

## Schedule of Benefits Chorus Standard Silver

For Covered Services to be paid at the level described in Your Schedule of Benefits, they must be Medically Necessary. They must also meet all other criteria described in Your Evidence of Coverage. Please note that Your plan may not cover all of Your health care expenses, such as Copayment and Coinsurance. To understand what Your plan covers, review Your Evidence of Coverage.

If You have any questions about Your Benefits, or would like to find an In-Network Provider near You, visit [chorushealthplans.org/find-a-doc](https://chorushealthplans.org/find-a-doc). You can also call CCHP's Customer Service at 844-201-4672.

In-Network Benefits Only	Member Responsibility
Individual Medical Calendar Year <i>Deductible</i>	\$4,000
Family Medical Calendar Year <i>Deductible</i>	\$8,000
Medical <i>Coinsurance</i>	20%
Individual Maximum <i>Out-of-Pocket Limit</i> <sup>^</sup>	\$9,100
Family Maximum <i>Out-of-Pocket Limit</i> <sup>^</sup>	\$18,200
<ul style="list-style-type: none"> <li>• Prescription benefits are included as part of the medical benefit amounts listed above.</li> </ul>	
Office Visits	
<i>Primary Care Provider/Practitioner/Physician/Doctor Visit</i>	\$35 Copay
<i>Specialist Visit</i>	\$70 Copay
<i>Chiropractic Care Visit</i>	\$35 Copay
Diagnostic Services	
<i>Outpatient Laboratory Tests</i>	\$40 Copay per visit
<i>Diagnostic X-Rays</i>	Subject to <i>Deductible</i> & <i>Coinsurance</i>
<i>Diagnostic Imaging</i> *	Subject to <i>Deductible</i> & <i>Coinsurance</i>
Emergency and Ambulance Services	
<i>Emergency Room</i>	Subject to <i>Deductible</i> & <i>Coinsurance</i>
<i>Urgent Care</i>	Subject to <i>Deductible</i> & <i>Coinsurance</i>
<i>Ambulance (Ground and Air)</i>	Subject to <i>Deductible</i> & <i>Coinsurance</i>
<ul style="list-style-type: none"> <li>• <i>Out-of-Network Providers</i> may <i>Balance Bill</i> for ground ambulance services.</li> </ul>	

<sup>^</sup> Maximum *Out-of-Pocket Limit* in the calendar year includes *Deductible*, *Coinsurance*, and *Copayments*.

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<b>Hearing Services</b>	
Hearing Aids (Replacement every 3 years) *	Subject to <i>Deductible &amp; Coinsurance</i>
Cochlear Implants (Replacement every 3 years) *	Subject to <i>Deductible &amp; Coinsurance</i>
Bone-anchored hearing device (Limited to 1 per lifetime) *	Subject to <i>Deductible &amp; Coinsurance</i>
<b>Hospital Services</b>	
Inpatient Hospital Service (Facility) *	Subject to <i>Deductible &amp; Coinsurance</i>
Inpatient Physician Services (Professional) *	Subject to <i>Deductible &amp; Coinsurance</i>
<b>Maternity Services</b>	
Facility Services	Subject to <i>Deductible &amp; Coinsurance</i>
Physician Services	Subject to <i>Deductible &amp; Coinsurance</i>
<b>Mental Health and Substance Use Disorder Services</b>	
Outpatient – Office Visit (select services *)	\$35 Copay
<ul style="list-style-type: none"> <li>Other outpatient services will be subject to <i>Deductible &amp; Coinsurance</i>.</li> </ul>	
Inpatient *	Subject to <i>Deductible &amp; Coinsurance</i>
<b>Other Services</b>	
Home Health Care (60 visits per calendar year) *	Subject to <i>Deductible &amp; Coinsurance</i>
Transplants *	Subject to <i>Deductible &amp; Coinsurance</i>
Durable Medical Equipment (over \$500 *)	Subject to <i>Deductible &amp; Coinsurance</i>
Diabetic Equipment and Supplies (select services *)	Subject to <i>Deductible &amp; Coinsurance</i>
Autism Spectrum Disorder *	Subject to <i>Deductible &amp; Coinsurance</i>
Hospice *	Subject to <i>Deductible &amp; Coinsurance</i>
Prosthetic Devices *	Subject to <i>Deductible &amp; Coinsurance</i>
Preventive Care	\$0
<ul style="list-style-type: none"> <li>For a full list of Preventive Care services that are covered at a \$0 Copay, please visit our website at <a href="http://chorushealthplans.org">chorushealthplans.org</a>.</li> </ul>	
<b>Rehabilitative and Habilitative Services</b>	
Speech Therapy (30 visits per calendar year)	Subject to <i>Deductible &amp; Coinsurance</i>
Physical Therapy (30 visits per calendar year)	Subject to <i>Deductible &amp; Coinsurance</i>
Occupational Therapy (30 visits per calendar year)	Subject to <i>Deductible &amp; Coinsurance</i>
<ul style="list-style-type: none"> <li>Members are permitted 30 <i>Rehabilitative</i> therapy sessions and 30 <i>Habilitative</i> therapy sessions for <u>each</u> therapy service listed above per calendar year.</li> </ul>	
<b>Rehabilitative Services - Other</b>	
Cardiac Rehabilitation (36 sessions per calendar year)	Subject to <i>Deductible &amp; Coinsurance</i>
Pulmonary Rehabilitation (20 visits per calendar year)	Subject to <i>Deductible &amp; Coinsurance</i>
Skilled Nursing Facility (30 days per stay) *	Subject to <i>Deductible &amp; Coinsurance</i>

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Prescription Drugs	
Generic *	\$20 Copay
Preferred Brand *	\$85 Copay
Non-Preferred Brand *	Subject to <i>Deductible &amp; Coinsurance</i>
Specialty *  SaveOnSP Service – Specialty (Brand and Generic) SaveOnSP Drug List – <a href="http://www.saveonsp.com/cchp">www.saveonsp.com/cchp</a> **	Subject to <i>Deductible &amp; Coinsurance</i>  If you participate in SaveOnSP: You pay \$0 for specialty medications (brand and generic) included in this service.  If you do not participate in SaveOnSP: You will be responsible for [30%] coinsurance for the medications (brand and generic) listed on the SaveOnSP Drug List found at <a href="http://www.saveonsp.com/cchp">www.saveonsp.com/cchp</a> **
Prescription Drugs – Mail Order (90-day supply)	
Generic *	\$50 Copay
Preferred Brand *	\$212.50 Copay
Non-Preferred Brand *	Subject to <i>Deductible &amp; Coinsurance</i>
Dental	
TMJ	Subject to <i>Deductible &amp; Coinsurance</i>
Dental Services – Accident Only	Subject to <i>Deductible &amp; Coinsurance</i>
<ul style="list-style-type: none"> <li>Routine dental services are not <i>Covered Services</i>, but can be purchased as a stand-alone plan with Chorus Dental at <a href="http://chorushealthplans.org">chorushealthplans.org</a>.</li> </ul>	
Routine Pediatric Vision	
Children's Routine Vision Exam (1 exam per calendar year)	\$0
Children's Eyewear	Subject to <i>Deductible &amp; Coinsurance</i>
<ul style="list-style-type: none"> <li>Children's eyewear includes one set of lenses (contacts or glasses) per year, and one pair of eyeglass frames every two years (in the <i>Pediatric Eyewear Collection</i>).</li> </ul>	

\* Indicates that services may require a *Prior Authorization* to be filed. Please refer to Your Evidence of Coverage for the full *Prior Authorization* list.

\*\* Pharmacy cost-shares for medications included in SaveOnSP are considered non-essential health benefits and fall outside of the deductible and out-of-pocket limits and are not applied to your deductible or out-of-pocket maximum. For medications not included in the SaveonSP program, the default specialty cost-share applies. Medications included in the SaveonSP program are only available through our preferred Specialty pharmacies. For a list of applicable specialty medications, please visit [www.saveonsp.com/cchp](http://www.saveonsp.com/cchp), call (800)-683-1074 or call the number on the back of your ID card.

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