



**Piedmont Community Healthcare HMO, Inc.**  
**Schedule of Benefits - Large Group - Centra Community HMO**  
**Piedmont HMO Preferred 5000/25/50**

Benefits	In-Plan You Pay	Out-of-Plan You Pay
<b>Annual Deductible</b>		
Individual Unit - Medical per Participant	\$5,000	Not Covered
Family Unit - Medical for all Participants combined, amounts will accumulate for each family member until the "Family Unit" amount is met; however, no individual family member will pay more than the "per person" amount shown.	\$5,000/person \$10,000/family unit	Not Covered Not Covered
<b>Annual Out-of-Pocket Maximum</b>		
Individual Unit (includes medical and Rx coverage) per Participant	\$8,000	Not Covered
Family Unit (includes medical and prescription drug coverage) for all Participants combined, amounts will accumulate for each family member until the Family Unit amount is met; however, no individual family member will pay more than the "per person" amount shown.	\$8,000/person \$16,000/family unit	Not Covered Not Covered
<b>Office Visits*</b>		
<b>PCP</b> (family, general, internal medicine, and pediatric physicians)	\$25 Copayment	Not Covered
<b>Telemedicine services</b> - interactive virtual visits		
Piedmont Preferred Telemedicine Providers	\$0 Copayment	Not Covered
All Other Telemedicine Service Providers	\$20 Copayment	Not Covered
<b>Retail Health Clinic</b>	\$25 Copayment	Not Covered
<b>Mental Health/Substance Use Disorder</b> office visits	\$25 Copayment	Not Covered
<b>Specialist</b> (all other physicians and professionals)	\$50 Copayment	Not Covered
<b>Other services performed in office</b> (including but not limited to x-rays, diagnostic labs/tests, allergy serum and surgery)	Included with office visit Copayment	Not Covered
<b>Services requiring additional cost-sharing:</b> injectable and infused medications, labs sent from office to outpatient facilities, sleep studies, and off-campus outpatient hospital/facility visits*	20% of AC <sup>1</sup> after deductible	Not Covered
<b>Allergy Testing</b>	\$50 Copayment	Not Covered
<b>Allergy Injections</b>	\$5 Copayment	Not Covered
<b>Preventive Care</b>		
Routine physical exams (including testing), women's preventive care, routine well-child care, child and adult immunizations, screening mammogram/colonoscopy, other PPACA <sup>2</sup> covered preventive care services	\$0 Copayment	Not Covered
<b>Diagnostic Mammogram</b> (to examine abnormalities)	\$100 Copayment	Not Covered
<b>Diagnostic Colonoscopy</b>	20% of AC <sup>1</sup> after deductible	Not Covered
<b>Outpatient Diagnostic Imaging Services &amp; Tests</b> (X-ray, etc.)	20% of AC <sup>1</sup> after deductible	Not Covered
<b>Advanced Imaging Services</b> (MRI, CT Scan, etc.) Office/Free-Standing	10% of AC <sup>1</sup> after deductible	Not Covered
<b>Advanced Imaging Services</b> (MRI, CT Scan, etc.) Outpatient Facility	20% of AC <sup>1</sup> after deductible	Not Covered
<b>Maternity Care</b>		
Prenatal visits - Routine (including routine lab/diagnostic tests)	\$0 Copayment	Not Covered
Prenatal visits - Non-Routine (services outside of Global charge)	20% of AC <sup>1</sup> after deductible	Not Covered
Postnatal office visit	\$50 Copayment	Not Covered
ObGyn's Global fee (prenatal, postnatal, and delivery services)	20% of AC <sup>1</sup> after deductible	Not Covered
Inpatient and facility charges (including professional services)	20% of AC <sup>1</sup> after deductible	Not Covered
<b>Hospital Services</b>		
Inpatient/Facility and Services	20% of AC <sup>1</sup> after deductible	Not Covered
Outpatient and Facility testing, and Observation	20% of AC <sup>1</sup> after deductible	Not Covered
Off-Campus Outpatient Hospital Visits	20% of AC <sup>1</sup> after deductible	Not Covered
Mental Health/Substance Use Disorder (inpatient/outpatient/partial day)	20% of AC <sup>1</sup> after deductible	Not Covered
<b>Medical/Surgical Expenses</b>	20% of AC <sup>1</sup> after deductible	Not Covered
<b>Emergency Room Services</b> (including professional services)		
Emergency Room Facility Charge	20% of AC <sup>1</sup> after deductible	20% of AC <sup>1</sup> after deductible
Emergency Room Doctor and other Facility/Imaging Charges	20% of AC <sup>1</sup> after deductible	20% of AC <sup>1</sup> after deductible
<b>Urgent Care</b>	\$50 Copayment	\$50 Copayment
<b>Ambulance</b>	20% of AC <sup>1</sup> after deductible	Not Covered

Benefits	In-Plan You Pay	Out-of-Plan You Pay
<b>Rehabilitative/Habilitative Services<sup>3</sup></b> Inpatient/Outpatient Facility and Services	20% of AC <sup>1</sup> after deductible	Not Covered
<b>Skilled Nursing Facility Care</b> (100 days per admission limit)	20% of AC <sup>1</sup> after deductible	Not Covered
<b>Private Duty Nursing</b> (16 hours per year)	20% of AC <sup>1</sup> after deductible	Not Covered
<b>Chiropractic/Osteopathic/Manipulation Therapy<sup>4</sup></b> (office setting)	\$50 Copayment	Not Covered
<b>Physical/Occupational Therapy<sup>3</sup></b> (office setting)	\$50 Copayment	Not Covered
<b>Speech Therapy<sup>3</sup></b> (office setting)	\$50 Copayment	Not Covered
<b>Cardiac Rehabilitation</b> (office setting)	20% of AC <sup>1</sup> after deductible	Not Covered
<b>Chemo/Radiation Therapy</b> (office setting)	20% of AC <sup>1</sup> after deductible	Not Covered
<b>Respiratory Therapy</b> (office setting)	20% of AC <sup>1</sup> after deductible	Not Covered
<b>Dialysis/Hemodialysis</b> (office setting)	20% of AC <sup>1</sup> after deductible	Not Covered
<b>Reference Labs</b>	\$0 Copayment	Not Covered
<b>Home Health Care</b> (100 visits per year)	20% of AC <sup>1</sup> after deductible	Not Covered
<b>Durable Medical Equipment</b>	20% of AC <sup>1</sup> after deductible	Not Covered
<b>Prosthetic Device and Components</b>	20% of AC <sup>1</sup> after deductible	Not Covered
<b>Hospice</b>	\$0 Copayment	Not Covered

Out-of-plan ambulance services are those received other than in an actual Emergency (as defined elsewhere in this Evidence of Coverage) and the provider of the service does not participate.

<sup>1</sup> AC is the allowable charge.

<sup>2</sup> PPACA is the Patient Protection and Affordable Care Act.

<sup>3</sup> Rehabilitative/Habilitative Services-physical/occupational therapy limited to 30 visits/Benefit Year for Rehabilitative and 30 visits/Benefit Year for Habilitative, speech therapy limited to 30 visits per Benefit Year for Rehabilitative and 30 visits per Benefit Year for Habilitative Services.

<sup>4</sup> Chiropractic/Osteopathic/Manipulation Therapy limited to 30 visits per calendar year for Rehabilitative/Habilitative services combined.

\* Note: Some free-standing Offices bill as extensions of an Outpatient Hospital/Facility; please check with your provider to determine if a Copay or Deductible/Coinsurance applies to your visit.

When prescription drugs are purchased from a non-participating Out-of-Network retail pharmacy who has previously agreed in writing on its own behalf or through an intermediary to accept reimbursement for its services at rates applicable to participating In-Network retail pharmacies, you will not be required to make payment for the full cost of the drug at point of service; you will only be required to make any copayment or other applicable charge that is consistently imposed for In-Network retail pharmacies.

**In all other cases, prescription drugs purchased from a non-participating Out-of-Network retail pharmacy are Not Covered.**

The cost-sharing payment for a covered prescription insulin drug is limited to a \$50 max per 30-day supply, and any deductible is waived.

NOTE: All benefits described herein are subject to other benefit limits as described elsewhere in this Evidence of Coverage. This Schedule of Benefits is part of and should be read together with your Evidence of Coverage.