# Schedule of Benefits

## AmeriHealth Caritas Next Silver Signature + Free 24/7 Preferred Provider PCP/Urgent Virtual Care + No Referrals - NA0

Benefit period: From 01/01/2027 through 12/31/2027 Calendar Year.

# About your Schedule of Benefits

This Schedule of Benefits outlines services that may be covered under your health benefit plan. Please refer to the Evidence of Coverage (EOC) document for more details on covered health services and important limitations. Your EOC also describes preventive services covered with no cost-sharing. As a member, you are responsible for the deductible, copayments, and coinsurance for eligible services.

## Coinsurance

A percentage of the allowed amount you are required to pay for covered health services and prescription drugs, for example 20%. A copayment is not a coinsurance.

## Copayment

A specific dollar amount you may be required to pay as your share of the allowed amount for covered health services or prescription drugs you receive. A copayment is a set amount, rather than a percentage. For example, you might pay $10 or $20 for a doctor's visit or prescription drug. A copayment is not a coinsurance.

## Deductible

The amount you must pay for covered health services or prescription drugs each year before the health benefit plan begins to pay.

## Limitations and Exclusions

Some benefit limitations and exclusions are outlined on p. 3-7 below. Please review your EOC and other policy documents. These give a full description of services and items that are limited or not covered by your health benefit plan.

## Out-of-Pocket Maximum

The most that you pay out-of-pocket during the calendar year for in-network covered health services. It includes deductibles and any cost-sharing amounts the member has paid. Amounts you pay for premiums do not count toward the out-of-pocket maximum amount.

## Quantity Limits

A tool to limit the use of selected drugs for quality, safety, or utilization reasons. Drugs may be limited by the amount that we cover per prescription or for a defined period of time.

## Prior Authorization

Approval in advance to get services or certain drugs that may or may not be on our formulary. Some in-network medical services are covered only if your doctor or other in-network provider gets prior authorization from your health benefit plan.

**Note:**

AmeriHealth Caritas Next plans do not offer embedded pediatric dental coverage as there are stand-alone pediatric dental plans available in the exchange for purchase. AmeriHealth Caritas Next will inform consumers of the availability of stand-alone pediatric dental plans during the plan selection and enrollment process.

# Your Deductible and Out-of-Pocket Maximum

This Benefit Overview describes your coverage and Cost Sharing Amounts, including Deductible and Out-of-Pocket Maximum, under this plan.

| General Cost Share & Features | In Network | Out of Network |
|---|---|---|
| **Deductible:**<br>- Per Calendar Year<br>- Medical and Drug Combined<br>- Some services do not apply to the deductible, as indicated below. | $0/Individual<br>$0/Family | Not Covered |
| **Out-of-Pocket Maximum:**<br>- Per Calendar Year<br>- Medical and Drug Combined | $0/Individual<br>$0/Family | Not Covered |

If you are the subscriber, and the only member covered under your health benefit plan, the individual out-of-pocket maximum amount applies. If you have other family members on your plan, the family out-of-pocket maximum amount applies. The plan has an embedded individual out-of-pocket maximum within the family out-of-pocket maximum. No one member can contribute more than their individual out-of-pocket maximum amount to the family out-of-pocket maximum. Copayment or coinsurance amounts a member pays for services shown as covered without an out-of-pocket maximum will not count toward meeting the individual or family out-of-pocket maximum.

# Benefit Details

The following table provides basic information about your benefits under this plan.

| Benefit | In Network | Out of Network |
|---|---|---|
| **Primary & Specialist Office Visits** | | |
| Primary Care Visit to Treat an Injury or Illness | No Charge | Not Covered |
| Specialist Visit | No Charge | Not Covered |
| Other Practitioner Office Visit (Nurse, Physician Assistant) | No Charge | Not Covered |
| Routine Foot Care | No Charge | Not Covered |
| Virtual Care 24/7<br>*Virtual care visits offered through AmeriHealth Caritas Next Virtual Care 24/7 are covered at No Charge; your deductible does not apply. Otherwise, virtual care visits are subject to the same cost sharing responsibilities as office visits.* | No Charge | Not Covered |
| **Preventive Care** | | |
| Newborn Hearing Screening | No Charge | Not Covered |
| Nutritional Counseling | No Charge | Not Covered |
| Preventive Care/Screening/Immunization | No Charge | Not Covered |
| Well Baby Visits and Care | No Charge | Not Covered |

| Benefit | In Network | Out of Network |
|---|---|---|
| **Therapy** | | |
| Chiropractic Care†<br>*Up to 30 visits per benefit period; Covered up to 3 modalities; maximum of one visit per day. Chiropractic visits for the treatment of the spine and other neuromusculoskeletal structures, including extremities are not subject to these limits.* | No Charge | Not Covered |
| Habilitation Services†<br>*Combined limit of 30 visits per benefit period for Habilitative Physical Therapy and Occupational Therapy; 30 visits per benefit period for Habilitative Speech Therapy. Physical therapy visits for the treatment of the spine and other neuromusculoskeletal structures, including extremities are not subject to these limits.* | No Charge | Not Covered |
| Outpatient Rehabilitation Services†<br>*Combined limit of 30 visits per benefit period for Rehabilitative Physical Therapy and Occupational Therapy; 30 visits per benefit period for Rehabilitative Speech Therapy. Physical therapy visits for the treatment of the spine and other neuromusculoskeletal structures, including extremities are not subject to these limits.* | No Charge | Not Covered |
| Rehabilitative Occupational and Rehabilitative Physical Therapy†<br>*Combined limit of 30 visits per benefit period for Rehabilitative Physical Therapy and Occupational Therapy. Physical therapy visits for the treatment of the spine and other neuromusculoskeletal structures, including extremities are not subject to these limits.* | No Charge | Not Covered |
| Rehabilitative Speech Therapy†<br>*30 visits per benefit period* | No Charge | Not Covered |
| Infusion Therapy† | No Charge | Not Covered |
| Chemotherapy† | No Charge | Not Covered |
| Radiation | No Charge | Not Covered |
| **Diagnostic & Imaging** | | |
| Imaging (CT/PET Scans, MRIs)† | No Charge | Not Covered |
| Laboratory Outpatient and Professional Services† | No Charge | Not Covered |
| X-rays and Diagnostic Imaging | No Charge | Not Covered |
| **Outpatient Care** | | |
| Mental/Behavioral Health Office Visits | No Charge | Not Covered |

| Benefit | In Network | Out of Network |
|---|---|---|
| Mental/Behavioral Health Outpatient Services† | No Charge | Not Covered |
| Outpatient Facility Fee (e.g., Ambulatory Surgery Center)† | No Charge | Not Covered |
| Outpatient Surgery Physician/Surgical Services† | No Charge | Not Covered |
| Substance Abuse Disorder Office Visits | No Charge | Not Covered |
| Substance Abuse Disorder Outpatient Services† | No Charge | Not Covered |
| **Inpatient Care** | | |
| Childbirth/Delivery Facility Services† | No Charge | Not Covered |
| Coronary Artery Bypass Graft† | No Charge | Not Covered |
| Inpatient Hospital Services (e.g., Hospital Stay)† | No Charge | Not Covered |
| Inpatient Physician and Surgical Services† | No Charge | Not Covered |
| Mental/Behavioral Health Inpatient Services† | No Charge | Not Covered |
| Skilled Nursing Facility†<br>*120 days per admission* | No Charge | Not Covered |
| Substance Abuse Disorder Inpatient Services† | No Charge | Not Covered |
| **Hospice Care** | | |
| Hospice Services† | No Charge | Not Covered |
| **Home Health Care, Nursing Home Care, and Private Duty Nursing** | | |
| Home Health Care Services†<br>*100 visits per benefit period* | No Charge | Not Covered |
| Long-Term/Custodial Nursing Home Care | Not Covered | Not Covered |
| Private-Duty Nursing†<br>*240 hours per benefit period* | No Charge | Not Covered |
| **Urgent Care** | | |
| Urgent Care Centers or Facilities | No Charge | |
| **Emergency Care/Ambulance** | | |
| Emergency Room Services | No Charge | |
| Emergency Transportation/Ambulance | No Charge | |
| **Durable Medical Equipment and Devices** | | |
| Durable Medical Equipment† | No Charge | Not Covered |
| Prosthetic Devices† | No Charge | Not Covered |
| **Dental Care** | | |
| Accidental Dental† | No Charge | Not Covered |

| Benefit | In Network | Out of Network |
|---|---|---|
| Basic Dental Care – Child | Not Covered | Not Covered |
| Basic Dental Care – Adult | Not Covered | Not Covered |
| Dental Check-Up for Children | Not Covered | Not Covered |
| Dental Services for Children with Severe Disabilities† | No Charge | Not Covered |
| Major Dental Care – Child | Not Covered | Not Covered |
| Major Dental Care – Adult | Not Covered | Not Covered |
| Orthodontia – Child | Not Covered | Not Covered |
| Orthodontia – Adult | Not Covered | Not Covered |
| Routine Dental Services (Adult) | Not Covered | Not Covered |
| **Pediatric Vision Services**<br>**Covered through the last day of the month in which a child turns 19** | | |
| Contact Lenses for Children<br>*1 pair of children's eye glasses (with standard frames and lenses) or contact lenses per benefit period* | No Charge | Not Covered |
| Eye Glasses for Children<br>*1 pair of children's eye glasses (with standard frames and lenses) or contact lenses per benefit period* | No Charge | Not Covered |
| Low Vision Exams and Aids for Children†<br>*1 exam per 5 years* | No Charge | Not Covered |
| Routine Eye Exam for Children<br>*1 exam per benefit period* | No Charge | Not Covered |
| **Additional Services** | | |
| Abortion<br>*750 dollars per year* | No Charge | Not Covered |
| Acupuncture | Not Covered | Not Covered |
| Allergy Testing | No Charge | Not Covered |
| Autism Spectrum Disorders (ASD)† | No Charge | Not Covered |
| Bariatric Surgery†<br>*1 procedures per lifetime* | No Charge | Not Covered |
| Cancer Monitoring Test | No Charge | Not Covered |
| Cardiac Rehabilitation†<br>*30 visits per benefit period* | No Charge | Not Covered |
| Clinical Trials† | No Charge | Not Covered |
| Cosmetic Surgery | Not Covered | Not Covered |
| Diabetes Care Management | No Charge | Not Covered |
| Diabetes Education | No Charge | Not Covered |

| Benefit | In Network | Out of Network |
|---|---|---|
| Dialysis | No Charge | Not Covered |
| Doula† | No Charge | Not Covered |
| Hearing Aids†<br>*1 wearable item per impaired ear per 3 years* | No Charge | Not Covered |
| Infertility Treatment†<br>*6 procedures per lifetime* | No Charge | Not Covered |
| Inherited Metabolic Disorder - PKU† | No Charge | Not Covered |
| Routine Prenatal and Postnatal Care | No Charge | Not Covered |
| Pulmonary Rehabilitation†<br>*36 treatments per benefit period* | No Charge | Not Covered |
| Reconstructive Surgery† | No Charge | Not Covered |
| Routine Eye Exam (Adult) | Not Covered | Not Covered |
| Reversible Contraceptives | No Charge | Not Covered |
| School Based Health Centers | No Charge | Not Covered |
| Transplant† | No Charge | Not Covered |
| Treatment for Temporomandibular Joint Disorders† | No Charge | Not Covered |
| Weight Loss Programs | Not Covered | Not Covered |

† Prior authorization may be required

# Prescription Drugs

**Prescription Deductible and Out-of-Pocket Maximum (OOPM)**

| Prescription Cost Share & Features | In Network | Out of Network |
|---|---|---|
| Deductible<br>(Integrated with Medical Deductible) | $0/Individual<br>$0/Family | Not Covered |
| Out of Pocket Maximum<br>(Integrated with Medical Out of Pocket Maximum) | $0/Individual<br>$0/Family | Not Covered |

| Retail Pharmacy (per 30 day supply) | | |
|---|---|---|
| **Tier** | **In Network** | **Out of Network** |
| Preferred Generic Drugs (Tier 1) | No Charge | Not Covered |
| Preferred Brand Drugs (Tier 2) | No Charge | Not Covered |
| Non-Preferred Brand and Non-Preferred Generic Drugs (Tier 3) | No Charge | Not Covered |
| Specialty Drugs (Tier 4) | No Charge | Not Covered |

Prescription Drug Notes:

1. Covers up to a 90-day supply for retail and mail order prescriptions.
2. Cost-share shown is per retail prescription per 30-day supply. Mail order cost-share is the same as retail prescription. Mail order and retail cost-share is 1 copayment for a 1-30 day supply, 2 copayments for a 31-60 day supply, and 3 copayments for a 61-90 day supply.
3. Prior authorization / step therapy may be required.

AmeriHealth Caritas Next

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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 at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building Washington, DC 20201, phone: **1-800-368-1019**, **TTY: 1-800-537-7697**. Complaint forms are available at **https://www. hhs.gov/sites/default/files/ocr-cr-complaint-form-package.pdf**.

## We speak your language

We provide free language services and information to people whose primary language is not English. To talk to an interpreter, call the Member Services number on the back of your card.

Ofrecemos servicios lingüísticos e información sin cargo a las personas cuya lengua materna no es el inglés. Para hablar con un intérprete, llame al número de Servicios al Miembro que figura en el dorso de su tarjeta.

我们为母语非英语的人士提供免费的语言服务及信息。如需与翻译交谈，请拨打您的会员卡背面的会员服务部电话。

Nou bay sèvis ak enfòmasyon gratis pou ede w nan lang pa w si se pa anglè ki lang prensipal ou. Pou pale avèk yon entèprèt, rele nimewo ekip sèvis pou manm yo ki nan do kat ou a.

અમે એવા લોકોને નિ:શુલ્ક ભાષા સેવાઓ અને માહિતી પ્રદાન કરીએ છીએ જેમની પ્રાથમિક ભાષા અંગ્રેજી નથી. દુભાષિયા સાથે વાત કરવા માટે, તમારા કાર્ડની પાછળ આપેલ સભ્ય સેવા નંબર પર કૉલ કરો.

Nous fournissons gratuitement des services linguistiques et des informations à ceux dont la langue principale n'est pas l'anglais. Pour communiquer avec un interprète, appelez l'équipe service aux adhérents au numéro indiqué au dos de votre carte.

영어가 주 언어가 아닌 사람들을 위해 무료로 언어 서비스와 정보를 제공합니다. 통역사와 대화하려면 가입자 카드 뒷면에 기재된 가입자 서비스 번호로 연락하십시오.

Offriamo servizi linguistici e informazioni gratuiti per individui la cui lingua principale non è l'inglese. Per parlare con un interprete, chiami il numero dei Servizi per i membri sul retro della sua tessera.

Chúng tôi cung cấp thông tin và các dịch vụ ngôn ngữ miễn phí cho những người có ngôn ngữ chính không phải là tiếng Anh. Để nói chuyện với thông dịch viên, hãy gọi đến số điện thoại của Dịch Vụ Hội Viên ở mặt sau thẻ của quý vị.

Wir bieten Menschen, deren Muttersprache nicht Englisch ist, kostenlose Sprachdienste und Informationen an. Wenn Sie mit einem Dolmetscher oder einer Dolmetscherin sprechen möchten, rufen Sie bitte die Nummer des Mitgliederservice auf der Rückseite Ihrer Karte an.

## We speak your language

Nagkakaloob kami ng mga libreng serbisyo sa wika at impormasyon sa mga indibidwal na ang pangunahing wika ay hindi Ingles. Upang makipag-usap sa isang interpreter, tumawag sa numero ng Member Services sa likod ng iyong card.

हम उन लोगों को मुफ्त भाषा सेवाएं और जानकारी प्रदान करते हैं जिनकी प्राथमिक भाषा अंग्रेजी नहीं है। दुभाषिए से बात करने के लिए, अपने कार्ड के पीछे सदस्य सेवाओं के नंबर पर कॉल करें।

ہم زبان کی خدمات اور معلومات ان لوگوں کو مفت فراہم کرتے ہیں جن کی بنیادی زبان انگریزی نہیں ہے۔ کسی مترجم سے بات کرنے کے لیے ممبر سروسز کے نمبر پر کال کریں جو آپ کے کارڈ کی پچھلی طرف درج ہے۔

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ప్రథమ భాష ఆంగ్లం కాని వారికి మేము ఉచిత భాషా సేవలు మరియు సమాచారాన్ని అందిస్తాము. వ్యాఖ్యాతతో మాట్లాడడానికి, మీ కార్డు వెనుకవైపు ఉన్న మెంబర్ సర్వీసెస్ నంబర్‌కు కాల్ చేయండి.

We bieden gratis taaldiensten en informatie aan mensen van wie de hoofdtaal niet Engels is. Om met een tolk te spreken, belt u het nummer van Ledenservices op de achterkant van uw kaart.