

**Principal Benefits for
Contra Costa Health Plan (CCHP) Commercial Plan A COB (1/1/21 - 12/31/21)**

Accumulation Period

The Accumulation Period for this plan is 1/1/21 through 12/31/21 (calendar year).

Out-of-Pocket Maximum(s) and Deductible(s)

For Services that apply to the Plan Out-of-Pocket Maximum, you will not pay any more Cost Share for the rest of the Accumulation Period once you have reached the amounts listed below

| Amounts per Accumulated Period | Self-Only Coverage (Family of one Member) | Family Coverage Each Member in a Family of two or more Members | Family Coverage Entire Family of two or more Members |
|--------------------------------|--|--|--|
| Plan Out-of-Pocket Maximum | None | None | None |
| Plan Deductible | None | None | None |
| Drug Deductible | None | None | None |

| Procedure | Benefit Description |
|---|--|
| Abortions | C |
| Acupuncture | 10 visits / Year |
| Alcohol | See Substance Abuse |
| Allergy Injection | C |
| Allergy Testing | C |
| Autism | C: |
| Biofeedback | NC |
| Blood & Blood Products | C |
| Blood Self Donation | NC |
| Cancer Clinical Trials: Routine Care Only | C |
| Chiropractic Care | C: 10 Visits/Year |
| Circumcision Medically Necessary Only | C |
| Contact lens (conventional) | C: 1/Year, up to \$65 max |
| Contact or intraocular Lenses Medically Necessary | C: After first cataract surgery or for keratoconus |
| Contraceptives | C |
| Custodial Care In skilled facility | NC |
| Dental Care | NC |
| Dental Anesthesia | Inpatient anesthesia for dental services if condition requires the dental procedure to be performed in a hospital setting, or enrollees under seven (7) or developmentally disabled enrollees, regardless of age |
| Diabetic Supplies | C |
| Durable Medical Equipment "DME" | C: check with CCHP authorization unit on specific items |
| Diagnostic Testing/Imaging | C |
| Dialysis-Acute | C |
| Dialysis-Chronic | C |
| Durable Medical Equipment | C: check with CCHP authorization unit on specific items |
| Emergency Medical / Mental Health Treatment | C: Worldwide |
| Eye Glasses (Conventional) | C: One Pair/Year, up to \$65 Max |
| Eye glasses Medically Necessary | C: After first cataract surgery |
| Family Planning | C |
| Hearing Aid (batteries excluded except for initial Hearing Aid) | C: 1 Hearing Aid every 5 years |
| Hearing Tests (Audiology) | C |
| Home Health Services (excluding: Housekeeping) | C |
| Hospice Care | C: When provided by Certified Hospice Program |
| Hospitalization and Maternity Care | C |
| Immuno-Suppressive Drug Therapy (After organ transplant) | C |

| Procedure | Benefit Description |
|--|--|
| Infertility Services | C: Diagnosis of infertility & medically necessary treatment of a medical condition causing infertility. NC: In-vitro fertilization, ovum transplants and other infertility services, other than artificial insemination. |
| Immunizations and Inoculations (travel) | C: Child and adult standard immunizations; travel inoculations as recommended by CDC |
| Laboratory | C |
| General Mental Health Outpatient Care | C: As Medically Necessary |
| Mental Health Acute Inpatient Care | C: As Medically Necessary |
| Midwife Services | NC |
| Newborn Coverage | C for newborn to a subscriber or eligible spouse for month of birth and following Month C for newborn to a subscriber's eligible dependent child for 48-96 hours only |
| Office visits | C |
| Optometry | <u>Vision exams, Cataract spectacles and Cataract lenses and those glasses and lenses for treatment of Keratoconous only</u> |
| Organ Transplant (Heart, Heart/Lung, Liver, Kidney, Bone Marrow, Corneal) | C |
| Orthotics | C: As Medically Necessary |
| Over-the-Counter Drugs | NC |
| Perinatal Exams (pre-Natal, post-Natal visits) | C |
| Phenyketonuria (PKU) | C |
| Physical Examinations Including third Party Requests (except for insurance, court ordered licensure and travel) | C |
| Podiatry | C |
| Prescription Drugs-Outpatient (** Mail Order Services) See also Contraceptives and Diabetic Supplies) up to 90 day supply or 100 pills | C |
| Prosthetic Devices, Corrective Appliances and Artificial aides SEE ALSO DME & Supplies | C: Confirm coverage for each item with CCHP Authorization |
| Reconstructive Surgery | C |
| Refraction | C |
| Rehabilitation- Acute Inpatient | For acute medical conditions only. Refer to UM Nurse |
| Respite Care with Hospice | C |
| Second Opinion | C |
| Skilled Nursing Sub Acute Facility Stay (limited to services for recovery from illness or injury) | C: 100 days/ benefit period for skilled nursing needs |
| Sterilization | C |
| Sub-Acute Care | Refer to UR Nurse |
| Detox for Substance Use Disorder: ER, Inpatient, Outpatient | C: As medically necessary |
| Substance Use Disorder Inpatient for Addiction | Covered as medically necessary |
| Substance Use Disorder Counseling - Outpatient | C |
| Medical Supplies-Disposable non-renewable (See also DME & Prosthetics) | C: Confirm coverage for each item with Authorization |
| Therapy-Outpatient: Physical, Speech-language pathology and Occupational | C: Medically Necessary up to 2 months; Additional as appropriate to medical condition |
| TMJ Treatment (Medical Treatment Only) | C |
| Transportation, Emergency or Medically Necessary | C |
| Transgender Services | C: Check with CCHP authorization unit for specifics |
| Urgent Care | C |

This is a summary of the most frequently asked-about benefits. This chart does not explain benefits, Cost Share, out-of-pocket maximums, exclusions, or limitations, nor does it list all benefits and Cost Share amounts. For a complete explanation, please refer to the EOC. Please note that we provide all benefits required by law (for example, diabetics testing supplies).