CHORUS COMMUNITY HEALTH PLANS

Schedule of Benefits
Chorus Bronze HDHP Limited

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. *You* can also call CCHP's Customer Service at 844-201-4672.

Copayment, Deductible, and Coinsurance will not apply to *Covered Services* when a member obtains care through an Urban Indian Organization *Provider*. When utilizing an *In-Network Provider, Copayment, Deductible, and Coinsurance* will apply unless a referral is obtained from an Urban Indian Organization *Provider*.

***In-Network* Benefits Only**	**Member Responsibility**
Individual Medical Calendar Year *Deductible*	$7,000
Family Medical Calendar Year *Deductible*	$14,000
Medical *Coinsurance*	0%
Individual Maximum *Out-of-Pocket Limit* ^	$7,000
Family Maximum *Out-of-Pocket Limit* ^	$14,000
• Prescription benefits are included as part of the medical benefit amounts listed above.	
Office Visits	
Primary Care Provider/Practitioner/Physician/Doctor Visit	Subject to *Deductible* & *Coinsurance*
Specialist Visit	Subject to *Deductible* & *Coinsurance*
Chiropractic Care Visit	Subject to *Deductible* & *Coinsurance*

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

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Diagnostic Services	
Outpatient Laboratory Tests	Subject to *Deductible* & *Coinsurance*
Diagnostic X-Rays	Subject to *Deductible* & *Coinsurance*
Diagnostic Imaging *	Subject to *Deductible* & *Coinsurance*
***Emergency* and Ambulance Services**	
Emergency Room	Subject to *Deductible* & *Coinsurance*
Urgent Care	Subject to *Deductible* & *Coinsurance*
Ambulance (Ground and Air)	Subject to *Deductible* & *Coinsurance*
• *Out-of-Network Providers* may *Balance Bill* for ground ambulance services.	
Hearing Services	
Hearing Aids (Replacement every 3 years) *	Subject to *Deductible* & *Coinsurance*
Cochlear Implants (Replacement every 3 years) *	Subject to *Deductible* & *Coinsurance*
Bone-anchored hearing device (Limited to 1 per lifetime) *	Subject to *Deductible* & *Coinsurance*
***Hospital* Services**	
Inpatient Hospital Service (Facility) *	Subject to *Deductible* & *Coinsurance*
Inpatient Physician Services (Professional) *	Subject to *Deductible* & *Coinsurance*
Maternity Services	
Facility Services	Subject to *Deductible* & *Coinsurance*
Physician Services	Subject to *Deductible* & *Coinsurance*
***Mental Health* and *Substance Use Disorder* Services**	
Outpatient – Office Visit (select services *)	Subject to *Deductible* & *Coinsurance*
• Other outpatient services will be subject to *Deductible* & *Coinsurance*.	
Inpatient *	Subject to *Deductible* & *Coinsurance*
Other Services	
Home Health Care (60 visits per calendar year) *	Subject to *Deductible* & *Coinsurance*
Transplants *	Subject to *Deductible* & *Coinsurance*
Durable Medical Equipment (over $500 *)	Subject to *Deductible* & *Coinsurance*
Diabetic Equipment and Supplies (select services *)	Subject to *Deductible* & *Coinsurance*
Autism Spectrum Disorder *	Subject to *Deductible* & *Coinsurance*
Hospice *	Subject to *Deductible* & *Coinsurance*
Prosthetic Devices *	Subject to *Deductible* & *Coinsurance*
Preventive Care	$0
• For a full list of Preventive Care services that are covered at a $0 *Copay*, please visit our website at chorushealthplans.org.	

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Rehabilitative and Habilitative Services	
Speech Therapy (30 visits per calendar year)	Subject to *Deductible* & *Coinsurance*
Physical Therapy (30 visits per calendar year)	Subject to *Deductible* & *Coinsurance*
Occupational Therapy (30 visits per calendar year)	Subject to *Deductible* & *Coinsurance*
• Members are permitted 30 *Rehabilitative* therapy sessions and 30 *Habilitative* therapy sessions for each therapy service listed above per calendar year.	
***Rehabilitative Services* - Other**	
Cardiac Rehabilitation (36 sessions per calendar year)	Subject to *Deductible* & *Coinsurance*
Pulmonary Rehabilitation (20 visits per calendar year)	Subject to *Deductible* & *Coinsurance*
Skilled Nursing Facility (30 days per stay) *	Subject to *Deductible* & *Coinsurance*
Prescription Drugs	
Generic *	Subject to *Deductible* & *Coinsurance*
Preferred Brand *	Subject to *Deductible* & *Coinsurance*
Non-Preferred Brand *	Subject to *Deductible* & *Coinsurance*
Specialty *	Subject to *Deductible* & *Coinsurance*
Prescription Drugs – Mail Order (90-day supply)	
Generic *	Subject to *Deductible* & *Coinsurance*
Preferred Brand *	Subject to *Deductible* & *Coinsurance*
Non-Preferred Brand *	Subject to *Deductible* & *Coinsurance*
Dental	
TMJ	Subject to *Deductible* & *Coinsurance*
Dental Services – Accident Only	Subject to *Deductible* & *Coinsurance*
• Routine dental services are not *Covered Services,* but can be purchased as a stand-alone plan with Chorus Dental at chorushealthplans.org.	
Routine Pediatric Vision	
Children's Routine Vision Exam (1 exam per calendar year)	$0
Children's Eyewear	Subject to *Deductible* & *Coinsurance*
• Children's eyewear includes one set of lenses (contacts or glasses) per year, and one pair of eyeglass frames every two years (in the *Pediatric Eyewear Collection*).	

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

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