

SILVER 15 (Limited Network Plan)

27248TX0010015

DETAILS

- Preventive services and generic drugs are not subject to the deductible.
- Only for residents of Harris County.
- The insurance company pays 70%, you pay 30%. But depending on your income, the insurance company may pay a larger share.
- Prescription benefits are always subject to Tier 1 cost sharing.

TIER 1: LOWER OUT-OF-POCKET COSTS

Harris Health (facilities and physicians)
St. Joseph (facilities only)
HCA (facilities only)

TIER 2: HIGHER OUT-OF-POCKET COSTS

St. Joseph (physicians only)
HCA (physicians only)
All other Community network physicians & facilities

- Utilizing Tier 1 physicians and facilities equates to lower out-of-pocket-cost.
- Utilizing Tier 2 physicians and facilities equates to higher out-of-pocket-cost.

Benefits	Cost Sharing Levels*	
	TIER 1: LOWER OUT-OF-POCKET COSTS	TIER 2: HIGHER OUT-OF-POCKET COSTS
Facility Charges	Harris Health, St. Joseph, HCA	All other facilities
Physician Charges**	Harris Health	All other physicians (including HCA and St. Joseph providers)
Deductible	\$4,000	\$8,700
Maximum Out-of-Pocket Costs	\$8,700***	\$8,700***
Primary Care Physicians	\$0	No charge after deductible
Specialist	\$40	No charge after deductible
ER	50% Coinsurance after deductible	No charge after deductible

Benefits	Cost Sharing Levels*
Generic Drugs	\$10
Prescription Drugs	Prescription benefits are always subject to Tier 1 cost sharing

* Cost sharing may be lower for those who are eligible for increased cost sharing subsidies.

** Only physicians at a Harris Health facility are covered at Tier 1 cost sharing.

***Your maximum out-of-pocket can be met using service providers in either Tier 1 or Tier 2 or a combination of both.

This plan utilizes a tiered network. Please refer to Community's provider directory to identify the Tier for your provider in your network.

providersearch.communityhealthchoice.org

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