### CGHC Gold $1800 - Envision Network

<table>
<thead>
<tr>
<th>PA = Prior Authorization</th>
<th>In Network Benefits Only(^1) (You Pay)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Deductible (Runs Jan 1 – Dec 31)</td>
<td>$1,800 Single/$3,600 Family</td>
</tr>
<tr>
<td>Coinsurance (applies only to certain services)</td>
<td>20%</td>
</tr>
<tr>
<td>Maximum Out-of-Pocket (includes deductible, coinsurance, copays)</td>
<td>$6,600 Single/$13,200 Family</td>
</tr>
</tbody>
</table>

### Office Visit
- **Aurora Quick Care or Bellin/ThedaCare Fast Care or Other Retail Based Clinic** $15 Copay\(^9\)
- **Primary Care Provider** (For non-Preventive services)\(^2\) $25 Copay\(^9\)
- **Mental/Behavioral Health** $25 Copay\(^9\)
- **Chiropractic** $25 Copay\(^9\)
- **Hearing Exam** $25 Copay\(^9\)
- **Specialist**\(^4\) $50 Copay\(^9\)

### Diagnostic Services\(^8\)
- **Diagnostic Laboratory Test** Deductible/Coinsurance
- **Diagnostic X-ray, Ultrasound and Other Radiology Service** Deductible/Coinsurance
- **Imaging (MRI, MRA, PET and CT Service only)** PA Deductible/Coinsurance

### Mental/Behavioral Health & Substance Abuse
- **Outpatient - Facility Fee** Deductible/Coinsurance
- **Outpatient - All Other Services\(^5\)** Deductible/Coinsurance
- **Transitional Care Services (room/board at transitional care facility is not covered)** Deductible/Coinsurance
- **Inpatient – Facility Fee (Including Residential)** PA Deductible/Coinsurance
- **Inpatient – Physician Services** Deductible/Coinsurance

### Emergency Services
- **Emergency Room Facility Fee\(^6\)** (copay waived if admitted) $300 Copay
- **Physician Services rendered in an Emergency Room** Deductible/Coinsurance
- **Emergency Room – All Other Services\(^7\)** Deductible/Coinsurance
- **Urgent Care\(^8\)** $75 Copay
- **Ambulance (ground and air)** Deductible/Coinsurance

### Hospital Services\(^4\)
- **Outpatient Surgery & Ambulatory Surgical Center - Facility Fee** PA Deductible/Coinsurance
- **Outpatient (non-Surgical) – Facility Fee** PA Deductible/Coinsurance
- **Outpatient Surgical - Physician Services** PA Deductible/Coinsurance
- **Outpatient - All Other Services\(^5\)** Deductible/Coinsurance
- **Inpatient - Facility Fee** PA Deductible/Coinsurance
- **Inpatient - Physician and Surgical Services** PA Deductible/Coinsurance
- **Inpatient - Rehabilitation (limited to 60 days/year)** PA Deductible/Coinsurance

### Maternity Services
- **Prenatal Care** Deductible/Coinsurance
- **Delivery and Inpatient Services** PA* Deductible/Coinsurance

### Preventive Services
- **Preventive Services\(^7\)** Covered in Full

### Vision Services
- **Children’s Vision Exam (1 exam per year)** Covered in Full
- **Children’s Eye Glasses or Contacts (1 pair per year)** Deductible/Coinsurance
- **Routine Vision Exam for Adults\(^5\) (1 exam per year)** Not Covered

### Miscellaneous Services
- **Accidental Dental Services** Deductible/Coinsurance
- **Allergy Testing** Not Covered
- **Anesthesia Services (any place of service)** Deductible/Coinsurance
- **Autism Spectrum Disorder Treatment** Deductible/Coinsurance
- **Cardiac/Pulmonary Rehabilitation (up to 36 visits/year)** Deductible/Coinsurance
- **Cognitive Rehabilitation Therapy (up to 20 visits/year)** Deductible/Coinsurance
- **Habilitative Services (Physical, Speech, Occupational Therapy - 20 visits per therapy type per year)** Deductible/Coinsurance

---

\(^1\) You Pay: You are responsible for paying the listed service amount unless otherwise noted.

\(^2\) Includes interventions required by the Pennsylvania Medicaid program.

\(^3\) Deductible: You pay the specified amount for covered services before insurance begins to pay.

\(^4\) Coinsurance: You pay a percentage of the total service cost; insurance pays the remaining amount.

\(^5\) Copay: You pay the specified amount for covered services. The insurance pays the remaining amount.

\(^6\) Includes nursing fees.

\(^7\) Includes office visits.

\(^8\) Services payable by certain enrollees in the CAYA Healthy Beginnings Waiver program.

\(^9\) Includes after-hours and weekend services.

---

2024_Gold_1800-Envision_SOB
## 2024 Schedule of Benefits

<table>
<thead>
<tr>
<th>Service</th>
<th>PA = Prior Authorization</th>
<th>In Network Benefits Only (You Pay)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Services (up to 60 visits/year)</td>
<td></td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Hospice Services/End of Life Services</td>
<td></td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Outpatient Chemotherapy</td>
<td>PA</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Outpatient Radiation Therapy</td>
<td></td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Post-Cochlear Implant Aural Therapy (up to 30 visits/year)</td>
<td></td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Preventive Dental Services(^2)</td>
<td></td>
<td>Not Covered</td>
</tr>
<tr>
<td>Rehabilitative Services (Physical, Speech, Occupational Therapy - 20 visits per therapy type per year)</td>
<td></td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Routine Dental Care (Pediatric dental coverage or a stand-alone dental services product can be purchased separately in Wisconsin)</td>
<td></td>
<td>Not Covered</td>
</tr>
<tr>
<td>Skilled Nursing Facility (up to 30 days per stay)</td>
<td>PA</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Specified Oral Surgical Procedures(^3)</td>
<td>PA</td>
<td>Deductible/Coinsurance</td>
</tr>
</tbody>
</table>

### Prescription Drugs, Supplies & Equipment

<table>
<thead>
<tr>
<th>Product Type</th>
<th>Does Not Apply; Under Medical Deductible.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Drugs (30-day supply)</td>
<td>$0 (See formulary for details)</td>
</tr>
<tr>
<td>Tier CM - Oral Chemotherapy Drugs</td>
<td>Deductible Then Covered in Full</td>
</tr>
<tr>
<td>Tier 1 - Typically Generic Drugs</td>
<td>$10 Copay</td>
</tr>
<tr>
<td>Tier 2 - Preferred Drugs(^1)</td>
<td>$50 Copay</td>
</tr>
<tr>
<td>Tier 2 - Preferred Insulin Copay</td>
<td>$15 Copay</td>
</tr>
<tr>
<td>Tier 3 - Non-Preferred Drugs(^1)</td>
<td>$100 Copay after Deductible</td>
</tr>
<tr>
<td>Tier 4 - Specialty Drugs</td>
<td>Deductible/30% Coinsurance</td>
</tr>
</tbody>
</table>

### Supplies & Equipment

<table>
<thead>
<tr>
<th>Product Type</th>
<th>PA = Prior Authorization</th>
<th>Deductible/Coinsurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Durable Medical Equipment</td>
<td>PA</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Prosthetic Devices</td>
<td>PA</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Diabetic Equipment</td>
<td>PA</td>
<td>Deductible/Coinsurance</td>
</tr>
<tr>
<td>Hearing Aids and Cochlear Implants (One aid per ear every 36 months)</td>
<td>PA</td>
<td>Deductible/Coinsurance</td>
</tr>
</tbody>
</table>

---

\(^1\)Copay applies to the facility ER charge. All other charges rendered as part of your ER visit are subject to their applicable additional copayment or deductible/coinsurance as specified in this schedule of benefits.

\(^2\)The Affordable Care Act (ACA) provides for coverage of certain preventive services based on age, gender and other health factors at no cost to the member. Visit [www.commongroundhealthcare.org/coverage-details](http://www.commongroundhealthcare.org/coverage-details) for a complete listing. During a preventive care visit, you may receive services that aren’t required to be covered at no cost to you under the ACA. Those services may require a copay, or the charges may apply towards your deductible and/or coinsurance.

\(^3\)Specialists are all provider types other than those defined elsewhere in this Schedule of Benefits.

---

This Schedule of Benefits does not replace the legal contract or certificate which identifies all covered services, additional details, limitations and exclusions of the coverage. For a complete description of covered services, please see your Certificate of Coverage and any amendments to your Benefit Plan. If you have questions about Common Ground Healthcare Cooperative Benefits, call 1-877-514-2442.

PA indicates Prior Authorization is required for these services. Call 1-877-825-9293 for Prior Authorization. Failure to obtain Prior Authorization when required will result in the Member receiving a lesser Benefit. (*PA required when inpatient stay extends beyond the standard 48 hours (vaginal) to 96 hours (cesarean)).

When working with a health insurance broker, the broker is compensated $20 per member per month.

---

1. No payment will be made for out-of-network care except for emergency care, urgent care outside of our service area or when there is no in-network provider that can perform covered services and written approval is obtained as outlined in our certificate of coverage.
2. Primary Care Provider may include general pediatrics, internal medicine, obstetrics/gynecology, family practice, general medicine and geriatrics.
3. Specialists are all provider types other than those defined elsewhere in this Schedule of Benefits.
4. When receiving covered services at an office or hospital visit, member may be subject to copay charges for both the facility and the service rendered.
5. All Other Services are defined as services not elsewhere listed in this schedule of benefits.
6. Copay applies to the facility ER charge. All other charges rendered as part of your ER visit are subject to their applicable additional copayment or deductible/coinsurance as specified in this schedule of benefits.
7. The Affordable Care Act (ACA) provides for coverage of certain preventive services based on age, gender and other health factors at no cost to the member. Visit [www.commongroundhealthcare.org/coverage-details](http://www.commongroundhealthcare.org/coverage-details) for a complete listing. During a preventive care visit, you may receive services that aren’t required to be covered at no cost to you under the ACA. Those services may require a copay, or the charges may apply towards your deductible and/or coinsurance.
8. If you purchased a plan that includes routine vision exams for adults, refraction and dilation are not included in the adult eye exam.
9. If you purchased a plan that includes dental coverage, preventive dental services include: 2 exams per year, 2 cleanings per year, x-rays (one full mouth, one bite wing), fluoride with cleanings (up to age 14, limit 2 per year), and sealants (up to age 14 on permanent molars only).
10. Please refer to the Certificate of Coverage to determine what oral surgery procedures are covered.
11. Only certain Prescription Drug products are available through mail order.
12. When a brand is dispensed and a generic is available, you may be responsible to pay the difference in cost between the brand and generic in addition to the brand drug cost share (copay, deductible and/or coinsurance). The difference in cost will not apply towards your deductible and/or maximum out-of-pocket.
13. Copay is applied per provider, per date of service.