

# Schedule of Benefits

## 2016

Understanding Your Benefits



Live Healthy!

Choose HEALTH CHOICE

Health Choice Insurance Co.  
410 N. 44th St., Ste 900  
Phoenix, AZ 85008  
1-855-452-4242





## Health Choice Essential Gold Zero Cost Sharing Plan Variation

Network: Health Choice Essential

Type of Coverage: HMO

**Subscriber ID:** [XXXXXXXX]

**EOC Effective Date:** [XX/XX/XXXX]

**Subscriber:** [Subscriber Name]

**EOC Anniversary Date:** 1/1/2016

**Premium Payments:** Premium payments are due on the first day of the month for which the member is purchasing coverage. Payments must be made by credit card, check, money order or automatic bank withdrawal. See the *Grace Periods and Termination of Coverage* provision in Your Evidence of Coverage (EOC) for more information. The premium amount may change without notice if the Subscriber has an Advance Premium Tax Credit and if the Health Insurance Marketplace (Marketplace) determines a change is to be made. We will make the change as directed by the Marketplace.

**Network:** To locate In-Network Providers and laboratories visit [www.healthchoiceessential.com/Members/FindProvider.aspx](http://www.healthchoiceessential.com/Members/FindProvider.aspx) and select the Network name listed at the top of this page. Health Choice Insurance Co. has two networks, one of which is designed with a smaller, more select group of Providers that results in lower premiums however, both networks meet ACA network adequacy standards. It is Your responsibility to verify that Your Provider is an In-Network Provider of the health plan You selected.

### SCHEDULE OF BENEFITS

This Schedule of Benefits summarizes the coverage available under Your Health Choice Insurance Co. EOC. This Schedule of Benefits should be used with Your EOC for a complete description of Your benefits, exclusions, limitations and provisions. The following chart will assist You in identifying Your Cost Share, maximum benefits and other important information about Covered Benefits as described in Your EOC. In the event of conflict, the EOC shall prevail.

All Covered Benefits, except Emergency Services, must be provided by or through the Member's In-Network Primary Care Provider (PCP). A PCP may be a Physician of internal medicine, family practice, general practice or Pediatric medicine; or may be a Nurse Practitioner or Physician Assistant. Each Member of a family may choose a different PCP. If You need to see a Specialist, Your PCP can help You find one and must submit a Referral for Prior Authorization to Health Choice Insurance Co. Treatment by a Specialist is a Covered Benefit only after Prior Authorization. If You see a Specialist before the approved Prior Authorization is in place, You are responsible for payment of this Treatment. Female Members may see a obstetrician/gynecologist (OB/GYN) Provider without a Referral or Prior Authorization.

Your Cost Share shown in this Schedule of Benefits as Deductible, Copayment and Coinsurance indicate the amount of the Eligible Expense You are required to pay.

**Prior Authorization:** Specialist visits and some Covered Benefits require Prior Authorization. See Your EOC for further information regarding Prior Authorization. If You see a Specialist or receive Treatment before a required Prior Authorization is in place, You are responsible for payment of this visit and any Treatments.

Please call Our Member Services at 1-855-452-4242 for more information.

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Health Choice Insurance Co., 410 N. 44<sup>th</sup> St. Suite 923, Phoenix, AZ 85008

Toll-free: 855-452-4242 | TTY 711 | [HealthChoiceEssential.com](http://HealthChoiceEssential.com)

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SCHEDULE OF BENEFITS	
<b>Lifetime Maximum Benefit</b>	Unlimited
<b>Out-of-pocket Maximum</b> <ul style="list-style-type: none"> <li>Per Individual Member (per Calendar Year)</li> <li>Per Family maximum (per Calendar Year)</li> </ul>	\$0 \$0
<b>Deductible</b> <ul style="list-style-type: none"> <li>Per Individual Member (per Calendar Year)</li> <li>Per Family Member (per Calendar Year)</li> </ul>	\$0 \$0

***See Your Evidence of Coverage for PRIOR AUTHORIZATION requirements.***

Covered Benefit Information (See <i>American Indians and Alaska Natives</i> section of the EOC For applicable Cost Share)	Cost Share You Pay
Primary Care Physician (PCP) Office Visits Includes: <ul style="list-style-type: none"> <li>Pediatrician, Nurse Practitioners, Physician Assistants</li> <li>Medication checks for Mental Health and Substance Abuse by PCP</li> </ul>	\$0
Specialist Office Visits Includes medical, Mental Health and Substance Abuse Disorder visits.	\$0
Allergy / Antigen Testing Immunotherapy	\$0
Autism Spectrum Disorders	\$0
Bariatric Surgery	\$0



Covered Benefit Information	CostShare You Pay
Chemotherapy, Radiation Therapy and Self-Administered Cancer Drugs	\$0
Chiropractic Care: Limited to twenty (20) visits per Calendar Year without Prior Approval	\$0
Dental Confinements and Anesthesia	\$0
Dental Services – Accident Only	\$0
Diabetes Equipment and Supplies	\$0
Dialysis Services	\$0
Diagnostic Testing, Laboratory , Imaging and Radiology Services	\$0
Durable Medical Equipment	\$0
Emergency Services	\$0
Emergency Transportation / Ambulance	\$0
Habilitative Services: Limited to sixty (60) visits per Calendar Year	\$0
Hearing Aids: Limited to one (1) per ear, per Member, per Calendar Year	\$0
Home Health Care: Limited to forty-two (42) visits per Calendar Year	\$0
Hospice Care Services	\$0
Inpatient Hospital Services Includes medical, Mental Health and Substance Abuse Disorder	\$0
Inpatient Physician and Surgical Services	\$0
Maternity Care	\$0



Covered Benefit Information	CostShare You Pay
Medical Foods and Amino Acid-based Formula <ul style="list-style-type: none"> <li>• Amino acid-based formula for eosinophilic gastrointestinal disorder</li> <li>• Medical foods for inherited metabolic disorders</li> </ul>	0% coinsurance 0% coinsurance
Orthognathic Surgery	\$0
Outpatient Facility Services	\$0
Outpatient Surgery	\$0
Pediatric Dental and Pediatric Vision	\$0
Preventive Care	\$0
Prostheses and Medical Appliances	\$0
Reconstructive Surgery	\$0
Rehabilitative Services: Limited to sixty (60) visits per Calendar Year <ul style="list-style-type: none"> <li>• Combined total of physical, occupational, speech, cardiac and pulmonary therapy; and</li> <li>• Provided in an Outpatient Facility or home health setting</li> </ul>	\$0
Skilled Nursing Facility: Limited to ninety (90) Days per Calendar Year	\$0
Telemedicine	\$0
Temporomandibular Joint (TMJ) Disorder Treatment	\$0
Transplant Services	\$0
Urgent Care Services	\$0



## Pediatric Dental Services

Dental benefits for children 0 through 18 years of age include the following. See Your Pediatric Dental Rider for Covered Benefits and Limitations and Exclusions.

Covered Benefit Information	You Pay
Basic Treatments	\$0
Intermediate Treatments	\$0
Major Treatments	\$0
Orthodontic Treatments	\$0
Anesthesia Treatments	\$0

## Pediatric Vision Services

Vision care benefits for children 0 through 18 years of age include the following. See Your EOC for Covered Benefits and Limitations and Exclusions.

Covered Benefit Information	You Pay
<b>Eye exam:</b> One per Calendar Year. Includes dilation, if Medically Necessary	\$0
Includes codes 92002/92004 New patient exams 92012/92014/92015 Established patient exams	\$0
S0620 Routine ophthalmologic exam w/refraction - new patient	\$0
Covered Benefit Information	You Pay
S0621 Routine ophthalmologic exam w/refraction - established patient	\$0



Eyewear	You Pay
<b>You may choose either prescription glasses or contacts once per Calendar Year.</b>	
<p><b>Lenses:</b> One pair per Calendar Year.            Single Vision: V2100-2199            Conventional (Lined): V2200-2299            Bifocal: V2300-2399            Conventional (Lined) Trifocal: V2121, V2221,            Lenticular: V2321</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>Lenses include choice of glass or plastic lenses.</li> <li>All lenses include scratch resistant coating with no additional copayment.</li> <li>Fashion and gradient tinting, oversized and glass-grey #3 prescription sunglass lenses are not a covered benefit.</li> <li>Polycarbonate lenses are covered in full for children, monocular patients and patients with prescriptions <math>\geq</math> +/- 6.00 diopters.</li> </ul>	\$0
<p><b>Frame:</b> One per Calendar Year: V2020            Collection Frame            Non-collection frame</p>	\$0 50% Coinsurance on expenses in excess of \$150
<p><b>Contact Lenses:</b>            Covered once per Calendar Year in lieu of eyeglasses.            V-2500-V2599</p>	\$0
<p><b>Medically Necessary Contact Lenses:</b>            V2500-V2599</p>	\$0 Prior Authorization is required for expenses in excess of \$600 for Medically Necessary contact lenses.



Optional Lenses and Treatments	You Pay
Ultraviolet Protective Coating	\$0 after deductible
Polycarbonate Lenses (if not child, monocular or prescription ]+/-6.00 diopters)	\$30 after deductible
Blended Segment Lenses	\$20 after deductible
Intermediate Vision Lenses	\$30 after deductible
Standard Progressives	\$0 after deductible
Premium Progressives (Varilux®, etc.)	\$90 after deductible
Photochromic Glass Lenses	\$20 after deductible
Plastic Photosensitive Lenses (Transitions®)	\$0 after deductible
Polarized Lenses	\$75 after deductible
Standard Anti-Reflective (AR) Coating	\$35 after deductible
Premium AR Coating	\$48 after deductible
Ultra AR Coating	\$60 after deductible
Hi-Index Lenses	\$55 after deductible

**Low Vision**

After Prior Authorization by **Health Choice Insurance Co.**, covered low vision services include the following.

- Comprehensive low vision evaluation: One every five (5) years.

Follow-up care: Four (4) visits in any five-year period.





**Prescription Drug Services:**

Covered Benefit Information	You Pay
Retail Pharmacy (up to 30-day supply): Generic - Tier 1  Preferred Brand - Tier 2  Non-preferred Brand - Tier 3  Specialty - Tier 4  Oncology - Tier 5  ACA Preventive - Tier 6	\$0  \$0  \$0  \$0  \$0
Mail Order Pharmacy (up to a 90-day supply): Generic -Tier 1  Preferred Brand - Tier 2  Non-preferred Brand - Tier 3  ACA Preventive - Tier 6	\$0  \$0  \$0
<p>Note: The Member cost share for oral and injectable cancer drugs is based on the Tier in which they are classified in the Formulary, but will not exceed the cost share for chemotherapy, whether administered by a health care provider or patient-administered.</p>	



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**MEMBER SERVICES**

1-855-452-4242

Monday-Friday, 6 a.m. - 6 p.m.

[www.healthchoiceessential.com](http://www.healthchoiceessential.com)

