



A product of AmeriHealth Caritas Ohio, Inc.

## **Schedule of Benefits**

### **AmeriHealth Caritas Next Bronze Essential + Three Free PCP Visits + Free 24/7 Preferred Provider PCP/Urgent Virtual Care + No Referrals**

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 |
|-------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|----------------|
| <b>Deductible:</b><br>- Per Calendar Year<br>- Medical and Drug Combined<br>- Some services do not apply to the deductible, as indicated below. | \$12,000/Individual<br>\$24,000/Family | Not Covered    |
| <b>Out-of-Pocket Maximum:</b><br>- Per Calendar Year<br>- Medical and Drug Combined                                                             | \$12,000/Individual<br>\$24,000/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.

## Benefit Details

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

| Benefit                                                                                                                                                                                                                                                                     | In Network                                                                      | Out of Network |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|----------------|
| <b>Primary &amp; Specialist Office Visits</b>                                                                                                                                                                                                                               |                                                                                 |                |
| Primary Care Visit to Treat an Injury or Illness                                                                                                                                                                                                                            | From Visit 1 to 3 - No Charge<br>Visit 4 and after - Deductible, then No Charge | Not Covered    |
| Specialist Visit                                                                                                                                                                                                                                                            | Deductible, then No Charge                                                      | Not Covered    |
| Other Practitioner Office Visit (Nurse, Physician Assistant)                                                                                                                                                                                                                | Deductible, then No Charge                                                      | Not Covered    |
| Routine Foot Care                                                                                                                                                                                                                                                           | Deductible, then No Charge                                                      | Not Covered    |
| Virtual Care 24/7<br><i>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.</i> | No Charge                                                                       | Not Covered    |
| <b>Preventive Care</b>                                                                                                                                                                                                                                                      |                                                                                 |                |
| Cytological Screening (Pap Smear for Cervical Cancer)                                                                                                                                                                                                                       | No Charge                                                                       | Not Covered    |
| Mammogram                                                                                                                                                                                                                                                                   | 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 |
|------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|----------------|
| <b>Therapy</b>                                                                                                                                 |                                                                                 |                |
| Chiropractic Care†<br><i>12 visits per benefit period</i>                                                                                      | Deductible, then No Charge                                                      | Not Covered    |
| Habilitation Services†                                                                                                                         | Deductible, then No Charge                                                      | Not Covered    |
| Outpatient Rehabilitation Services†<br><i>Combined limit of 60 visits per benefit period for all outpatient therapy and inpatient therapy.</i> | Deductible, then No Charge                                                      | Not Covered    |
| Rehabilitative Occupational and Rehabilitative Physical Therapy†<br><i>40 visits per benefit period</i>                                        | Deductible, then No Charge                                                      | Not Covered    |
| Rehabilitative Speech Therapy†<br><i>20 visits per benefit period</i>                                                                          | Deductible, then No Charge                                                      | Not Covered    |
| Infusion Therapy†                                                                                                                              | Deductible, then No Charge                                                      | Not Covered    |
| Chemotherapy†                                                                                                                                  | Deductible, then No Charge                                                      | Not Covered    |
| Radiation                                                                                                                                      | Deductible, then No Charge                                                      | Not Covered    |
| <b>Diagnostic &amp; Imaging</b>                                                                                                                |                                                                                 |                |
| Imaging (CT/PET Scans, MRIs)†                                                                                                                  | Deductible, then No Charge                                                      | Not Covered    |
| Laboratory Outpatient and Professional Services†                                                                                               | Deductible, then No Charge                                                      | Not Covered    |
| X-rays and Diagnostic Imaging                                                                                                                  | Deductible, then No Charge                                                      | Not Covered    |
| <b>Outpatient Care</b>                                                                                                                         |                                                                                 |                |
| Mental/Behavioral Health Office Visits                                                                                                         | From Visit 1 to 3 - No Charge<br>Visit 4 and after - Deductible, then No Charge | Not Covered    |
| Mental/Behavioral Health Outpatient Services†                                                                                                  | Deductible, then No Charge                                                      | Not Covered    |
| Outpatient Facility Fee (e.g., Ambulatory Surgery Center)†                                                                                     | Deductible, then No Charge                                                      | Not Covered    |
| Outpatient Surgery Physician/Surgical Services†                                                                                                | Deductible, then No Charge                                                      | Not Covered    |
| Substance Abuse Disorder Office Visits                                                                                                         | From Visit 1 to 3 - No Charge<br>Visit 4 and after - Deductible, then No Charge | Not Covered    |
| Substance Abuse Disorder Outpatient Services†                                                                                                  | Deductible, then No Charge                                                      | Not Covered    |
| <b>Inpatient Care</b>                                                                                                                          |                                                                                 |                |
| Coronary Artery Bypass Graft†                                                                                                                  | Deductible, then No Charge                                                      | Not Covered    |
| Childbirth/Delivery Facility Services†                                                                                                         | Deductible, then No Charge                                                      | Not Covered    |
| Inpatient Hospital Services (e.g., Hospital Stay)†                                                                                             | Deductible, then No Charge                                                      | Not Covered    |
| Inpatient Physician and Surgical Services†                                                                                                     | Deductible, then No Charge                                                      | Not Covered    |

| Benefit                                                       | In Network                 | Out of Network |
|---------------------------------------------------------------|----------------------------|----------------|
| Mental/Behavioral Health Inpatient Services†                  | Deductible, then No Charge | Not Covered    |
| Skilled Nursing Facility†<br>90 days per benefit period       | Deductible, then No Charge | Not Covered    |
| Substance Abuse Disorder Inpatient Services†                  | Deductible, then No Charge | Not Covered    |
| Hospice Care                                                  |                            |                |
| Hospice Services†                                             | Deductible, then No Charge | Not Covered    |
| Home Health Care, Nursing Home Care, and Private Duty Nursing |                            |                |
| Home Health Care Services†<br>100 visits per benefit period   | Deductible, then No Charge | Not Covered    |
| Long-Term/Custodial Nursing Home Care                         | Not Covered                | Not Covered    |
| Private-Duty Nursing†<br>90 visits per benefit period         | Deductible, then No Charge | Not Covered    |
| Urgent Care                                                   |                            |                |
| Urgent Care Centers or Facilities                             | Deductible, then No Charge |                |
| Emergency Care/Ambulance                                      |                            |                |
| Emergency Room Services                                       | Deductible, then No Charge |                |
| Emergency Transportation/Ambulance                            | Deductible, then No Charge |                |
| Durable Medical Equipment and Devices                         |                            |                |
| Durable Medical Equipment†                                    | Deductible, then No Charge | Not Covered    |
| Enteral Formulas†                                             | Deductible, then No Charge | Not Covered    |
| Orthotic Devices†                                             | Deductible, then No Charge | Not Covered    |
| Prosthetic Devices†                                           | Deductible, then No Charge | Not Covered    |
| Dental Care                                                   |                            |                |
| Accidental Dental†<br>3000 dollars per episode                | Deductible, then No Charge | Not Covered    |
| Basic Dental Care – Child                                     | Not Covered                | Not Covered    |
| Basic Dental Care – Adult                                     | Not Covered                | Not Covered    |
| Dental Anesthesia†                                            | Deductible, then No Charge | Not Covered    |
| Dental Check-Up for Children                                  | Not Covered                | 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    |

| Benefit                                                                                                                             | In Network                 | Out of Network |
|-------------------------------------------------------------------------------------------------------------------------------------|----------------------------|----------------|
| <b>Pediatric Vision Services</b><br><b>Covered through the last day of the month in which a child turns 19</b>                      |                            |                |
| Contact Lenses for Children<br><i>1 item of children's eye glasses (with standard frames and lenses) or contact lenses per year</i> | No Charge                  | Not Covered    |
| Eye Glasses for Children<br><i>1 item of children's eye glasses (with standard frames and lenses) or contact lenses per year</i>    | No Charge                  | Not Covered    |
| Low Vision Exams and Aids for Children<br><i>1 exam per 5 years</i>                                                                 | Deductible, then No Charge | Not Covered    |
| Routine Eye Exam for Children<br><i>1 exam per year</i>                                                                             | No Charge                  | Not Covered    |
| <b>Additional Services</b>                                                                                                          |                            |                |
| Abortion for Which Public Funding is Prohibited                                                                                     | Not Covered                | Not Covered    |
| Acupuncture                                                                                                                         | Not Covered                | Not Covered    |
| Allergy Testing                                                                                                                     | Deductible, then No Charge | Not Covered    |
| Anesthetics†                                                                                                                        | Deductible, then No Charge | Not Covered    |
| Bariatric Surgery                                                                                                                   | Not Covered                | Not Covered    |
| Bone Marrow Transplant†                                                                                                             | Deductible, then No Charge | Not Covered    |
| Cancer Clinical Trial†                                                                                                              | Deductible, then No Charge | Not Covered    |
| Cardiac Rehabilitation†<br><i>36 visits per benefit period</i>                                                                      | Deductible, then No Charge | Not Covered    |
| Cosmetic Surgery                                                                                                                    | Not Covered                | Not Covered    |
| Diabetes Care Management                                                                                                            | Deductible, then No Charge | Not Covered    |
| Diabetes Education                                                                                                                  | No Charge                  | Not Covered    |
| Dialysis                                                                                                                            | Deductible, then No Charge | Not Covered    |
| Doula                                                                                                                               | Deductible, then No Charge | Not Covered    |
| Hearing Aids†<br><i>1 item per ear per benefit period Limited to \$2,500 every 48 months for persons up to age 21.</i>              | No Charge                  | Not Covered    |
| Infertility Treatment†                                                                                                              | Deductible, then No Charge | Not Covered    |
| Mastectomy†                                                                                                                         | Deductible, then No Charge | Not Covered    |
| Routine Prenatal and Postnatal Care                                                                                                 | No Charge                  | Not Covered    |
| Pulmonary Rehabilitation†<br><i>20 visits per benefit period</i>                                                                    | Deductible, then No Charge | Not Covered    |
| Reconstructive Surgery†                                                                                                             | Deductible, then No Charge | Not Covered    |

| Benefit                                          | In Network                 | Out of Network |
|--------------------------------------------------|----------------------------|----------------|
| Routine Eye Exam (Adult)                         | Not Covered                | Not Covered    |
| Transplant†                                      | Deductible, then No Charge | Not Covered    |
| Treatment for Temporomandibular Joint Disorders† | Deductible, then No Charge | Not Covered    |
| Weight Loss Programs                             | Not Covered                | Not Covered    |

† Prior authorization may be required

Note: The cost-sharing for services rendered by an occupational therapist, physical therapist, or chiropractor shall not be greater than the cost-share for an office visit to a primary care physician or primary care osteopath physician.

# 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)                          | \$12,000/Individual<br>\$24,000/Family | Not Covered    |
| Out of Pocket Maximum<br>(Integrated with Medical Out of<br>Pocket Maximum) | \$12,000/Individual<br>\$24,000/Family | Not Covered    |

| Retail Pharmacy (per 30 day supply)                                         |                             |                |
|-----------------------------------------------------------------------------|-----------------------------|----------------|
| Tier                                                                        | In Network                  | Out of Network |
| Preferred Generic Drugs (Tier 1a)                                           | \$25 Copay per prescription | Not Covered    |
| Non-Preferred Generic Drugs (Tier 1b)                                       | \$25 Copay per prescription | Not Covered    |
| Preferred Brand Drugs (Tier 2)                                              | Deductible, then No Charge  | Not Covered    |
| Non-Preferred Brand and Non-Preferred<br>(High Cost) Generic Drugs (Tier 3) | Deductible, then No Charge  | Not Covered    |
| Specialty Drugs (Tier 4a)                                                   | Deductible, then No Charge  | Not Covered    |
| Non-Preferred Specialty Drugs (Tier 4b)                                     | Deductible, then No Charge  | Not Covered    |

### Prescription Drug Notes:

1. Covers up to a 30-day supply for retail prescriptions; 31–90 day supply for mail order prescriptions.
2. Cost-share shown is per retail prescription per 30-day supply. Mail order cost-share is 2.5 times retail cost.
3. Prior authorization / step therapy may be required.
4. Certain off-label uses of cancer drugs will be covered in accordance with state law.

## Notice of Nondiscrimination

AmeriHealth Caritas Next complies with applicable federal civil rights laws and does not discriminate on the basis of race; color; national origin; age; disability; or sex, including sex characteristics, including intersex traits, pregnancy or related conditions, sexual orientation, gender identity, and sex stereotypes consistent with the scope of sex discrimination described at 45 CFR § 92.101(a)(2). AmeriHealth Caritas Next does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex. AmeriHealth Caritas Next provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats. If you need these services, contact the Member Services number on the back of your card. If you believe that AmeriHealth Caritas Next has failed to provide these services or discriminated in another way, you can file a grievance with AmeriHealth Caritas Next, Attention: Grievances, P.O. Box 7430 London, KY 40742-7430, fax: **1-844-329-2252**, or email [acaexchange grievance@amerihealthcaritas.com](mailto:acaexchange grievance@amerihealthcaritas.com).

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。

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.

نقدم خدمات ترجمة مجانية ومعلومات للأشخاص الذين لغتهم الأساسية ليست اللغة الإنجليزية. للتحدث مع مترجم، اتصل برقم خدمات الأعضاء الموجود على ظهر بطاقتك.

Mir hen Schprooch Hilfe un Information mitaus Koscht zu Leit des aerschde Schprooch net Englisch iss. Um mit en lwwersetzer zu schwetze, ruf die Member Services Nummer uff die Rickseit vun dei Kaard.

Мы предоставляем бесплатные языковые услуги и информацию людям, для которых английский не является родным. Чтобы обратиться к переводчику, позвоните по номеру, указанному на обратной стороне вашего удостоверения.

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.

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.

Namoota afaan isaanii inni jalqabaa Ingiliffa hin taaneef tajaajila afaanii fi odeeffannoo bilisaa ni kennina. Turjumaana waliin haasa'uuf, lakkoofsa Tajaajila Miseensootaa kan kaardii keessan dugda duuba jiru irratti bilbilaa.



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.

英語を母国語としない人々に、無料の言語サービスと情報を提供しています。通訳者と話すには、カード裏面に記載されているメンバーサービス番号に電話してください。

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

Ми надаємо безкоштовні мовні послуги та інформацію людям, для яких англійська мова не є рідною. Для зв'язку з перекладачем зателефонуйте на номер відділу обслуговування, зазначений на зворотній стороні Вашої картки.