Coverage Period: 01/01/2022 – 12/31/2022 Coverage for: All Coverage Tiers | Plan Type: POS

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-400-7247 or visit our website at <u>www.pchp.net</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call 1-800-400-7247 to request a copy.

Important Questions	Answers	Why This Matters:	
What is the overall deductible?	\$2,000 Individual / \$4,000 Family Unit In-Network \$4,000 Individual / \$8,000 Family Unit Out-of-Network	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .	
Are there services covered before you meet your <u>deductible</u> ?	Yes. <u>Preventive care</u> and some primary care services are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .	
Are there other deductibles for specific services?	Yes. Prescription drugs — \$250 individual, \$500 family In-Network \$500 individual, \$1,000 family Out-of-Network There are no other specific deductibles. Does not apply to Tier 1 and Tier 2 drugs.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.	
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For network providers \$8,000 Individual / \$16,000 Family Unit; for out-of-network providers \$16,000 Individual / \$32,000 Family Unit	L COVIDED CONVICED IT VOIL HOVE OTHER TOMILY MEMBERS IN THIS MICH. THEY	
What is not included in the <u>out-of-pocket limit?</u>	<u>Premiums</u> , <u>balance-billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-</u> <u>of-pocket limit</u> .	
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.pchp.net</u> or call 1-800-400-7247 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check	

Important Questions	Answers	Why This Matters:	
		with your <u>provider</u> before you get services.	
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No. To see a specialist , you don't need a referral from this plan.	You can see the <u>specialist</u> you choose without a <u>referral</u> .	

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All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What Yo	u Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$50 <u>copay</u> /office visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	Allergy Injections (excluding serum) are a \$5 copay. Telemedicine is a \$0 copay for Centra 24/7 Telehealth and a \$45 copay for all other Telemedicine.
	Specialist visit	\$75 <u>copay</u> /visit; <u>deductible</u> does not apply	50% <u>coinsurance</u>	None-
	Preventive care/screening/immunization	No charge	50% <u>coinsurance</u>	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge when performed as part of an office visit	50% <u>coinsurance</u>	Diagnostic mammogram/\$100 <u>copay</u> . Outpatient Diagnostic Test – 50% <u>coinsurance</u> ; Imaging – 50% Outpatient
	Imaging (CT/PET scans, MRIs)	50% or 40% coinsurance	50% <u>coinsurance</u>	Facility; 40% Office/Free-Standing
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.pchp.net.	Generic drugs (Tier 1) (Deductible does not apply)	\$15 <u>copay</u> /retail \$38 <u>copay</u> /mail order	\$15 <u>copay</u> /retail \$38 <u>copay</u> /mail order See Limitations	Copays are per prescription. Covers up to a 30-day or 100 unit supply (retail prescription); Covers up to a 90-day or 300 unit supply
	Preferred brand drugs (Tier 2) (Deductible does not apply)	\$50 <u>copay</u> /retail. \$125 <u>copay</u> /mail order	\$50 copay/retail. \$125 copay/mail order See Limitations	(mail order prescription). This plan requires "mandatory" generic substitution if the FDA has determined the generic to be equivalent to the brand
	Non-preferred brand drugs (Tier 3) (\$350 maximum per script retail, \$875 maximum per script mail order)	30% <u>coinsurance</u> (retail) 30% <u>coinsurance</u>	30% <u>coinsurance</u> (retail) 30% <u>coinsurance</u>	product, unless an In-Network provider requires brand name drugs. Prescriptions filled at an Out-of-Network

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.pchp.net.</u>

		What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
		(mail order)	(mail order) See Limitations	pharmacy reimbursed up to the amount that would have been paid to an In-	
	Specialty drugs - Preferred (Tier 4) (\$350 maximum per script retail, Specialty drugs - Non-Preferred	30% <u>coinsurance</u> (retail)	30% <u>coinsurance</u> (retail)	Network pharmacy (less <u>copay</u> , <u>deductible</u> and/or <u>coinsurance</u>).	
	(Tier 5) (\$350 maximum per script retail)	30% <u>coinsurance</u> (retail)	30% <u>coinsurance</u> (retail)		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	50% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , benefits could be covered as Out-of-Network.	
	Physician/surgeon fees	50% <u>coinsurance</u>	50% <u>coinsurance</u>	None	
	Emergency room care	\$350 <u>copay</u> /visit + 50% <u>coinsurance</u>	\$350 <u>copay</u> /visit + 50% <u>coinsurance</u>	If not an actual emergency, covered at	
If you need immediate medical attention	Emergency medical transportation	50% <u>coinsurance</u>	50% <u>coinsurance</u>	50% <u>coinsurance</u> after deductible. Urgent Care – <u>deductible</u> does not apply.	
	<u>Urgent care</u>	\$75 <u>copay</u> /visit	\$75 <u>copay</u> /visit		
If you have a hospital	Facility fee (e.g., hospital room)	50% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , benefits could be	
stay	Physician/surgeon fees	50% <u>coinsurance</u>	50% <u>coinsurance</u>	covered as Out-of-Network.	
If you need mental health,	Outpatient services	\$50 <u>copay</u> /office visit	50% <u>coinsurance</u>	<u>Preauthorization</u> required for any inpatient or outpatient facility services.	
behavioral health, or substance abuse services	Inpatient services	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Preauthorization required for any services and office visits from Out-of-Network providers. Covered as Out-of-Network without preauthorization.	
If you are pregnant	Office visits	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Cost sharing does not apply to certain	
	Childbirth/delivery professional services	50% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>preventive services</u> . Depending on the type of services, <u>coinsurance</u> may apply.	
	Childbirth/delivery facility services	50% coinsurance	50% <u>coinsurance</u>	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	
If you need help	Home health care	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 100 visits/calendar year	
recovering or have other	Rehabilitation services	\$55 <u>copay</u> /office	50% <u>coinsurance</u>	Physical/Occupational therapy or Speech	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.pchp.net.</u>

	What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
special health needs		visit and 50% coinsurance for other outpatient services		therapy limited to 30 visits/year each for rehabilitative or habilitative services. No deductible In-Network.
	Habilitation services	\$55 <u>copay</u> /office visit and 50% <u>coinsurance</u> for other outpatient services	50% coinsurance	
	Skilled nursing care	50% <u>coinsurance</u>	50% <u>coinsurance</u>	Limited to 100 visits/calendar year
	Durable medical equipment	50% <u>coinsurance</u>	50% <u>coinsurance</u>	<u>Preauthorization</u> requirement is based on CPT code.
	Hospice services	50% coinsurance	50% coinsurance	<u>Preauthorization</u> is required. If you don't get <u>preauthorization</u> , benefits could be covered as Out-of-Network.
	Children's eye exam	No Charge	50% <u>coinsurance</u>	Limited to one routine eye exam per year.
If your child needs dental or eye care	Children's glasses	No Charge with limitations	50% coinsurance	Limited to one pair of standard glasses (lenses and frames), or one pair of contact lenses per year from a limited collection.
	Children's dental check-up	Not Covered	Not Covered	Dental check-up is Not Covered.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion (except in cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Adult) (except for accidental injury)

- Glasses (except for pediatric vision benefits)
- Hearing aids
- Infertility Treatment
- Long Term Care
- Non-emergency care when traveling outside the U.S.

- Routine Foot Care (unless you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes
- Weight loss programs

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.pchp.net.</u>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Chiropractic Care (total spinal manipulation / chiropractic services limited to 30 visits each per year for rehabilitative or habilitative services)
- Habilitation services

- Private-duty nursing (limited to 16 hours per year)
- Routine eye care (Adult) (limited to one routine eye exam per year)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Virginia Bureau of Insurance at 1-800-552-7945 or bureauofinsurance@scc.virginia.gov. You may also contact the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: : Piedmont at 1-800-400-7247 (434-947-4463 if local) or visit www.pchp.net. You may also contact the U.S. Department of Labor at 1-866-444-3272 or visit www.dol.gov/ebsa/healthreform; or call the Virginia Bureau of Insurance at 1-877-310-6560 or visit www.scc.virginia.gov/boi/omb. Additionally, a consumer assistance program can help you file your appeal. Contact the Virginia Bureau of Insurance, Office of Managed Care Ombudsman at 1-877-310-6560 or , www.scc.virginia.gov/boi/omb, or for assistance with complaints regarding the quality of health care services received, contact the Virginia Department of Health, Office of Licensure at 1-800-955-1819 or www.vdh.state.va.us/OLC/Complaint.

Does this plan provide Minimum Essential Coverage? Yes. Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes. If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

English ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-400-7247 (TTY: 711).

Espanol si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-400-7247 (TTY: 1-877-295-1454).

Korean 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-400-7247 (TTY: 1-877-295-1454)번으로 전화해 주십시오.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

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^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.pchp.net.</u>

About these Coverage Example:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$2,000
■ Specialist copayment	\$75
■ Hospital (facility) coinsurance	50%
■ Other coinsurance	50%

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700	
In this example, Peg would pay:		
Cost Sharing		
<u>Deductibles</u>	\$2,000	
Copayments	\$10	
Coinsurance	\$4,500	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$6,570	

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$2,000
■ Specialist copayment	\$75
■ Hospital (facility) coinsurance	50%
■ Other coinsurance	50%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$0	
Copayments	\$1,900	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,920	

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$2,000
■ Specialist copayment	\$75
■ Hospital (facility) coinsurance	50%
■ Other coinsurance	50%

This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies)

Diagnostic test (*x-ray*)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$2,000	
Copayments	\$500	
Coinsurance	\$10	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$2,510	

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.



Nondiscrimination Notice

Piedmont Community Health Plan, on behalf of itself and its affiliates (hereafter "Piedmont") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Piedmont does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Piedmont:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - o Qualified sign language interpreters
 - o Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - o Qualified interpreters
 - o Information written in other languages

If you need these services, contact Customer Service at 1-800-400-7247 (TTY: 711)

If you believe that Piedmont has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Compliance Officer by mail or phone:

Compliance Officer Piedmont Community Health Plan 2316 Atherholt Road Lynchburg, VA 24501 434-947-4463 (TTY: 711)

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue SW Room 509F, HHH Building Washington, DC 20201 1-800-368-1019, 800-537-7697 (TDD).

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

PIEDMONT COMMUNITY HEALTH PLAN

English ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-400-7247 (TTY: 711).

Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-400-7247 (TTY: 711).

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-400-7247 (TTY: 711) 번으로 전화해 주십시오.

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-400-7247 (TTY: 711).

繁體中文 (Chinese) 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-800-400-7247 (TTY:711)

العربية(Arabic) ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 7247-400-1-800 (رقم هاتف الصم والبكم: 711).

<u>Tagalog (Tagalog – Filipino)</u> PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-400-7247 (TTY: 711).

فارسی(Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY: 711) 724-400-10 تماس بگیرید.

አማርኛ (Amharic) ማስታወሻ: የሚናንሩት ቋንቋ ኣማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 1-800-400-7247 (መስጣት ለተሳናቸው: 711).

اُر دُو (Urdu) خبر دار: اگر آپ ار دو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں ۔ کالکریں 1-800-400-7247 (TTY: 711).

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-400-7247 (ATS: 711).

Русский (Russian) ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-400-7247 (телетайп: 711).

हिंदी (Hindi) ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए म्फ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-400-7247 (TTY: 711) पर कॉल करें।

<u>Deutsch (German)</u> ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-400-7247 (TTY: 711).

বাংলা (Bengali) লক্ষ্য করুলঃ যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুল ১-800-400-7247 (TTY: 711)।

Bàsóò-wùdù-po-nyò (Bassa) Dè dε nìà kε dyédé gbo: Ͻ jǔ ké m̀ [Bàsóò-wùdù-po-nyò] jǔ ní, nìí, à wudu kà kò dò po-poò bέìn m̀ gbo kpáa. Đá 1-800-400-7247 (TTY:711)

Igbo asusu (Ibo) Ige nti: O buru na asu Ibo asusu, enyemaka diri gi site na call 1-800-400-7247 (TTY: 711).

èdè Yorùbá (Yoruba) AKIYESI: Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun yin o. E pe ero ibanisoro yi 1-800-400-7247 (TTY: 711).

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