



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 www.pchp.net or by calling 1-800-400-7247. Note: The Uniform Glossary can be accessed at www.cciio.cms.gov

Important Questions	Answers	Why this Matters:
<p>What is the overall <u>deductible</u>?</p>	<p>\$500 individual / \$1,000 family in-network \$1,500 individual / \$3,000 family out-of-network Does not apply to preventive care or to covered services subject to a copayment rather than coinsurance. Copayments do not count toward the <u>deductible</u>.</p>	<p>You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u>.</p>
<p>Are there other <u>deductibles</u> for specific services?</p>	<p>No.</p>	<p>You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.</p>
<p>Is there an <u>out-of-pocket limit</u> on my expenses?</p>	<p>Yes. \$3,000 individual / \$6,000 family in-network \$6,000 individual / \$12,000 family out-of-network</p>	<p>The medical <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered medical services. This limit helps you plan for health care expenses.</p>
<p>What is not included in the <u>out-of-pocket limit</u>?</p>	<p>Premiums, any amounts payable by the Participant for pediatric dental, prescription drug copayments, non-covered services as described in the Certificate of Coverage, charges in excess of any benefit limitations, and amounts above the allowable charge.</p>	<p>Even though you pay these expenses, they don't count toward the medical <u>out-of-pocket limit</u>.</p>
<p>Is there an overall annual limit on what the plan pays?</p>	<p>No.</p>	<p>This plan will pay for covered services only up to this limit during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit. The chart starting on page 2 describes <i>specific</i> coverage limits, such as limits on the number of office visits.</p>
<p>Does this plan use a <u>network of providers</u>?</p>	<p>Yes. See www.pchp.net or call 1-800-400-7247 for a list of in-network providers.</p>	<p>If you use an in-network doctor or other health care <u>provider</u>, 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 <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u>, or participating for <u>providers</u> in their</p>

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		<u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> .
Do I need a referral to see a <u>specialist</u>?	No. You don't need a referral to see a <u>specialist</u> .	You can see the <u>specialist</u> 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 5. See your policy or plan document for additional information about <u>excluded services</u> .



- **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 <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$25 copay/visit	40% coinsurance	_____none_____
	Specialist visit	\$25 copay/visit	40% coinsurance	_____none_____
	Other practitioner office visit	\$25 copay/visit	40% coinsurance	Spinal Manipulation/Chiropractic services limited to 30 visits/year. Acupuncture is Not Covered.
	Preventive care/screening/immunization	No charge	40% coinsurance	_____none_____
If you have a test	Diagnostic test (x-ray, blood work)	No charge when performed as part of an office visit	40% coinsurance	20% coinsurance after deductible if performed at an In-Network "facility" or "outpatient" provider.
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	Diagnostic mammogram/\$100 copay.

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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 need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.pchp.net	Generic drugs	\$10 copay (retail); \$20 copay (mail order)	\$10 copay (retail); \$20 copay (mail order) See Limitations	Copays are per prescription. Separate prescription drug out-of-pocket limit of \$3,600 individual / \$7,200 family per year applies. Covers up to a 30-day or 100 unit supply (retail prescription); Covers up to a 90-day or 300 unit supply (mail order prescription) This plan requires “mandatory” generic substitution if the FDA has determined the generic to be equivalent to the brand product, unless an In-Network provider requires brand name drugs. Prescriptions filled at an Out-of-Network pharmacy will be reimbursed to you up to the amount that would have been paid to an In-Network pharmacy (less copay, deductible and/or coinsurance).
	Preferred brand drugs	\$30 copay (retail); \$60 copay (mail order)	\$30 copay (retail); \$60 copay (mail order) See Limitations	
	Non-preferred brand drugs	\$50 copay (retail); \$100 copay (mail order)	\$50 copay (retail); \$100 copay (mail order) See Limitations	
	Specialty drugs	\$50 copay (retail); \$100 copay (mail order)	\$50 copay (retail); \$100 copay (mail order) See Limitations	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	Pre-authorization required. Covered as Out-of-Network without pre-auth.
	Physician/surgeon fees	20% coinsurance	40% coinsurance	
If you need immediate medical attention	Emergency room services	\$200 copay/visit	\$200 copay/visit	If not an actual emergency, covered at 40% coinsurance after deductible. ER copay waived if admitted; then subject to inpatient coinsurance.
	Emergency medical transportation	20% coinsurance	40% coinsurance	
	Urgent care	\$25 copay/visit	40% coinsurance	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	Pre-authorization required. Covered as Out-of-Network without pre-auth.
	Physician/surgeon fee	20% coinsurance	40% coinsurance	

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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 have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	\$25 copay/office visit and 20% coinsurance other outpatient services	40% coinsurance	Pre-authorization required for any inpatient or outpatient facility services. Pre-authorization required for any services and office visits from Out-of-Network providers. Covered as Out-of-Network without pre-authorization. Autism spectrum disorder covered for ages 2 to 10 subject to annual limit of \$35,000 for applied behavior analysis.
	Mental/Behavioral health inpatient services	20% coinsurance	40% coinsurance	
	Substance use disorder outpatient services	\$25 copay/office visit and 20% coinsurance other outpatient services	40% coinsurance	
	Substance use disorder inpatient services	20% coinsurance	40% coinsurance	
If you are pregnant	Prenatal and postnatal care	\$25 copay	40% coinsurance	Prenatal care is covered at \$0 copay. Routine lab/diagnostic tests included.
	Delivery and all inpatient services	20% coinsurance	40% coinsurance	—————none—————
If you need help recovering or have other special health needs	Home health care	20% coinsurance	40% coinsurance	Limited to 100 visits per year.
	Rehabilitation services	20% coinsurance	40% coinsurance	Physical/Occupational therapy and Speech therapy limited to 30 visits/yr each for rehabilitative and habilitative services combined.
	Habilitation services	20% coinsurance	40% coinsurance	
	Skilled nursing care	20% coinsurance	40% coinsurance	Limited to 100 days per year.
	Durable medical equipment	20% coinsurance	40% coinsurance	—————none—————
	Hospice service	No Charge	40% coinsurance	Pre-authorization required.
	If your child needs dental or eye care	Eye exam	Not Covered	Not Covered
Glasses		Not Covered	Not Covered	Glasses and routine dental check-ups Not Covered for children.
Dental check-up		Not Covered	Not Covered	

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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
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult) (except for accidental injury)
- Glasses
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care
- Routine foot care (unless you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes)
- 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.)

- Chiropractic care (total spinal manipulation / chiropractic services limited to 30 visits per year)
- Habilitation services
- Private-duty nursing (limited to 16 hours per year)

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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 1-800-400-7247. 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.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you may contact Piedmont at 1-800-400-7247 (434-947-4463 if local), or visit www.pchp.net. You may also contact the U.S. Department of Labor at 1-866-444-3272 or visit www.dol.gov/ebsa/healthreform; or call the Virginia Bureau of Insurance at 1-877-310-6560 or visit www.scc.virginia.gov/boi/omb. Additionally, a consumer assistance program can help you file your appeal. Contact the Virginia Bureau of Insurance, Office of Managed Care Ombudsman at 1-877-310-6560 or , www.scc.virginia.gov/boi/omb, or for assistance with complaints regarding the quality of health care services received, contact the Virginia Department of Health, Office of Licensure at 1-800-955-1819 or www.vdh.state.va.us/OLC/Complaint.

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.**

—————*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. These examples were completed using the cost sharing for the Employee Only (Individual) coverage tier.



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 \$6,000
- Patient pays \$1,540

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	\$500
Copays	\$40
Coinsurance	\$800
Limits or exclusions	\$200
Total	\$1,540

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

- Amount owed to providers: \$5,400
- Plan pays \$3,820
- Patient pays \$ 1,680

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	\$0
Copays	\$1,500
Coinsurance	\$0
Limits or exclusions	\$80
Total	\$1,680

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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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