health Choice offers virtual care services to most of its Members.  
Get the care you need now.

## WAYS TO USE VIRTUAL CARE:

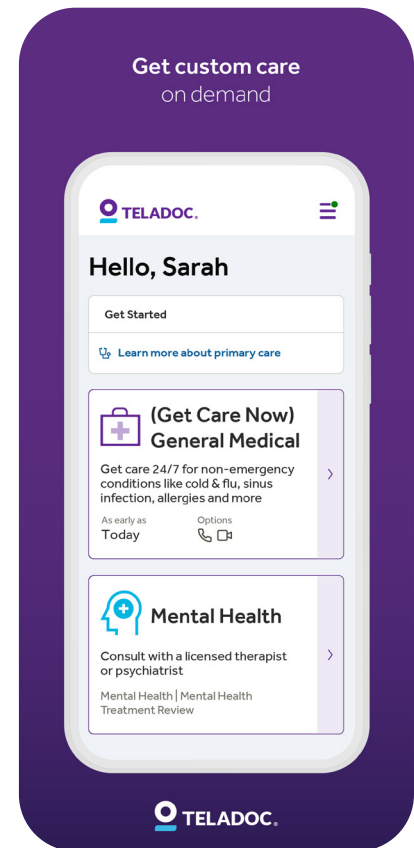
- Talk to a doctor to treat routine medical concerns 24/7 from anywhere by phone, web or mobile app
- Get a new prescription or a refill

## WHEN TO USE VIRTUAL CARE:

- Your primary care doctor is not available
- You are traveling
- If you are thinking about visiting the ER or Urgent Care for routine medical concerns

## VIRTUAL CARE SERVICES HELP TREAT:

- Sinus problems
- Bronchitis
- Cold and flu symptoms
- Allergies
- Respiratory infections
- Ear infections
- And more



**VIRTUAL CARE IS ONLY  
FOR PCP VISITS**





## CHOOSING THE PLAN THAT'S RIGHT FOR YOU

Once you understand the differences, it's easier to find the best plan that fits you and your family. We want you to get all the coverage you need.

### PREMIER PLANS – BROADEST NETWORK

Our Premier plans have the broadest network of high-quality Providers across Southeast Texas. A robust network of physicians and hospitals are committed to providing you a high standard of care.

### SELECT PLANS – LIMITED NETWORK

Community offers Select Plans that have a smaller network of high-quality providers that allows us to pass the cost savings to the consumer in the form of lower premiums and out-of-pocket costs. These Select Plans provide a way to contain costs without sacrificing the quality of care our participating Providers give. **The Select Plans are only available to Harris County residents.**

Our select plans include:

**SELECT BRONZE 16**

**SELECT SILVER 19**

**SELECT GOLD 22**

### BRONZE, SILVER OR GOLD?

No matter which metal category you choose, you can save a lot of money on your monthly premium based on your income. When you fill out a Marketplace insurance application, you'll find out if you qualify for these savings.

Visit **HealthCare.gov** for more information.



### Bronze Plans

Lowest premium costs

Higher out-of-pocket costs when you receive care

60%

PLAN PAYS

40%

YOU PAY



### Silver Plans

Higher premium costs than Bronze plans

Lower out-of-pocket costs than Bronze plans

70%

PLAN PAYS

30%

YOU PAY



### Gold Plans

Higher premium costs than Silver plans

Lower out-of-pocket costs than Silver plans

80%

PLAN PAYS

20%

YOU PAY



# BRONZE PLAN



## HEALTHY

- Jesus doesn't have any chronic conditions and doesn't expect to need a lot of care. Free preventive care like annual physicals and telehealth visits for the occasional cough or sneeze cover most of Jesus's needs. He only wants basic coverage and protection if he experiences a serious illnesses or injury.
- One of our Bronze plans might be the perfect choice for Jesus. We have five to choose from, including a virtual primary care plan. Jesus's premiums will be low, but he will pay for most routine care himself. With most Bronze plans, Jesus can visit his primary care doctor or urgent care clinics for a low copay because those benefits are exempt from the deductible.



## BUSY, ALWAYS ON THE GO

- As a busy working mom with kids in school, sports, and other activities, convenience is important to Molly. Being able to see a doctor and primary care and mental health Providers online at any time, with zero co-pay\*, is exactly what Molly and her family need.
- Our Premier Virtual Now Bronze 11 plan sounds like a great fit for Molly. It offers unlimited online visits for \$0 co-pay via phone, computer or mobile app. Molly can speak with a pediatrician, quickly renew prescriptions, and even see a specialist any time of day or night, either at home or on the go.

\*Members must have a valid email address to participate in this plan.

\*Services provided by Doctor on Demand by Included Health Providers are provided at no charge. Virtual Primary Care services are not available for minors 17 years of age or younger.



## HEALTHY AND ACTIVE



- AJ is very active, which helps her stay on top of things as a freelancer juggling multiple gigs and remote meetings throughout the day. Being able to see a doctor online, day or night, would be a good fit for her lifestyle.
- With access to 24/7 telehealth appointments and free preventive care, the Select Bronze Plan 016 provides cost savings while giving AJ the peace of mind of having health coverage in case of an emergency. Select Plan Members receive care from a smaller network of high-quality Providers, which allows us to pass along the savings in the form of low premiums. Select Plans are only available to Harris County residents. Participating Providers include the Memorial Hermann, Harris Health, and St. Joseph hospital systems, as well as their affiliated physicians' groups.



# SILVER PLAN



## CHRONIC HEALTH CONDITION

- Tamara has diabetes. It is currently under control, but she needs to see doctors and specialists several times a year to keep it that way. Tamara is willing to pay a little more in premiums for lower deductible.
- Our Premier Silver 13 plan looks like a good option. As with most of our Silver plans, there's no deductible for primary care, specialists, urgent care, and generic drugs.



## FAMILY OF FOUR

- The Smith family has active kids and an adventurous spouse. They can probably expect to see the doctor several times a year. They are willing to pay a little more in premiums for lower out-of-pocket costs.
- Our new Premier Silver 12 plan might fit the bill if the Smiths don't expect to have major medical expenses and only expects to see their PCP and specialists a few times this year. Plus, there is no deductible for services such as primary care, urgent care, and generic drugs.



## EXTRA SAVINGS

- Beth and Jasmine's income qualifies them for extra savings known as "cost-sharing reductions." This will help them save money a second way: by paying less out-of-pocket each time they get medical services. These extra cost-sharing reductions are only available with Silver plans.
- Beth and Jasmine's might want to consider our new Select Silver 19 or Premier Silver 20 plan, an affordable, high-quality options for Members who qualify for extra savings on benefits like prescription drugs, inpatient and outpatient care, and durable medical equipment.





## CONSISTENT CARE FOR CHRONIC CONDITIONS

- Bruce has Crohn's Disease, which he manages with a generic drug prescription and a few visits to a specialist each year. He's looking to cut back on expenses so he can start saving for a down payment on a house in Harris County, but he isn't willing to cut back on the coverage he needs to keep his condition under control.
- Bruce may want to take advantage of the Community Select Silver Plan 019, which makes specialist visits and generic drugs available before deductible. Select Plans feature a smaller network of high-quality Providers that can meet all the Member's needs. A smaller Provider network means we can pass those savings to Bruce in the form of lower premiums. Select Plans are only available to Harris County residents. Participating Providers include the Memorial Hermann, Harris Health, and St. Joseph hospital systems, as well as their affiliated physicians groups.



# GOLD PLAN



## MULTIPLE HEALTH ISSUES

- Maria's COPD and Roberto's heart disease require a lot of care and prescriptions each year. For them, it's well worth paying higher premiums to keep their out-of-pocket costs down.
- With our Premier Gold 05 plan, one of our most-comprehensive options, they would pay a modest co-pay for office visits to primary care, specialists, urgent care, and for generic drugs.



## CONSISTENT CARE FOR CHRONIC CONDITIONS

- Debra has always been cost-conscious but especially now, as multiple chronic conditions have made her healthcare needs more complex. Debra's been seeing her doctor at Harris Health for years and wants to stay within their network of hospitals, clinics, and specialists as her needs continue to evolve. An affordable plan that allows her to keep the consistent, quality care she's used to would be ideal.
- The Select Gold Plan 022 sounds like the perfect fit. Select Plans have a smaller network of high-quality Providers, including Harris Health, which would administer all of Debra's care at an affordable cost. With this plan, PCP, specialist, and urgent care visits, as well as generic drugs, are not subject to deductible, and all preventive care is free. A smaller network means we can pass the cost savings on to Debra. Select Plan providers include the Memorial Hermann, Harris Health and St. Joseph hospital systems, as well as their affiliated physicians' groups.



# PREMIER BRONZE PLAN 003

## LOWEST PREMIUMS

## HIGHER OUT-OF-POCKET COST FOR SERVICES



### Important Features of 2023 Premier Bronze 003 Plan:

1. PCP, urgent care, and generic drugs are available before deductible
2. Telehealth services available
3. Referrals not required to see specialists
4. Preventive care available at no cost

The Advanced Premium Tax Credit can lower your monthly payment.  
If you're eligible, you can apply it to any Bronze plan.



### Things to Keep in Mind:

1. Out-of-network services are not covered under this plan
2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

n Medical Deductible (Individual)	\$7,700
n Maximum Out-of-Pocket (Individual)	\$9,100
n Primary Care Physician Office Visit	\$40*
n Specialist Office Visit	\$70
n Urgent Care Visit	\$70*
n Emergency Room Visit	40%
n Inpatient Hospital Stay	40%
n Prescription Drug Deductible	Combined with Medical Deductible
n Generic	\$16*
n Preferred Brand	\$70
n Non-Preferred Brand	\$120
n Specialty High-Cost Drugs	45%

\*Services are exempt from deductible where indicated (PCP/Specialist/Urgent Care/Generic Rx)

# PREMIER VIRTUAL BRONZE PLAN 011

**UNLIMITED FREE VIRTUAL VISITS**

**LOWEST PREMIUMS**

**HIGHER DEDUCTIBLES**



## Important Features of 2023 Premier Virtual Bronze 11 Plan:

1. Unlimited free 24/7 virtual visits through Doctor On Demand
2. No charge after deductible for all other Providers and services

The Advanced Premium Tax Credit can lower your monthly payment.

If you're eligible, you can apply it to any Bronze plan.



## Things to Keep in Mind:

1. Out-of-network services are not covered under this plan
2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

n Medical Deductible (Individual)	\$9,100
n Maximum Out-of-Pocket (Individual)	\$9,100
n Primary Care Physician Office Visit	*Tier 1 (Doctor On Demand): \$0 Tier 2: No charge after deductible
n Specialist Office Visit	No charge after deductible
n Urgent Care Visit	No charge after deductible
n Emergency Room Visits	No charge after deductible
n Inpatient Hospital Stay	No charge after deductible
n Prescription Drug Deductible	Combined with Medical Deductible
n Generic	No charge after deductible
n Preferred Brand	No charge after deductible
n Non-Preferred Brand	No charge after deductible
n Specialty High-Cost Drugs	No charge after deductible

\* Services are exempt from deductible where indicated (PCP / Specialist / Urgent Care / Generic Rx)



# SELECT BRONZE PLAN 016

## LOWEST PREMIUMS

## HIGHER OUT-OF-POCKET COST FOR SERVICES



### Important Features of 2023 Select Bronze 16 Plan:

1. PCP, urgent care, and generic drugs are available before deductible
2. Referrals not required to see specialists
3. Preventive care is available at no cost

The Advanced Premium Tax Credit can lower your monthly payment.

If you're eligible, you can apply it to any Bronze plan.



### Things to Keep in Mind:

1. Out-of-network services are not covered under this plan
2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

n Medical Deductible (Individual)	\$8,100
n Maximum Out-of-Pocket (Individual)	\$9,100
n Primary Care Physician Office Visit	\$35*
n Specialist Office Visit	\$90
n Urgent Care Visit	\$90*
n Emergency Room Visits	50%
n Inpatient Hospital Stay	50%
n Prescription Drug Deductible	Combined with Medical Deductible
n Generic	\$30*
n Preferred Brand	\$60
n Non-Preferred Brand	\$130
n Specialty High-Cost Drugs	50%

\*Services are exempt from deductible where indicated (PCP/Specialist/Urgent Care/Generic Rx)

# PREMIER BRONZE PLAN 017

## LOWEST PREMIUMS

## HIGHER DEDUCTIBLES



### Important Features of 2023 Premier Bronze 17 Plan:

1. Telehealth services available
2. Referrals not required to see specialists
3. Preventive care is available at no cost

The Advanced Premium Tax Credit can lower your monthly payment.

If you're eligible, you can apply it to any Bronze plan.



### Things to Keep in Mind:

1. Out-of-network services are not covered under this plan
2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

n Medical Deductible (Individual)	\$9,100
n Maximum Out-of-Pocket (Individual)	\$9,100
n Primary Care Physician Office Visit	No charge after deductible
n Specialist Office Visit	No charge after deductible
n Urgent Care Visit	No charge after deductible
n Emergency Room Visits	No charge after deductible
n Inpatient Hospital Stay	No charge after deductible
n Prescription Drug Deductible	Combined with Medical Deductible
n Generic	No charge after deductible
n Preferred Brand	No charge after deductible
n Non-Preferred Brand	No charge after deductible
n Specialty High-Cost Drugs	No charge after deductible



# PREMIER BRONZE PLAN 018

## LOWEST PREMIUMS

## HIGHER OUT-OF-POCKET COST FOR SERVICES



### Important Features of 2023 Premier Bronze 18 Plan:

1. PCP, specialist, urgent care, and generic drugs are available before deductible
2. Telehealth services available
3. Referrals not required to see specialists
4. Preventive care is available at no cost

The Advanced Premium Tax Credit can lower your monthly payment.  
If you're eligible, you can apply it to any Bronze plan.



### Things to Keep in Mind:

1. Out-of-network services are not covered under this plan
2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

<sup>n</sup> Medical Deductible (Individual)	\$7,500
<sup>n</sup> Maximum Out-of-Pocket (Individual)	\$9,000
<sup>n</sup> Primary Care Physician Office Visit	\$50*
<sup>n</sup> Specialist Office Visit	\$100*
<sup>n</sup> Urgent Care Visit	\$75*
<sup>n</sup> Emergency Room Visits	50%
<sup>n</sup> Inpatient Hospital Stay	50%
<sup>n</sup> Prescription Drug Deductible	Combined with Medical Deductible
<sup>n</sup> Generic	\$25*
<sup>n</sup> Preferred Brand	\$50
<sup>n</sup> Non-Preferred Brand	\$100
<sup>n</sup> Specialty High-Cost Drugs	\$500

\*Services are exempt from deductible where indicated (PCP/Specialist/Urgent Care/Generic Rx)

# PREMIER SILVER PLAN 004

## HIGHER PREMIUMS

## LOW TO MODERATE COST-SHARING



### Important Features of 2023 Premier Silver 004 Plan:

1. PCP, specialist, urgent care, and generic drugs are not subject to deductible
2. Telehealth services available
3. Referrals not required to see specialists
4. Preventive care available at no cost

The Advanced Premium Tax Credit can lower your monthly payment.  
If you're eligible, you can apply it to any Silver plan.



### Things to Keep in Mind:

1. Out-of-network services are not covered under this plan
2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

<sup>n</sup> Medical Deductible (Individual)	\$3,300
<sup>n</sup> Maximum Out-of-Pocket (Individual)	\$9,100
<sup>n</sup> Primary Care Physician Office Visit	\$30*
<sup>n</sup> Specialist Office Visit	\$60*
<sup>n</sup> Urgent Care Visit	\$60*
<sup>n</sup> Emergency Room Visits	40%
<sup>n</sup> Inpatient Hospital Stay	40%
<sup>n</sup> Prescription Drug Deductible	Combined with Medical Deductible
<sup>n</sup> Generic	\$10*
<sup>n</sup> Preferred Brand	\$70
<sup>n</sup> Non-Preferred Brand	\$110
<sup>n</sup> Specialty High-Cost Drugs	50%

\*Services are exempt from deductible where indicated (PCP/Specialist/Urgent Care/Generic Rx)



# PREMIER SILVER PLAN 012

## HIGHER PREMIUMS

## LOW TO MODERATE COST SHARING



### Important Features of 2023 Premier Silver 12 Plan:

1. PCP, urgent care, and generic drugs are not subject to deductible
2. Telehealth services available
3. Referrals not required to see specialists
4. Preventive care available at no cost

The Advanced Premium Tax Credit can lower your monthly payment. If you're eligible, you can apply it to any Silver plan.



### Things to Keep in Mind:

1. Out-of-network services are not covered under this plan
2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

<sup>n</sup> Medical Deductible (Individual)	\$3,000
<sup>n</sup> Maximum Out-of-Pocket (Individual)	\$9,100
<sup>n</sup> Primary Care Physician Office Visit	\$30*
<sup>n</sup> Specialist Office Visit	\$60
<sup>n</sup> Urgent Care Visit	\$60*
<sup>n</sup> Emergency Room Visit	50%
<sup>n</sup> Inpatient Hospital Stay	50%
<sup>n</sup> Prescription Drug Deductible	Combined with Medical Deductible
<sup>n</sup> Generic	\$10*
<sup>n</sup> Preferred Brand	\$80
<sup>n</sup> Non-Preferred Brand	\$120
<sup>n</sup> Specialty High-Cost Drugs	50%

\*Services are exempt from deductible where indicated (PCP/Specialist/Urgent Care/Generic Rx)

# PREMIER SILVER PLAN 013

## HIGHER PREMIUMS

## LOW TO MODERATE COST SHARING



### Important Features of 2023 Premier Silver 13 Plan:

1. PCP, specialists, urgent care, and generic drugs are not subject to deductible
2. Telehealth services available
3. Referrals not required to see specialists
4. Preventive care available at no cost

The Advanced Premium Tax Credit can lower your monthly payment.  
If you're eligible, you can apply it to any Silver plan.



### Things to Keep in Mind:

1. Out-of-network services are not covered under this plan
2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

<sup>n</sup> Medical Deductible (Individual)	\$8,500
<sup>n</sup> Maximum Out-of-Pocket (Individual)	\$8,500
<sup>n</sup> Primary Care Physician Office Visit	\$10*
<sup>n</sup> Specialist Office Visit	\$20*
<sup>n</sup> Urgent Care Visit	\$20*
<sup>n</sup> Emergency Room Visit	No charge after deductible
<sup>n</sup> Inpatient Hospital Stay	No charge after deductible
<sup>n</sup> Prescription Drug Deductible	Combined with Medical Deductible
<sup>n</sup> Generic	\$10*
<sup>n</sup> Preferred Brand	No charge after deductible
<sup>n</sup> Non-Preferred Brand	No charge after deductible
<sup>n</sup> Specialty High-Cost Drugs	No charge after deductible

\*Services are exempt from deductible where indicated (PCP/Specialist/Urgent Care/Generic Rx)



# SELECT SILVER PLAN 019

## MODERATE PREMIUMS

### LOW TO MODERATE COST-SHARING



#### Important Features of 2023 Select Silver 19 Plan:

1. PCP, specialists, urgent care, and generic drugs are not subject to deductible
2. Telehealth services available
3. Referrals not required to see specialists
4. Preventive care available at no cost

The Advanced Premium Tax Credit can lower your monthly payment.  
If you're eligible, you can apply it to any Bronze or Silver plan.



#### Things to Keep in Mind:

1. Out-of-network services are not covered under this plan
2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

<sup>n</sup> Medical Deductible (Individual)	\$4,900
<sup>n</sup> Maximum Out-of-Pocket (Individual)	\$9,100
<sup>n</sup> Primary Care Physician Office Visit	\$30*
<sup>n</sup> Specialist Office Visit	\$80*
<sup>n</sup> Urgent Care Visit	\$80*
<sup>n</sup> Emergency Room Visit	30%
<sup>n</sup> Inpatient Hospital Stay	30%
<sup>n</sup> Prescription Drug Deductible	Combined with Medical Deductible
<sup>n</sup> Generic	\$10*
<sup>n</sup> Preferred Brand	\$40
<sup>n</sup> Non-Preferred Brand	\$80
<sup>n</sup> Specialty High-Cost Drugs	50%

\*Services are exempt from deductible where indicated (PCP/Specialist/Urgent Care/Generic Rx)

# PREMIER SILVER PLAN 020

## HIGHER PREMIUMS

## LOW TO MODERATE COST-SHARING



### Important Features of 2023 Premier Silver 20 Plan:

1. PCP, specialists, urgent care, and generic drugs are not subject to deductible
2. Telehealth services available
3. Referrals not required to see specialists
4. Preventive care available at no cost

The Advanced Premium Tax Credit can lower your monthly payment.  
If you're eligible, you can apply it to any Bronze or Silver plan.



### Things to Keep in Mind:

1. Out-of-network services are not covered under this plan
2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

<sup>n</sup> Medical Deductible (Individual)	\$5,800
<sup>n</sup> Maximum Out-of-Pocket (Individual)	\$8,900
<sup>n</sup> Primary Care Physician Office Visit	\$40*
<sup>n</sup> Specialist Office Visit	\$80*
<sup>n</sup> Urgent Care Visit	\$60*
<sup>n</sup> Emergency Room Visit	40%
<sup>n</sup> Inpatient Hospital Stay	40%
<sup>n</sup> Prescription Drug Deductible	Combined with Medical Deductible
<sup>n</sup> Generic	\$20*
<sup>n</sup> Preferred Brand	\$40*
<sup>n</sup> Non-Preferred Brand	\$80
<sup>n</sup> Specialty High-Cost Drugs	\$350

\*Services are exempt from deductible where indicated (PCP/Specialist/Urgent Care/Generic Rx)

# PREMIER GOLD PLAN 001

## MODERATE MONTHLY PREMIUMS LOW TO MODERATE COST-SHARING



### Important Features of 2023 Premier Gold 001 Plan:

1. Telehealth services available
2. Referrals not required to see specialists
3. Preventive care available at no cost
4. This plan does not have a medical or pharmacy deductible

**This plan is only available off-exchange.**



### Things to Keep in Mind:

1. Out-of-network services are not covered under this plan
2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

n	Medical Deductible (Individual)	N/A
n	Maximum Out-of-Pocket (Individual)	\$9,100
n	Primary Care Physician Office Visit	\$30
n	Specialist Office Visit	\$65
n	Urgent Care Visit	\$65
n	Emergency Room Visit	\$800
n	Inpatient Hospital Stay	\$800**
n	Prescription Drug Deductible	N/A
n	Generic	\$20
n	Preferred Brand	\$40
n	Non-Preferred Brand	\$80
n	Specialty High-Cost Drugs	30%

\*\*Copay applies for first five days of admission for all inpatient services



# PREMIER GOLD PLAN 005

## MODERATE MONTHLY PREMIUMS

## LOW COST-SHARING



### Important Features of 2023 Premier Gold 005 Plan:

1. PCP, specialist, urgent care, and generic drugs are not subject to deductible
2. Telehealth services available
3. Referrals not required to see specialists
4. Preventive care available at no cost

**The Advanced Premium Tax Credit can lower your monthly payment.  
If you're eligible, you can apply it to the Gold 005 Plan.**



### Things to Keep in Mind:

1. Out-of-network services are not covered under this plan
2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

n Medical Deductible (Individual)	\$1,600
n Maximum Out-of-Pocket (Individual)	\$9,100
n Primary Care Physician Office Visit	\$20*
n Specialist Office Visit	\$40*
n Urgent Care Visit	\$40*
n Emergency Room Visit	25%
n Inpatient Hospital Stay	25%
n Prescription Drug Deductible	Combined with Medical Deductible
n Generic	\$10*
n Preferred Brand	\$50
n Non-Preferred Brand	\$75
n Specialty High-Cost Drugs	35%

\*Services are exempt from deductible where indicated (PCP/Specialist/Urgent Care/Generic RX)

# PREMIER GOLD PLAN 021

## MODERATE MONTHLY PREMIUMS

### LOW COST-SHARING



#### Important Features of 2023 Premier Gold 021 Plan:

1. PCP, specialist, urgent care, and generic drugs are not subject to deductible
2. Telehealth services available
3. Referrals not required to see specialists
4. Preventive care available at no cost

**The Advanced Premium Tax Credit can lower your monthly payment.**



#### Things to Keep in Mind:

1. Out-of-network services are not covered under this plan
2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

n Medical Deductible (Individual)	\$2,000
n Maximum Out-of-Pocket (Individual)	\$8,700
n Primary Care Physician Office Visit	\$30*
n Specialist Office Visit	\$60*
n Urgent Care Visit	\$45*
n Emergency Room Visit	25%
n Inpatient Hospital Stay	25%
n Prescription Drug Deductible	Combined with Medical Deductible
n Generic	\$15*
n Preferred Brand	\$30*
n Non-Preferred Brand	\$60*
n Specialty High-Cost Drugs	\$250*

\*Services are exempt from deductible where indicated (PCP/Specialist/Urgent Care/Generic RX)

# SELECT GOLD PLAN 022

## LOW MONTHLY PREMIUMS

## LOW COST-SHARING



### Important Features of 2023 Select Gold 022 Plan:

1. PCP, specialist, urgent care, and generic drugs are not subject to deductible
2. Telehealth services available
3. Referrals not required to see specialists
4. Preventive care available at no cost

**The Advanced Premium Tax Credit can lower your monthly payment.**

**If you're eligible, you can apply it to the Gold 005 Plan.**



### Things to Keep in Mind:

1. Out-of-network services are not covered under this plan
2. Prior Authorization/Step Therapy requirements apply to some medical and pharmacy benefits

n Medical Deductible (Individual)	\$2,200
n Maximum Out-of-Pocket (Individual)	\$9,100
n Primary Care Physician Office Visit	\$15*
n Specialist Office Visit	\$30*
n Urgent Care Visit	\$30*
n Emergency Room Visit	20%
n Inpatient Hospital Stay	20%
n Prescription Drug Deductible	Combined with Medical Deductible
n Generic	\$15*
n Preferred Brand	\$30
n Non-Preferred Brand	\$60
n Specialty High-Cost Drugs	40%

\*Services are exempt from deductible where indicated (PCP/Specialist/Urgent Care/Generic RX)



## NOTES

[illegible]



FIND OUT

## HOW YOU CAN GET COVERED IN 2023!



Visit  
**CommunityHealthChoice.org**



Call us at **713.295.6704**  
or toll-free at **1.855.315.5386**



Email **Marketplace@CommunityHealthChoice.org**

### CONNECT WITH US



@CHCTexas



@CommunityHealthChoice



@CommunityHealthChoiceTX



**COMMUNITY  
HEALTH CHOICE**