



Piedmont Community Healthcare HMO, Inc.
Schedule of Benefits - Small Group - Centra Community HMO
Piedmont Silver HSA 2850/20%/5500 HMO

| Benefits | In-Network You Pay | Out-of-Network You Pay |
|---|--|-------------------------------|
| Benefit Year Deductible | | |
| Individual Unit (includes medical and prescription drug coverage) per Participant. | \$2,850 | Not Covered |
| Family Unit (includes medical and prescription drug coverage) for all Participants combined, amounts will accumulate for each family member until the "Family Unit" amount is met; however, no individual family member will pay more than the "per person" amount shown. | \$2,850/person \$5,700/family unit | Not Covered Not Covered |
| Benefit Year Out-of-Pocket Maximum | | |
| Individual Unit (includes medical & prescription drug coverage) per Participant. | \$5,500 | Not Covered |
| Family Unit (includes medical & prescription drug coverage) for all Participants combined, amounts will accumulate for each family member until the "Family Unit" amount is met; however, no individual family member will pay more than the "per person" amount shown. | \$5,500/person \$11,000/family unit | Not Covered Not Covered |
| Office Visits | | |
| PCP (family, general, internal medicine, and pediatric physicians) | 20% of AC ¹ after deductible | Not Covered |
| Telemedicine services - interactive virtual visits Centra 24/7 Telehealth - Visit www.Centra247.com All Other Telemedicine Service Providers | 20% of AC after deductible 20% of AC after deductible | Not Covered Not Covered |
| Retail Health Clinic | 20% of AC after deductible | Not Covered |
| Mental Health/Substance Use Disorder office visits | 20% of AC after deductible | Not Covered |
| Specialist (all other physicians and professionals) | 20% of AC after deductible | Not Covered |
| Other services performed in office (including but not limited to x-rays, diagnostic labs/tests and surgery) | 20% of AC after deductible | Not Covered |
| Reference Labs | 20% of AC after deductible | Not Covered |
| Services requiring additional cost-sharing: injectable/infused medications, allergy serum, sleep studies, labs sent from office to outpatient facilities, and off-campus outpatient hospital visits | 20% of AC after deductible | Not Covered |
| Allergy Injections | 20% of AC after deductible | Not Covered |
| Preventive Care | | |
| Routine physical exams (including testing) | \$0 Copayment | Not Covered |
| Women's preventive care | \$0 Copayment | Not Covered |
| Routine well-child care | \$0 Copayment | Not Covered |
| Child and adult immunizations | \$0 Copayment | Not Covered |
| Screening Mammogram / Screening Colonoscopy | \$0 Copayment | Not Covered |
| Other PPACA ² covered preventive care services | \$0 Copayment | Not Covered |
| Diagnostic Mammogram (to examine abnormalities) | 20% of AC after deductible | Not Covered |
| Diagnostic Colonoscopy | 20% of AC after deductible | Not Covered |
| Outpatient Diagnostic Imaging Services & Tests (X-ray, etc.) | 20% of AC after deductible | Not Covered |
| Advanced Imaging Services (MRI, CT Scan, etc.) Office/Free-Standing | 10% of AC after deductible | Not Covered |
| Advanced Imaging Services (MRI, CT Scan, etc.) Outpatient Facility | 20% of AC after deductible | Not Covered |
| Maternity Care | | |
| Prenatal/Postnatal visits - Routine (including routine labs/tests) | \$0 Copayment | Not Covered |
| Prenatal visits - Non-Routine (services outside of Global charge) | 20% of AC after deductible | Not Covered |
| Global maternity charge from OB/GYN | 20% of AC after deductible | Not Covered |
| Inpatient and facility charges (including professional services) | 20% of AC after deductible | Not Covered |
| Hospital Services | | |
| Inpatient/Facility and Services | 20% of AC after deductible | Not Covered |
| Outpatient and Facility testing, and Observation | 20% of AC after deductible | Not Covered |
| Mental Health/Substance Use Disorder (inpatient/outpatient/partial day) | 20% of AC after deductible | Not Covered |
| Medical/Surgical Services | 20% of AC after deductible | Not Covered |

| Benefits | In-Network You Pay | Out-of-Network You Pay |
|--|--|--|
| Emergency Room Services (including professional services) Emergency Room Facility Charge Emergency Room Doctor and other Facility/Imaging Charges | 20% of AC after deductible 20% of AC after deductible | 20% of AC after deductible 20% of AC after deductible |
| Urgent Care | 20% of AC after deductible | 20% of AC after deductible |
| Ambulance | 20% of AC after deductible | Not Covered |
| Rehabilitative/Habilitative Services ³ Inpatient/Outpatient Facility and Services | 20% of AC after deductible | Not Covered |
| Skilled Nursing Facility Care (100 days per admission limit) | 20% of AC after deductible | Not Covered |
| Private Duty Nursing (16 hours per Benefit year limit) | 20% of AC after deductible | Not Covered |
| Chiropractic/Osteopathic/Manipulation Therapy ⁴ | 20% of AC after deductible | Not Covered |
| Physical/Occupational Therapy ³ (office setting) | 20% of AC after deductible | Not Covered |
| Speech Therapy ³ (office setting) | 20% of AC after deductible | Not Covered |
| Home Health Care (100 visits per benefit year limit) | 20% of AC after deductible | Not Covered |
| Durable Medical Equipment | 20% of AC after deductible | Not Covered |
| Prosthetic Device and Components | 20% of AC after deductible | Not Covered |
| Hospice | 20% of AC after deductible | Not Covered |
| Adult Vision (annual routine eye examination) | \$20 Copayment | Not Covered |
| Pediatric Vision (up to the end of the month the participant turns 19) Coverage includes one routine eye exam per Benefit Year; also one pair of standard single vision, bifocal, trifocal or progressive lenses and one standard frame from a limited collection per Benefit Year, or one pair of standard contact lenses from a limited collection per Benefit Year. | No Charge | Not Covered |
| Prescription Drug (In-Network or Out-of-Network Retail Pharmacy) ⁵ | Retail 30-day | Retail/Mail Order 90-day |
| Tier 0 - Affordable Care Act \$0 preventive drugs | \$0 | \$0 |
| Tier 1 - Generic | \$15 Copay after deductible | \$38 Copay after deductible |
| Tier 2 - Preferred Brand Name | \$50 Copay after deductible | \$125 Copay after deductible |
| Tier 3 - Non-preferred Brand Name | 30% Coinsurance after deductible | 30% Coinsurance after deductible |
| Tier 4 - Preferred Specialty | 30% Coinsurance after deductible | Not Available |
| Tier 5 - Non-preferred Specialty | 30% Coinsurance after deductible | Not Available |
| Generic contraceptive drugs and contraceptive drugs for which there is no generic equivalent are covered at 100% under Preventive Care. | | |
| Prescriptions dispensed by a network pharmacy for a partial supply to synchronize medications are covered at a prorated cost-sharing rate. | | |
| The cost-sharing payment for a covered prescription insulin drug is limited to a \$50 maximum per 30-day supply, and any deductible is waived. | | |
| Specialty Drugs must be purchased from the Pharmacy Benefit Manager's Specialty Pharmacy, unless another Pharmacy or its intermediary has sent previous notification to plan or PBM of its agreement to accept reimbursement for its services at rates applicable to the PBM's Specialty Pharmacy. | | |

Out-of-plan ambulance services are those received other than in an actual Emergency (as defined elsewhere in this Evidence of Coverage) and the provider of the service does not participate.

When preauthorization is the responsibility of Piedmont's In-Network Providers, any reduction or denial of benefits for not obtaining a preauthorization should not affect the Participant.

¹AC is the allowable charge.

²PPACA is the Patient Protection and Affordable Care Act.

³Rehabilitative/Habilitative Services - physical/occupational therapy limited to 30 visits per benefit year for Rehabilitative and 30 visits per benefit year for Habilitative, speech therapy limited to 30 visits per benefit year for Rehabilitative and 30 visits per benefit year for Habilitative Services.

⁴Chiropractic/Osteopathic/Manipulation Therapy limited to 30 visits per benefit year for Rehabilitative and 30 visits per benefit year for Habilitative Services.

⁵When prescription drugs are purchased from a non-participating Out-of-Network retail pharmacy who has previously agreed in writing on its own behalf or through an intermediary to accept reimbursement for its services at rates applicable to participating In-Network retail pharmacies, you will not be required to make payment for the full cost of the drug at point of service; you will only be required to make any copayment or other applicable charge that is consistently imposed for In-Network retail pharmacies.

NOTE: All benefits described herein are subject to other benefit limits as described elsewhere in this Evidence of Coverage. This Schedule of Benefits is part of and should be read together with your Evidence of Coverage. Pediatric Dental benefits are NOT included in this plan; they are available separately on or off the Exchange.