

COMMUNITY CARES

2024
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 **500,000 Members** across all lines of business. 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 all Texans, particularly the underserved, by opening doors to healthcare and health-related 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.



Preventive Services



Most primary care, specialist, urgent care and outpatient health visits, and generic drugs are not subject to deductible, meaning low copays on these benefits



No referrals needed for specialists



One of the largest Provider and facilities network in Southeast Texas



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.

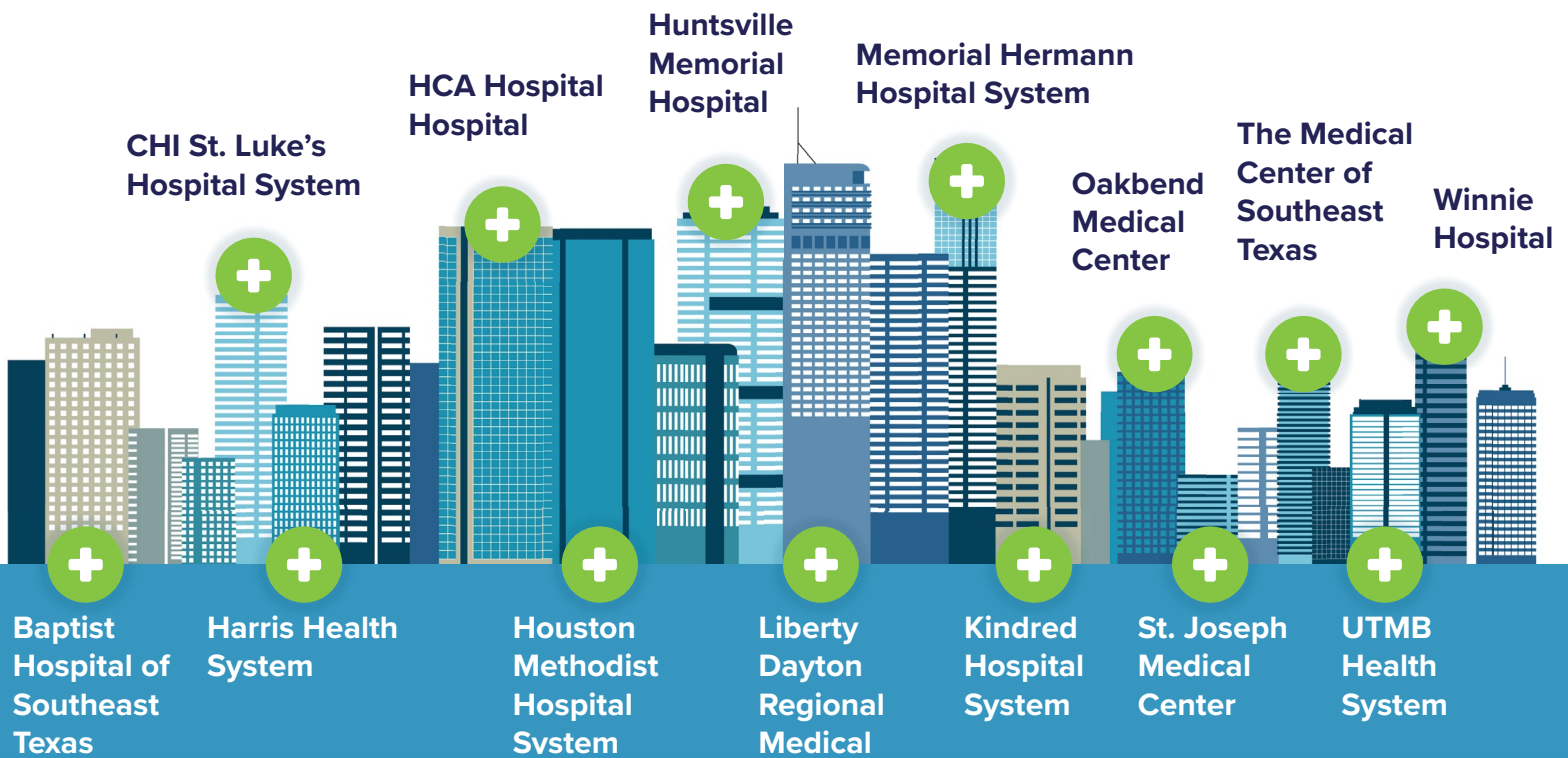
- Austin
- Brazoria
- Chambers
- Fort Bend
- Galveston
- Hardin
- Harris
- Jasper
- Jefferson
- Liberty
- Matagorda
- Montgomery
- Newton
- Orange
- Polk
- San Jacinto
- Tyler
- Walker
- Waller
- Wharton





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



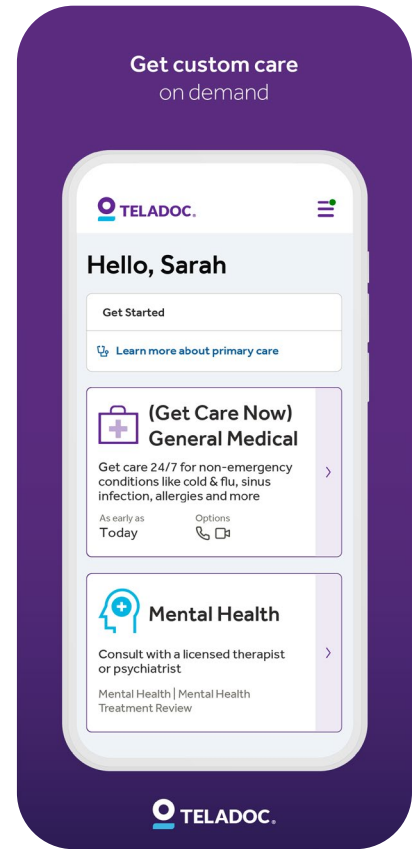
WHEN TO USE VIRTUAL CARE:

- 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](https://www.healthcare.gov) for more information.



Bronze Plans

Lowest premium costs
Higher out-of-pocket costs when you receive care


60%	40%
PLAN PAYS	YOU PAY



Silver Plans

Higher premium costs than Bronze plans
Lower out-of-pocket costs than Bronze plans

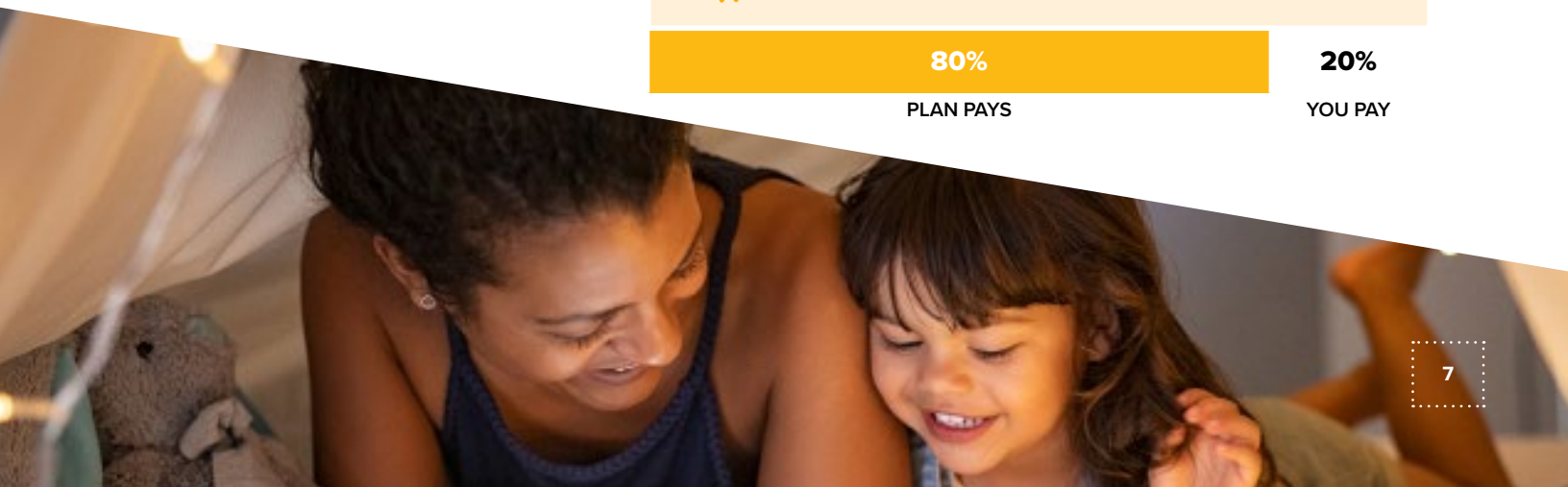
70%	30%
PLAN PAYS	YOU PAY



Gold Plans

Higher premium costs than Silver plans
Lower out-of-pocket costs than Silver plans

80%	20%
PLAN PAYS	YOU PAY



BRONZE PLAN



HEALTHY

- Joseph 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 Joseph's needs. He only wants basic coverage and protection if he experiences a serious illness or injury.
- One of our Bronze plans might be the perfect choice for Joseph. We have five to choose from, including a virtual primary care plan. Joseph's premiums will be low, but he will pay for most routine care himself. With most Bronze plans, Joseph 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 Jenny. Being able to see a doctor and primary care and mental health Providers online at any time, with zero co-pay*, is exactly what Jenny and her family need.
- Our Premier Virtual Now Bronze 11 plan sounds like a great fit for Jenny. It offers unlimited online visits for \$0 co-pay via phone, computer or mobile app. Jenny 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



- Michelle 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 Michelle 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

- Carlos has diabetes. It is currently under control, but he needs to see doctors and specialists several times a year to keep it that way. Carlos 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 Patel 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 Premier Silver 12 plan might fit the bill if the Patels 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 might want to consider our 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



- Bryan 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.
- Bryan 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 Bryan 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 our most-comprehensive option, 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

- Michael has always been cost-conscious but especially now, as multiple chronic conditions have made his healthcare needs more complex. Michael's been seeing his doctor at Harris Health for years and wants to stay within their network of hospitals, clinics, and specialists as his 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 Michael'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 Michael. 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 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

▪ Medical Deductible (Individual)	\$7,700
▪ Maximum Out-of-Pocket (Individual)	\$9,450
▪ Primary Care Physician Office Visit	\$40*
▪ Specialist Office Visit	\$70
▪ Urgent Care Visit	\$70*
▪ Emergency Room Visit	40%
▪ Inpatient Hospital Stay	40%
▪ Prescription Drug Deductible	Combined with Medical Deductible
▪ Generic	\$16*
▪ Preferred Brand	\$70
▪ Non-Preferred Brand	\$120
▪ 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 Premier Virtual Bronze 011 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

▪ Medical Deductible (Individual)	\$9,450
▪ Maximum Out-of-Pocket (Individual)	\$9,450
▪ Primary Care Physician Office Visit	*Tier 1 (Doctor On Demand): \$0 Tier 2: No charge after deductible
▪ Specialist Office Visit	No charge after deductible
▪ Urgent Care Visit	No charge after deductible
▪ Emergency Room Visits	No charge after deductible
▪ Inpatient Hospital Stay	No charge after deductible
▪ Prescription Drug Deductible	Combined with Medical Deductible
▪ Generic	No charge after deductible
▪ Preferred Brand	No charge after deductible
▪ Non-Preferred Brand	No charge after deductible
▪ 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 Select Bronze 016 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

▪ Medical Deductible (Individual)	\$8,100
▪ Maximum Out-of-Pocket (Individual)	\$9,450
▪ Primary Care Physician Office Visit	\$35*
▪ Specialist Office Visit	\$90
▪ Urgent Care Visit	\$90*
▪ Emergency Room Visits	50%
▪ Inpatient Hospital Stay	50%
▪ Prescription Drug Deductible	Combined with Medical Deductible
▪ Generic	\$30*
▪ Preferred Brand	\$60
▪ Non-Preferred Brand	\$130
▪ Specialty High-Cost Drugs	50%

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

PREMIER BRONZE PLAN 018

LOWEST PREMIUMS

HIGHER OUT-OF-POCKET COST FOR SERVICES



Important Features of Premier Bronze 018 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

▪ Medical Deductible (Individual)	\$7,500
▪ Maximum Out-of-Pocket (Individual)	\$9,400
▪ Primary Care Physician Office Visit	\$50*
▪ Specialist Office Visit	\$100*
▪ Urgent Care Visit	\$75*
▪ Emergency Room Visits	50%
▪ Inpatient Hospital Stay	50%
▪ Prescription Drug Deductible	Combined with Medical Deductible
▪ Generic	\$25*
▪ Preferred Brand	\$50
▪ Non-Preferred Brand	\$100
▪ 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 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

▪ Medical Deductible (Individual)	\$3,300
▪ Maximum Out-of-Pocket (Individual)	\$9,450
▪ Primary Care Physician Office Visit	\$30*
▪ Specialist Office Visit	\$60*
▪ Urgent Care Visit	\$60*
▪ Emergency Room Visits	40%
▪ Inpatient Hospital Stay	40%
▪ Prescription Drug Deductible	Combined with Medical Deductible
▪ Generic	\$10*
▪ Preferred Brand	\$70
▪ Non-Preferred Brand	\$110
▪ 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 Premier Silver 012 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

▪ Medical Deductible (Individual)	\$3,000
▪ Maximum Out-of-Pocket (Individual)	\$9,450
▪ Primary Care Physician Office Visit	\$30*
▪ Specialist Office Visit	\$60
▪ Urgent Care Visit	\$60*
▪ Emergency Room Visit	50%
▪ Inpatient Hospital Stay	50%
▪ Prescription Drug Deductible	Combined with Medical Deductible
▪ Generic	\$10*
▪ Preferred Brand	\$80
▪ Non-Preferred Brand	\$120
▪ 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 Premier Silver 013 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

▪ Medical Deductible (Individual)	\$9,100
▪ Maximum Out-of-Pocket (Individual)	\$9,100
▪ Primary Care Physician Office Visit	\$10*
▪ Specialist Office Visit	\$20*
▪ Urgent Care Visit	\$20*
▪ Emergency Room Visit	No charge after deductible
▪ Inpatient Hospital Stay	No charge after deductible
▪ Prescription Drug Deductible	Combined with Medical Deductible
▪ Generic	\$10*
▪ Preferred Brand	No charge after deductible
▪ Non-Preferred Brand	No charge after deductible
▪ 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 Select Silver 019 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

▪ Medical Deductible (Individual)	\$4,500
▪ Maximum Out-of-Pocket (Individual)	\$9,100
▪ Primary Care Physician Office Visit	\$30*
▪ Specialist Office Visit	\$80*
▪ Urgent Care Visit	\$80*
▪ Emergency Room Visit	40%
▪ Inpatient Hospital Stay	40%
▪ Prescription Drug Deductible	Combined with Medical Deductible
▪ Generic	\$10*
▪ Preferred Brand	\$40
▪ Non-Preferred Brand	\$100
▪ 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 Premier Silver 020 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

▪ Medical Deductible (Individual)	\$5,900
▪ Maximum Out-of-Pocket (Individual)	\$9,100
▪ Primary Care Physician Office Visit	\$40*
▪ Specialist Office Visit	\$80*
▪ Urgent Care Visit	\$60*
▪ Emergency Room Visit	40%
▪ Inpatient Hospital Stay	40%
▪ Prescription Drug Deductible	Combined with Medical Deductible
▪ Generic	\$20*
▪ Preferred Brand	\$40*
▪ Non-Preferred Brand	\$80
▪ 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 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

▪ Medical Deductible (Individual)	N/A
▪ Maximum Out-of-Pocket (Individual)	\$9,450
▪ Primary Care Physician Office Visit	\$30
▪ Specialist Office Visit	\$65
▪ Urgent Care Visit	\$65
▪ Emergency Room Visit	\$800
▪ Inpatient Hospital Stay	\$800**
▪ Prescription Drug Deductible	N/A
▪ Generic	\$25
▪ Preferred Brand	\$40
▪ Non-Preferred Brand	\$80
▪ 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 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

▪ Medical Deductible (Individual)	\$1,600
▪ Maximum Out-of-Pocket (Individual)	\$9,450
▪ Primary Care Physician Office Visit	\$20*
▪ Specialist Office Visit	\$40*
▪ Urgent Care Visit	\$40*
▪ Emergency Room Visit	25%
▪ Inpatient Hospital Stay	25%
▪ Prescription Drug Deductible	Combined with Medical Deductible
▪ Generic	\$10*
▪ Preferred Brand	\$50
▪ Non-Preferred Brand	\$75
▪ 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 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

▪ Medical Deductible (Individual)	\$1,500
▪ Maximum Out-of-Pocket (Individual)	\$8,700
▪ Primary Care Physician Office Visit	\$30*
▪ Specialist Office Visit	\$60*
▪ Urgent Care Visit	\$45*
▪ Emergency Room Visit	25%
▪ Inpatient Hospital Stay	25%
▪ Prescription Drug Deductible	Combined with Medical Deductible
▪ Generic	\$15*
▪ Preferred Brand	\$30*
▪ Non-Preferred Brand	\$60*
▪ 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 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 022 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

▪ Medical Deductible (Individual)	\$1,800
▪ Maximum Out-of-Pocket (Individual)	\$9,450
▪ Primary Care Physician Office Visit	\$15*
▪ Specialist Office Visit	\$30*
▪ Urgent Care Visit	\$30*
▪ Emergency Room Visit	30%
▪ Inpatient Hospital Stay	30%
▪ Prescription Drug Deductible	Combined with Medical Deductible
▪ Generic	\$10*
▪ Preferred Brand	\$50*
▪ Non-Preferred Brand	\$100
▪ Specialty High-Cost Drugs	40%

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



FIND OUT

HOW YOU CAN GET COVERED IN 2024!



Visit
CommunityHealthChoice.org



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



Email **Marketplace@CommunityHealthChoice.org**

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**COMMUNITY
HEALTH CHOICE**