

Community First Health Plans: ERS

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 9/1/2015 – 8/31/2016

Coverage for: All Covered Individuals | Plan Type: HMO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at <http://members.cfhp.com/> or by calling (877) 698-7032.

Important Questions	Answers	Why this Matters:
What is the overall deductible ?	\$0 per person.	See the chart starting on page 2 for your costs for services this plan covers.
Are there other deductibles for specific services?	Yes, \$50 for prescription drug expenses per person.	You must pay all of the costs for these services up to the specific deductible amount before this plan begins to pay for these services.
Is there an out-of-pocket limit on my expenses?	Yes, \$6,450 total out-of-pocket limit per person and \$12,900 total out-of-pocket limit for families.	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the out-of-pocket limit ?	Premiums and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Is there an overall annual limit on what the plan pays?	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a network of providers ?	Yes, this plan uses network providers. For a list of network providers, see http://members.cfhp.com/ or call (877) 698-7032.	If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network. See the chart starting on page 2 for how this plan pays different kinds of providers .
Do I need a referral to see a specialist ?	No.	You can see the specialist you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan doesn't cover are listed on page 7. See your policy or plan document for additional information about excluded services .

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- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use an In-Network Provider	Your Cost If You Use an Out-of-Network Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 copay	Not Covered	-----None-----
	Specialist visit	\$40 copay	Not Covered	-----None-----
	Other practitioner office visit	Not Covered	Not Covered	-----None-----
	Preventive care/screening/immunization	No Charge	Not Covered	-----None-----
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	Not Covered	-----None-----
	Imaging (CT/PET scans, MRIs)	\$100 copay plus 20% coinsurance	Not Covered	Prior authorization may be required. Failure to obtain prior authorization may increase your cost.

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<p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at http://members.cfhp.com/</p>	Generic drugs	\$10 copay (non-maintenance), \$10 copay (maintenance); \$30 copay (mail order or extended day supply)	Not Covered	Prior authorization may be required. Failure to obtain prior authorization may increase your cost.
	Preferred brand drugs	\$35 copay (non-maintenance), \$45 copay (maintenance); \$105 copay (mail order or extended day supply)	Not Covered	Prior authorization may be required. Failure to obtain prior authorization may increase your cost. Note: If a generic drug is available and you choose to buy the preferred brand drug, you will pay the generic copay plus the cost difference between the preferred brand drug and the generic drug.
	Non-preferred brand drugs	\$60 copay (non-maintenance), \$75 copay (maintenance); \$180 copay (mail order or extended day supply)	Not Covered	Prior authorization may be required. Failure to obtain prior authorization may increase your cost. Note: If a generic drug is available and you choose to buy the preferred brand drug, you will pay the generic copay plus the cost difference between the preferred brand drug and the generic drug.

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	Specialty drugs	If purchased through a pharmacy, specialty drugs are covered as preferred brand drugs or non-preferred brand drugs as listed above. Otherwise, covered as a medical benefit.	Not Covered	Prior authorization may be required. Failure to obtain prior authorization may increase your cost.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$100 copay plus 20% coinsurance	Not Covered	Prior authorization may be required. Failure to obtain prior authorization may increase your cost.
	Physician/surgeon fees	20% coinsurance	Not Covered	-----None-----
If you need immediate medical attention	Emergency room services	\$150 copay plus 20% coinsurance	\$150 copay plus 20% coinsurance	If admitted, copay is applied to inpatient hospital copay.
	Emergency medical transportation	20% coinsurance	20% coinsurance	-----None-----
	Urgent care	\$50 copay plus 20% coinsurance	Not Covered	-----None-----
If you have a hospital stay	Facility fee (e.g., hospital room)	\$150/day copay per admission plus 20% coinsurance	Not Covered	\$750 copay max per admission. \$2,250 copay max per plan year per person. Prior authorization may be required. Failure to obtain prior authorization may increase your cost.
	Physician/surgeon fee	20% coinsurance	Not Covered	-----None-----

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If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$25 copay	Not Covered	Prior authorization may be required. Failure to obtain prior authorization may increase your cost.
	Mental/Behavioral health inpatient services	\$150/day copay per admission plus 20% coinsurance	Not Covered	\$750 copay max per admission. \$2,250 copay max per plan year per person. Prior authorization may be required. Failure to obtain prior authorization may increase your cost.
	Substance use disorder outpatient services	\$25 copay	Not Covered	-----None-----
	Substance use disorder inpatient services	\$150/day copay per admission plus 20% coinsurance	Not Covered	\$750 copay max per admission. \$2,250 copay max per plan year per person. Prior authorization may be required. Failure to obtain prior authorization may increase your cost.
If you are pregnant	Prenatal and postnatal care	Prenatal: No Charge Postnatal: \$25 PCP copay; \$40 specialist copay	Not Covered	No charge for network pre-natal office visits or obstetrician delivery.
	Delivery and all inpatient services	\$150/day copay per admission plus 20% coinsurance	Not Covered	\$750 copay max per admission. \$2,250 copay max per plan year per person. Prior authorization may be required. Failure to obtain prior authorization may increase your cost.

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If you need help recovering or have other special health needs	Home health care	20% coinsurance	Not Covered	Prior authorization may be required. Failure to obtain prior authorization may increase your cost.
	Rehabilitation services	20% without office visit, \$40 plus 20% coinsurance with office visit	Not Covered	Prior authorization may be required. Failure to obtain prior authorization may increase your cost.
	Habilitation services	20% coinsurance	Not Covered	-----None-----
	Skilled nursing care	20% coinsurance	Not Covered	Max of 60 days per plan year per person. Prior authorization may be required. Failure to obtain prior authorization may increase your cost.
	Durable medical equipment	20% coinsurance	Not Covered	Prior authorization may be required. Failure to obtain prior authorization may increase your cost.
	Hospice service	20% coinsurance	Not Covered	Prior authorization may be required. Failure to obtain prior authorization may increase your cost.
If your child needs dental or eye care	Eye exam	\$40 copay	Not Covered	Limit of one routine exam per plan year per person.
	Glasses	Not covered	Not Covered	-----None-----
	Dental check-up	Not Covered	Not Covered	-----None-----

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Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Artificial insemination
- Bariatric surgery
- Chiropractic care
- Cosmetic surgery
- Dental check-up
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Personal comfort items
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Hearing aids
- Private duty nursing
- Routine eye exams

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at (877) 698-7032. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

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Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact (877) 698-7032 or visit <http://members.cfhp.com/>.

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights, or complaints at 1-800-252-3439

You may write the Texas Department of Insurance
P.O. Box 149104
Austin, TX 78714-9104
Fax (512) 475-1771
Web: <http://www.tdi.texas.gov/>
E-Mail: ConsumerProtection@tdi.state.tx.us

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Para obtener asistencia en Español, llame al (877) 698-7032.

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

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$6,060
- Patient pays \$1,480

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays:

Deductibles (Prescription)	\$50
Copays (3 day hospital inpatient stay)	\$450
Coinsurance	\$980
Limits or exclusions	\$0
Total	\$1,480

Note: These numbers assume the patient has given notice of her pregnancy to the plan. If you are pregnant and have not given notice of your pregnancy, your cost may be higher. For more information, please contact: Preventive Health Unit at (877) 698-7032.

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,640
- Patient pays \$760

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles (Prescription)	\$50
Copays (6 months of preferred brand name insulin and 4 specialist office visits)	\$430
Coinsurance	\$280
Limits or exclusions	\$0
Total	\$760

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: Preventive Health Unit at (877) 698-7032.

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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