

**2027**

## **Inland Empire Health Plan – Covered California Plans Schedule of Benefits**

### **Covered California Minimum Coverage HMO Plan**

This Schedule of Benefits (“SOB”) is part of the Evidence of Coverage (“EOC”) and shows the amount that You will pay for Covered Services under this benefit plan. Please refer to both documents for a complete description of provisions, benefits, exclusions, prior authorization requirements and other important facts about this benefit plan.

The SOB shows the Copayments (fixed dollar amounts) and Coinsurance (percentage amounts) that You must pay for this Plan’s Covered Services and supplies.

You must pay the stated fixed dollar Copayments at the time You get the services. Percentage Coinsurance amounts are usually billed after services are received.

There is a limit to the amounts You must pay in a Calendar Year. Refer to the “Out-of-Pocket Maximum” section to learn more.

For some services and supplies under this Plan, a Calendar Year Deductible applies. You must pay certain amounts for Covered Services that are subject to the Deductible.

Covered Services for medical conditions and Mental Health and Substance Use Disorders provided appropriately as Telehealth/Virtual Services are covered on the same basis and to the same extent as Covered Services delivered in-person. Please refer to the “Telehealth/Virtual Services” definition in the “Definitions” section to learn more.

### **Calendar Year Deductible For Certain Services**

In any Calendar Year, You must pay certain amounts for medical services subject to the Deductible until You meet one of the Deductible amounts below:

|                                |           |
|--------------------------------|-----------|
| Medical Deductible, per Member | \$ 12,000 |
| Medical Deductible, per Family | \$ 24,000 |

|                                 |                                  |
|---------------------------------|----------------------------------|
| Pharmacy Deductible, per Member | Combined with Medical Deductible |
| Pharmacy Deductible, per Family | Combined with Medical Deductible |

- The Calendar Year Deductible is required for certain medical services and is applied to the Out-of-Pocket Maximum. You must pay an amount of covered expenses for these services equal to the Calendar Year Deductible shown above before the benefits are paid by Your Plan. After the Deductible is satisfied, You remain

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financially responsible for paying any other applicable cost share until You meet the Individual or Family Out-of-Pocket Maximum. If You are a Member in a Family Plan (with two or more Members), You reach the Deductible either when You meet the amount for one Member, or when Your entire Family reaches the Family amount.

- The Calendar Year Deductible does not apply to Pediatric Vision or Pediatric Dental services.
- The Calendar Year Deductible applies unless noted below.
- The Calendar Year Deductible does not apply to Preventive Care Services.

### **Calendar Year Out-of-Pocket Maximum**

The Out-of-Pocket Maximum (“OOPM”) amounts below are the maximum amounts You must pay for Covered Services during a particular Calendar Year, except as described in “Exceptions to OOPM” below.

Once the total amount of all Deductibles, Copayments, and Coinsurance You pay for Covered Services and supplies under this EOC in any one Calendar Year equals the Out-of-Pocket Maximum amount, no payment for Covered Services and supplies may be imposed on any Member. Your payments for services or supplies that this plan does not cover will not be applied to the OOPM amount.

|                  |          |
|------------------|----------|
| OOPM, per Member | \$12,000 |
| OOPM, per Family | \$24,000 |

- If a Member pays cost share amounts for Covered Services and supplies in a Calendar Year that equal the OOPM amount shown above for a Member, no further payment is required for that Member for the rest of the Calendar Year.
- Once an individual Member in a Family satisfies the individual OOPM, the remaining enrolled Family Members must continue to pay cost share and the Calendar Year Deductibles until either (a) the aggregate of such Copayments and Deductibles paid by the Family reaches the Family OOPM or (b) each enrolled Family Member individually satisfies the individual OOPM.
- If amounts for Covered Services and supplies paid for all enrolled Members equal the OOPM amount shown for a Family, no further payment is required from any enrolled Member of that Family for the rest of the Calendar Year for those services. (NOTE: For the Family OOPM to apply, all Family Members must be enrolled under a single Subscriber. Family Members enrolled as separate Subscribers are each subject to the one Member OOPM.)
- Only amounts that are applied to the individual Member's OOPM amount may be applied to the Family's OOPM amount. Any amount You pay for Covered Services for Yourself that would otherwise apply to Your individual OOPM but exceeds the above stated OOPM amount for one Member will be refunded to You by IEHP and will not apply toward Your Family’s OOPM. Individual members cannot give more than their individual OOPM amount to the Family OOPM.

- You will be notified by us when You have reached Your OOPM amount for the Calendar Year. You can also get an update on Your OOPM accumulation by visiting IEHP's website at [www.iehp.org](http://www.iehp.org) or by calling the Member Services at the phone number on Your ID card. Please keep a copy of all receipts and canceled checks for costs for Covered Services and supplies as proof of payments made.

#### **Emergency or Urgent Care in an Emergency Room or Urgent Care Facility**

| <b>Benefit</b>                 | <b>Member Pays</b>                                                                                                                                                                                                                 |
|--------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Emergency room facility        | 0% Coinsurance /visit subject to deductible                                                                                                                                                                                        |
| Emergency room physician       | 0% Coinsurance subject to deductible                                                                                                                                                                                               |
| Urgent care center or facility | 0% Coinsurance/visit not subject to deductible for first 3 non-preventive office visits, combined with primary care, urgent care or BH/SUD office visits.<br><br>0% Coinsurance/visit subject to deductible for subsequent visits. |

#### **Copayment Exceptions:**

- If You are admitted to a Hospital as an inpatient directly from the emergency room, the emergency room facility Copayment will not apply.
- If You get care from an urgent care center owned and operated by Your Primary Care Physician ("PCP"), the urgent care Copayment will apply.
- For emergency care in an emergency room or urgent care center, You are required to pay only the Copayment amounts required under this plan as described above.
- For Community Emergency and Paramedicine Program services from out-of-network providers, You will pay the same cost share as you would for these services from an in-network program. Services also include mobile integrated health program and triage to alternate destination program. The Alternate Provider cost share will apply for these services.

For urgent care services, you are required to pay the urgent care facility cost share as described and may be required to pay additional cost share for other covered services rendered during the urgent care visit (e.g., laboratory services). Refer to "Ambulance Services" below for emergency medical transportation Copayment.

#### **Ambulance Services – Medical, Mental Health, and Substance Use Disorders**

| <b>Benefit</b>   | <b>Member Pays</b>                              |
|------------------|-------------------------------------------------|
| Ground ambulance | 0% Coinsurance /transport subject to deductible |
| Air ambulance    | 0% Coinsurance /transport subject to deductible |

To learn more about ambulance services coverage, refer to the "Ambulance Services" portions of the "Plan Benefits" section, and the "Exclusions and Limitations" section.

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## Office Visits

| Benefit                                                                                                                                | Member Pays                                                                                                                                                                                                                        |
|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Primary Care Physician ("PCP") office visit                                                                                            | 0% Coinsurance/visit not subject to deductible for first 3 non-preventive office visits, combined with primary care, urgent care or BH/SUD office visits.<br><br>0% Coinsurance/visit subject to deductible for subsequent visits. |
| Other Practitioner (includes nurse practitioners, physician assistants, physical therapists, acupuncture therapists)                   | 0% Coinsurance/visit not subject to deductible for first 3 non-preventive office visits, combined with primary care, urgent care or BH/SUD office visits.<br><br>0% Coinsurance/visit subject to deductible for subsequent visits. |
| Specialist office visit                                                                                                                | 0% Coinsurance/visit subject to deductible                                                                                                                                                                                         |
| Hearing exam for diagnosis or treatment                                                                                                | 0% Coinsurance/visit subject to deductible                                                                                                                                                                                         |
| Physician visit to a Member's home (at the discretion of the Physician in accordance with the rules and criteria established by IEHP)  | 0% Coinsurance/visit subject to deductible                                                                                                                                                                                         |
| Specialist visit to a Member's home (at the discretion of the Physician in accordance with the rules and criteria established by IEHP) | 0% Coinsurance/visit subject to deductible                                                                                                                                                                                         |

- Self-referrals are allowed for obstetrician and gynecological services, and reproductive and sexual health care services. (Refer to "Obstetrician and Gynecologist (OB/GYN) Self-Referral" and "Reproductive and Sexual Health Care Services Self-Referral" portions of the "Plan Benefits" section.)
- Medical care due to rape or sexual assault, including collection of medical evidence, emergency care and follow-up care, within first nine months after initial treatment is covered at no cost.
- The Specialist consultation Copayment applies to services that are performed by a Network Physician who is not Your PCP. When a Specialist is Your PCP, the PCP office visit Copayment will apply to routine office visits to that physician, except as noted below for certain Preventive Care Services. See "Primary Care Physician" in the "Definitions"

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section to learn more about the types of physicians You can choose as Your Primary Care Physician.

### Preventive Care Services

| Benefit                  | Member Pays                                    |
|--------------------------|------------------------------------------------|
| Preventive Care Services | 0% Coinsurance/visit not subject to deductible |

- Covered Services include, but are not limited to, annual preventive physical exams, immunizations, screening and diagnosis of prostate cancer, well-woman exams, preventive services for pregnancy, STD home test kits, other women's preventive services as supported by the Health Resources and Services Administration (HRSA), breast feeding support and supplies and preventive vision and hearing screening exams. Refer to the "Preventive Care Services" portion of the "Plan Benefits" section for details.
- If You get any other Covered Services in addition to Preventive Care Services during the same visit, You will also pay the applicable Copayment for those non-Preventive services.

### Laboratory and Diagnostic Services

| Benefit                                         | Member Pays                                |
|-------------------------------------------------|--------------------------------------------|
| Laboratory services                             | 0% Coinsurance/visit subject to deductible |
| Diagnostic imaging (including x-ray) services   | 0% Coinsurance/visit subject to deductible |
| Advanced imaging (CT, SPECT, MRI, MUGA and PET) | 0% Coinsurance/visit subject to deductible |

### Allergy, Immunizations, and Medical Injections

| Benefit                                                                                                      | Member Pays                                |
|--------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| Allergy testing                                                                                              | 0% Coinsurance/visit subject to deductible |
| Allergy serum                                                                                                | 0% Coinsurance/visit subject to deductible |
| Allergy injection services                                                                                   | 0% Coinsurance/visit subject to deductible |
| Immunizations for occupational purposes or foreign travel                                                    | Not a Covered Benefit                      |
| Medical Injections (excluding injections for Infertility) and office-based injectable medications (per dose) | 0% Coinsurance subject to deductible       |

- Refer to "Preventive Care Services" for Immunizations that are covered under the Preventive Services benefit.
- Refer to "Allergy Testing and Immunotherapy Services" for information on Allergy treatment services.

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## Outpatient Rehabilitation and Habilitation Therapy

| Benefit              | Member Pays                          |
|----------------------|--------------------------------------|
| Physical therapy     | 0% Coinsurance subject to deductible |
| Occupational therapy | 0% Coinsurance subject to deductible |
| Speech therapy       | 0% Coinsurance subject to deductible |
| Pulmonary therapy    | 0% Coinsurance subject to deductible |
| Cardiac therapy      | 0% Coinsurance subject to deductible |
| Habilitation therapy | 0% Coinsurance subject to deductible |

- These services will be covered when Medically Necessary.
- Coverage for physical, occupational and speech rehabilitation and habilitation therapy services is subject to certain conditions as described under “Rehabilitation and Habilitation Therapy” of the “Exclusions and Limitations” section

## Pregnancy and Maternity Services

| Benefit                                                               | Member Pays                                    |
|-----------------------------------------------------------------------|------------------------------------------------|
| Preventive Prenatal and Postpartum care office visits                 | 0% Coinsurance/visit not subject to deductible |
| Non-Preventive Prenatal and Postpartum care office visit              | 0% Coinsurance/visit subject to deductible     |
| Newborn care office visit (birth through 30 days)                     | 0% Coinsurance/visit subject to deductible     |
| Physician visit to the mother or newborn at a Hospital                | 0% Coinsurance subject to deductible           |
| Professional Services for Normal delivery, including Cesarean section | 0% Coinsurance subject to deductible           |
| Other services for Normal delivery, including Cesarean section        | 0% Coinsurance subject to deductible           |
| Genetic testing of fetus                                              | 0% Coinsurance subject to deductible           |
| Circumcision of newborn (birth through 30 days)                       | 0% Coinsurance subject to deductible           |

- Prenatal, postpartum and newborn care that are Preventive Care Services are covered in full. If other non-Preventive Care Services are received during the same office visit, the above cost share will apply for the non-Preventive Care Services. Refer to “Preventive Care Services” and “Pregnancy” under “Plan Benefits.”
- IEHP’s Maternal Health team provides important services, including support for mental health. Part of your covered maternal health benefit includes depression screenings during pregnancy, and another within six weeks postpartum, with more screenings as clinically needed.
- The above cost share amounts apply to the noted professional services only. Care that is rendered in a Hospital or in an outpatient surgery setting is also subject to the applicable

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inpatient and outpatient professional and facility cost share. Refer to “Hospital Visits by Physician,” “Other Professional Services,” “Inpatient Hospital Services” and “Outpatient Facility Services” to determine any additional cost share that may apply.

- Circumcisions for Members age 31 days and older are covered when Medically Necessary under outpatient surgery. Refer to “Other Professional Services” and “Outpatient Facility Services” for applicable cost share. For Hospitals that do not separate charges for inpatient facility and inpatient professional services, the inpatient facility fee applies. Look under the “Inpatient Hospital Services” heading to determine any cost share that may apply.

### Family Planning Professional Services

| Benefit                 | Member Pays                              |
|-------------------------|------------------------------------------|
| Sterilization of female | 0% Coinsurance not subject to deductible |
| Sterilization of male   | 0% Coinsurance not subject to deductible |

- Sterilization of females and women’s contraception methods and counseling, as supported by HRSA guidelines, are covered under “Preventive Care Services” in this section.
- The above cost shares apply to professional services only. Care that is rendered in a Hospital or in an outpatient surgery setting is also subject to the applicable facility cost share. Look under the “Inpatient Hospital Services” and “Outpatient Facility Services” headings to determine any additional cost share that may apply.
- For Hospitals that do not separate charges for inpatient facility and inpatient professional services, the inpatient facility fee applies. Look under the “Inpatient Hospital Services” heading to determine any additional cost share that may apply.

### Other Professional Services

| Benefit                                                                 | Member Pays                              |
|-------------------------------------------------------------------------|------------------------------------------|
| Surgery                                                                 | 0% Coinsurance subject to deductible     |
| Assistance at surgery                                                   | 0% Coinsurance subject to deductible     |
| Hospital visits by Physician                                            | 0% Coinsurance subject to deductible     |
| Administration of anesthetics                                           | 0% Coinsurance subject to deductible     |
| Chemotherapy                                                            | 0% Coinsurance subject to deductible     |
| Radiation therapy                                                       | 0% Coinsurance subject to deductible     |
| Nuclear medicine (use of radioactive materials)                         | 0% Coinsurance subject to deductible     |
| Renal dialysis                                                          | 0% Coinsurance subject to deductible     |
| Organ, tissue, or stem cell transplant                                  | 0% Coinsurance subject to deductible     |
| Infusion therapy in a home, outpatient or office setting                | 0% Coinsurance subject to deductible     |
| Wound Care                                                              | 0% Coinsurance subject to deductible     |
| Patient education for diabetes, weight management and smoking cessation | 0% Coinsurance not subject to deductible |

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- The above cost shares apply to professional services only. Care that is rendered in a Hospital or in an outpatient surgery setting is also subject to the applicable facility cost share. Look under the “Inpatient Hospital Services” and “Outpatient Facility Services” headings to determine any cost share that may apply.
- Surgery includes surgical reconstruction of a breast incident to a mastectomy, including surgery to restore symmetry, also includes prosthesis and treatment of physical complications at all stages of mastectomy, including lymphedema.
- For Hospitals that do not separate charges for inpatient facility and inpatient professional services, the inpatient facility fee applies. Look under the “Inpatient Hospital Services” heading to determine any cost share that may apply.
- Covered health education counseling for diabetes, weight management and smoking cessation, including programs provided online and counseling over the phone, are covered as preventive care and have no cost sharing. However, if other medical services are provided that are not solely for the purpose of covered health education counseling, the related cost share will apply.

### Medical Supplies

| Benefit                                                                                          | Member Pays                          |
|--------------------------------------------------------------------------------------------------|--------------------------------------|
| Durable Medical Equipment, nebulizers, face masks and tubing                                     | 0% Coinsurance subject to deductible |
| Orthotics (such as bracing, supports and casts)                                                  | 0% Coinsurance subject to deductible |
| Diabetic Equipment                                                                               | 0% Coinsurance subject to deductible |
| Corrective Footwear                                                                              | 0% Coinsurance subject to deductible |
| Skin grafts and tissue replacement                                                               | 0% Coinsurance subject to deductible |
| Prostheses (internal or external)                                                                | 0% Coinsurance subject to deductible |
| Cranial Prostheses (Wigs)                                                                        | 0% Coinsurance subject to deductible |
| Blood or blood products, including blood factors not obtained through Prescription Drug benefit. | 0% Coinsurance subject to deductible |

- Breastfeeding devices and supplies, as supported by HRSA guidelines, are covered under “Preventive Care Services”. For more details, please refer to the "Preventive Care Services" provision in the “Plan Benefits” section.
- IEHP covers medically necessary pasteurized donor human milk from a tissue bank licensed by the California Department of Public Health for infants who cannot receive their mother’s breast milk due to medical or physical reasons. This benefit is available for both hospital and at-home use.
- Medically necessary corrective footwear is covered.
- Ostomy and urological supplies are covered items. See “Ostomy and Urological Supplies” portion of “Plan Benefits”.
- Cranial Prostheses (wigs) following chemotherapy and/ or radiation therapy services, burns, or for Members who suffer from alopecia are covered and are subject to one wig per Calendar Year. No other coverage will be provided for wigs. Hair transplantation,

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hair analysis and hairpieces are not covered.

- Drugs for the treatment of hemophilia, including blood factors, are considered self-injectable drugs and covered as a Tier 4 Specialty Drug under the Prescription Drug benefit.

### Home Health Services

| Benefit                   | Member Pays                          |
|---------------------------|--------------------------------------|
| Home Health Care Services | 0% Coinsurance subject to deductible |

- Limited to 100 visits per Calendar Year.
- Coverage includes administration of injectable medications in the home setting. A separate cost for the injectable medication will apply. Please refer to the “Prescription Drug Benefit” section of the EOC for more information.

### Hospice Services

| Benefit      | Member Pays                              |
|--------------|------------------------------------------|
| Hospice Care | 0% Coinsurance not subject to deductible |

### Inpatient Hospital Services

| Benefit                                                                                                         | Member Pays                          |
|-----------------------------------------------------------------------------------------------------------------|--------------------------------------|
| Room and board in a semi-private or private room or special care unit including ancillary (additional) services | 0% Coinsurance subject to deductible |
| Mental Health Physician visit to Hospital, Behavioral Health Facility or Residential Treatment Center           | 0% Coinsurance subject to deductible |
| Inpatient Services at a Hospital, Behavioral Health Facility or Residential Treatment Center                    | 0% Coinsurance subject to deductible |
| Detoxification                                                                                                  | 0% Coinsurance subject to deductible |

- The above Coinsurance applies to facility services only. Care that is rendered in a Hospital is also subject to the professional services cost share. Refer to “Pregnancy and Maternity Services” and “Other Professional Services” headings to determine any additional cost share that may apply.
- The above Coinsurance for inpatient Hospital services or Special Care Unit services is applicable for the hospitalization of an adult, pediatric or newborn Member. For an inpatient stay for the delivery of a newborn, the newborn will not be subject to a separate Coinsurance for inpatient Hospital services unless the newborn Member requires admission to a Special Care Unit or requires a length of stay greater than 2 days for vaginal delivery or 4 days for caesarean section.

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### Outpatient Facility Services

| Benefit                                                                                                        | Member Pays                          |
|----------------------------------------------------------------------------------------------------------------|--------------------------------------|
| Outpatient surgery facility (surgery performed in a hospital outpatient setting or Outpatient Surgical Center) | 0% Coinsurance subject to deductible |
| Outpatient facility services (other than surgery)                                                              | 0% Coinsurance subject to deductible |

- The above Coinsurance applies to outpatient facility services only. Care that is rendered in an outpatient surgery setting is also subject to the professional services cost share. Look under the “Pregnancy and Maternity Services,” “Family Planning” and “Other Professional Services” headings to determine any additional cost share that may apply.
- Other professional services performed in the outpatient department of a hospital, such as a visit to a Physician (office visit), lab and X-ray services, physical therapy, etc. are subject to the same cost share which is required when these services are performed at Your Physician’s office. Look under the headings for the various services such as office visits, rehabilitation, and other professional services to determine any additional cost share that may apply.
- Screening colonoscopy and sigmoidoscopy procedures (for the purposes of colorectal cancer screening) will be covered under the “Preventive Care Services” section above. Diagnostic endoscopic procedures (except screening colonoscopy and sigmoidoscopy), performed in an outpatient facility require the cost share applicable for outpatient facility services (other than surgery).

### Skilled Nursing Facility Services

| Benefit                                                                              | Member Pays                          |
|--------------------------------------------------------------------------------------|--------------------------------------|
| Room and board in a semiprivate or private room with ancillary (additional) services | 0% Coinsurance subject to deductible |

- Skilled Nursing Facility services are limited to 100 days per Calendar Year for each Member.

### Outpatient Mental Health and Substance Use Disorder Services

| Benefit                                                                                                                                                                     | Member Pays                                                                                                                                                                                                                        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Outpatient office visit/professional consultation (psychological evaluation or therapeutic session in an office setting, medication management and drug therapy monitoring) | 0% Coinsurance/visit not subject to deductible for first 3 non-preventive office visits, combined with primary care, urgent care or BH/SUD office visits.<br><br>0% Coinsurance/visit subject to deductible for subsequent visits. |
| Outpatient group therapy session                                                                                                                                            | 0% Coinsurance subject to deductible                                                                                                                                                                                               |

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| <b>Benefit</b>                                                                                                                                                                                                                                                 | <b>Member Pays</b>                                                                                                                                                                                                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Outpatient services other than an office visit/professional consultation (psychological and neuropsychological testing, other outpatient procedures, outpatient detoxification, intensive outpatient care program, day treatment and partial hospitalization). | 0% Coinsurance/visit not subject to deductible for first 3 non-preventive office visits, combined with primary care, urgent care or BH/SUD office visits.<br><br>0% Coinsurance/visit subject to deductible for subsequent visits. |
| Mental Health Professional visit to a Member's home                                                                                                                                                                                                            | 0% Coinsurance subject to deductible                                                                                                                                                                                               |

- Each group therapy session counts as one half of a private office visit for each Member participating in the session.
- Inpatient visits by Network Mental Health Professionals other than physicians are included in the Inpatient Services facility fee.
- If two or more Members in the same Family attend the same outpatient treatment session, only one Copayment will be applied.
- Coverage includes services obtained from the 988 or 988lifeline.org crisis hotline. Cost share for any out-of-network services provided by a 988 center/mobile crisis team or other Behavioral Health crisis services will be the same as in network cost shares above. You are not liable for any amounts beyond in-network outpatient services listed. Contact IEHP if you receive any billed amounts for 988 services beyond cost sharing. You may also contact the California Department of Managed Health Care at 1-888-466-2219 (TTY 1-877-688-9891 or 711).
- This Plan includes coverage for Pediatric Autoimmune Neuropsychiatric Disorder Associated with Streptococcal Infections (PANDAS) and Pediatric Acute-onset Neuropsychiatric Syndrome (PANS). For more details, please refer to the "Mental Health and Substance Use Disorder" provision in the "Plan Benefits" section.

### **Prescription Drugs**

| <b>Retail Pharmacy Benefit<br/>(up to a 30-day supply)</b>                | <b>Member Pays</b>                       |
|---------------------------------------------------------------------------|------------------------------------------|
| Tier 1 Drugs (most Generic Drugs and low cost preferred Brand Name Drugs) | 0% Coinsurance subject to deductible     |
| Tier 2 Drugs (non-preferred generic and preferred Brand Name Drugs)       | 0% Coinsurance subject to deductible     |
| Tier 3 Drugs (non-preferred Brand Name Drugs)                             | 0% Coinsurance subject to deductible     |
| Tier 4 (Specialty Drugs)                                                  | 0% Coinsurance subject to deductible     |
| Preventive drugs and Essential Health Benefit drugs                       | 0% Coinsurance not subject to deductible |

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| <b>Mail-Order Pharmacy Benefit for Maintenance Formulary Drugs (up to a 100-day supply)</b> | <b>Member Pays</b>                       |
|---------------------------------------------------------------------------------------------|------------------------------------------|
| Tier 1 Drugs (most Generic Drugs and low cost preferred Brand Name Drugs)                   | 0% Coinsurance subject to deductible     |
| Tier 2 Drugs (non-preferred generic and preferred Brand Name Drugs)                         | 0% Coinsurance subject to deductible     |
| Tier 3 Drugs (non-preferred Brand Name Drugs)                                               | 0% Coinsurance subject to deductible     |
| Preventive drugs and Essential Health Benefit drugs                                         | 0% Coinsurance not subject to deductible |

- Copayments above apply to formulary drugs. Non-formulary drugs are covered as an exception and Tier 3 Copayments will apply.
- You will be charged a cost share per Prescription Drug. If the pharmacy's or mail order administrator's retail price is less than the applicable cost share, the Member will only pay the pharmacy's retail price or the mail order administrator's retail price. You will pay the lesser of:
  - The pharmacy benefit Copayment or coinsurance as described above; or
  - The pharmacy's retail price; or
  - 50 percent of IEHP's cost of the Prescription Drug; or
  - \$250 for oral oncology drugs
- Your financial responsibility for covered Prescription Drugs varies by the type of drug dispensed. For a complete description of Prescription Drug benefits, exclusions and limitations, please refer to the "Prescription Drugs" portion of the "Plan Benefits" and the "Exclusions and Limitations" sections.
- Coinsurance will be based on IEHP's contracted pharmacy rate.
- Regardless of prescription drug tier, Generic Drugs will be dispensed when a Generic Drug equivalent is available. IEHP will cover Brand Name drugs, including Specialty Drugs, that have generic equivalents only when the Brand Name Drug is Medically Necessary and the Physician obtains Prior Authorization from IEHP. If there is a generic equivalent to a brand name drug, You will pay the lowest cost sharing that would be applied for the brand name drug, whether or not both the generic equivalent and the brand name drug are on the formulary.
- Prior Authorization may be required. Refer to the "Prescription Drugs" portion of the "Plan Benefits" section for a description of Prior Authorization requirements or visit our website at [www.iehp.org](http://www.iehp.org) to get a list of drugs that require Prior Authorization.
- Specialty drugs may be required through a specialty pharmacy vendor. The Tier 4 Specialty drug Copayments will include non-formulary Specialty drugs that are covered as an exception.

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- Orally administered anti-cancer drugs will have a Copayment maximum of \$250 for an individual prescription of up to a 30-day supply and shall be provided consistent with the appropriate standard of care for that drug.

### **Pediatric Vision Services**

| <b>Benefit</b>                                                 | <b>Member Pays</b>                       |
|----------------------------------------------------------------|------------------------------------------|
| Routine eye exam with dilation                                 | 0% Coinsurance not subject to deductible |
| Exam for Contact Lenses (lens fit and follow-up)               | 0% Coinsurance subject to deductible     |
| Standard Frames and lenses (one pair every 12 months)          | 0% Coinsurance subject to deductible     |
| Standard and Premium Contact lenses in lieu of eyeglass lenses | 0% Coinsurance subject to deductible     |
| Low vision testing and equipment (exam every 5 years)          | 0% Coinsurance subject to deductible     |

- Pediatric vision services are covered until the last day of the month in which the Member turns nineteen years of age.
- All Covered Services must be provided by an IEHP Network Vision Provider. Your Network Provider will order your materials from a network lens manufacturer. Frames and lenses not ordered from a Network Provider are not covered. Refer to the “Pediatric Vision Services” portion of “Exclusions and Limitations” for limitation on covered pediatric vision services.
- Limited one complete vision exam once every calendar year.
- Exam for contact lenses is in addition to the Member’s vision exam. There is no additional Copayment for up to two contact lens follow-up visits after the initial fitting exam.
- Benefits may not be combined with any discounts, promotional offerings or other group benefit plans. Allowances are one time use benefits. No remaining balance.
- Coverage includes standard plastic or glass eyeglass lenses (single vision, bifocal, trifocal, lenticular) and standard lens enhancements (polycarbonate impact-resistant, UV coating, scratch resistant, and progressive lenses).
- Standard frames or standard/premium contact lenses have a maximum benefit allowance of \$150. You are responsible for costs above \$150.
- Standard contact lens includes hard or soft, spherical and daily wear contact lenses. Premium contact lens includes toric, bifocal, multifocal, cosmetic color, post-surgical and gas permeable contact lenses; there is a maximum benefit allowance of \$60 for premium contact lenses.
- One low vision device is covered per Calendar Year.

### **Pediatric Dental Services**

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**Have questions?** Contact IEHP Member Services at 1-855-433-IEHP (4347) (TTY 711), Monday-Friday 8am-6pm PST. Visit us online at [iehpo.org](http://iehpo.org).

| <b>Benefit</b>                                                                                                                                            | <b>Member Pays</b>                                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|
| Diagnostic and Preventive Services – Oral exam, preventive cleaning and x-rays, sealants per tooth, topical fluoride application, fixed space maintainers | 0% Coinsurance not subject to deductible                               |
| Basic Services – restorative procedures, periodontal maintenance services                                                                                 | Refer to Dental Summary of Benefits and 2027 Dental Copayment Schedule |
| Major Services – crowns, casts, endodontics, periodontics other than maintenance, prosthodontics, oral surgery                                            | Refer to Dental Summary of Benefits and 2027 Dental Copayment Schedule |
| Child Orthodontics – medically necessary orthodontics                                                                                                     | \$1,000 Copayment not subject to deductible                            |

- Pediatric dental services are covered until the last day of the month in which the Member turns nineteen years of age.
- All Covered Services must be provided by an IEHP Network Dental Provider. Refer to the “Dental Summary of Benefits” for detailed benefit information and limitations on covered pediatric dental services.
- If You have purchased a separate, supplemental pediatric dental benefit plan, pediatric dental benefits covered under this plan will be paid first, with the supplemental pediatric dental benefit plan covering non-Covered Services and/or cost sharing as described in Your supplemental pediatric dental benefit plan coverage document.
- A Network Dental Provider may charge You his or her usual and customary rate for dental services that are not Covered Services under this plan. Before rendering these services, the dentist should disclose the services to be provided and the estimated cost of each service.

### **Acupuncture Services**

| <b>Benefit</b>        | <b>Member Pays</b>                   |
|-----------------------|--------------------------------------|
| New patient exam      | 0% Coinsurance subject to deductible |
| Each subsequent visit | 0% Coinsurance subject to deductible |
| Re-exam visit         | 0% Coinsurance subject to deductible |
| Second opinion        | 0% Coinsurance subject to deductible |

- IEHP contracts with American Specialty Health Plans of California, Inc. (“ASH Plans”) to provide acupuncture benefits. You can select a Network Acupuncturist from the ASH Plans Contracted Acupuncturist Directory.
- If the re-evaluation occurs during a subsequent visit, only one Copayment will be required.

Acupuncture Services, typically provided only for the treatment of nausea or as part of a comprehensive pain management program for the treatment of chronic pain, are covered when Medically Necessary.

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