FirstChoice℠ Next
A Product of Select Health of South Carolina, Inc.

# Schedule of Benefits

## First Choice Next Silver Essential - NA0

Benefit period: From 01/01/2027 through 12/31/2027 Calendar Year.

**This Schedule of Benefits outlines services that may be covered under your health benefit plan. Select Health of South Carolina, Inc. is a Health Maintenance Organization (HMO). Please refer to the Evidence of Coverage (EOC) document for more details on covered health services and important limitations. Your EOC also describes preventive services covered with no cost sharing. As a member, you are responsible for the deductible, copayments, and coinsurance for eligible services. For services that require prior authorization, network providers must obtain authorization from us prior to providing a service or supply to a member. You should confirm with your provider that they have received prior authorization for a covered service prior to your treatment.**

Insured's Name:_____

Policy Number:_____

# About your Schedule of Benefits

This Schedule of Benefits outlines services that may be covered under your health benefit plan. Please refer to the Evidence of Coverage (EOC) document for more details on covered health services and important limitations. Your EOC also describes preventive services covered with no cost-sharing. As a member, you are responsible for the deductible, copayments, and coinsurance for eligible services.

## Coinsurance

A percentage of the allowed amount you are required to pay for covered health services and prescription drugs, for example 20%. A copayment is not a coinsurance.

## Copayment

A specific dollar amount you may be required to pay as your share of the allowed amount for covered health services or prescription drugs you receive. A copayment is a set amount, rather than a percentage. For example, you might pay $10 or $20 for a doctor's visit or prescription drug. A copayment is not a coinsurance.

## Deductible

The amount you must pay for covered health services or prescription drugs each year before the health benefit plan begins to pay.

## Limitations and Exclusions

Some benefit limitations and exclusions are outlined on p. 3-7 below. Please review your EOC and other policy documents. These give a full description of services and items that are limited or not covered by your health benefit plan.

## Out-of-Pocket Maximum

The most that you pay out-of-pocket during the calendar year for in-network covered health services. It includes deductibles and any cost-sharing amounts the member has paid. Amounts you pay for premiums do not count toward the out-of-pocket maximum amount.

## Quantity Limits

A tool to limit the use of selected drugs for quality, safety, or utilization reasons. Drugs may be limited by the amount that we cover per prescription or for a defined period of time.

## Prior Authorization

Approval in advance to get services or certain drugs that may or may not be on our formulary. Some in-network medical services are covered only if your doctor or other in-network provider gets prior authorization from your health benefit plan.

**Note:**

First Choice Next plans do not offer embedded pediatric dental coverage as there are stand-alone pediatric dental plans available in the exchange for purchase. First Choice Next will inform consumers of the availability of stand-alone pediatric dental plans during the plan selection and enrollment process.

# Your Deductible and Out-of-Pocket Maximum

This Benefit Overview describes your coverage and Cost Sharing Amounts, including Deductible and Out-of-Pocket Maximum, under this plan.

| General Cost Share & Features | In Network | Out of Network |
|---|---|---|
| **Deductible:**<br>- Per Calendar Year<br>- Medical and Drug Combined<br>- Some services do not apply to the deductible, as indicated below. | $0/Individual<br>$0/Family | Not Covered |
| **Out-of-Pocket Maximum:**<br>- Per Calendar Year<br>- Medical and Drug Combined | $0/Individual<br>$0/Family | Not Covered |

If you are the subscriber, and the only member covered under your health benefit plan, the individual out-of-pocket maximum amount applies. If you have other family members on your plan, the family out-of-pocket maximum amount applies. The plan has an embedded individual out-of-pocket maximum within the family out-of-pocket maximum. No one member can contribute more than their individual out-of-pocket maximum amount to the family out-of-pocket maximum. Copayment or coinsurance amounts a member pays for services shown as covered without an out-of-pocket maximum will not count toward meeting the individual or family out-of-pocket maximum.

# Benefit Details

The following table provides basic information about your benefits under this plan.

| Benefit | In Network | Out of Network |
|---|---|---|
| **Primary & Specialist Office Visits** | | |
| Primary Care Visit to Treat an Injury or Illness | No Charge | Not Covered |
| Specialist Visit | No Charge | Not Covered |
| Other Practitioner Office Visit (Nurse, Physician Assistant) | No Charge | Not Covered |
| Routine Foot Care | No Charge | Not Covered |
| Virtual Care 24/7<br>*Virtual Care visits offered through First Choice Next Virtual Care 24/7 are covered at No Charge; your deductible does not apply. Otherwise, virtual care visits are subject to the same cost sharing responsibilities as office visits.* | No Charge | Not Covered |
| **Preventive Care** | | |
| Nutritional Counseling | No Charge | Not Covered |
| Preventive Care/Screening/Immunization | No Charge | Not Covered |
| Well Baby Visits and Care | No Charge | Not Covered |
| **Therapy** | | |
| Chiropractic Care†<br>*Up to 30 visits per benefit period* | No Charge | Not Covered |

| Benefit | In Network | Out of Network |
|---|---|---|
| Habilitation Services† | No Charge | Not Covered |
| Outpatient Rehabilitation Services† | No Charge | Not Covered |
| Rehabilitative Occupational and Rehabilitative Physical Therapy†<br>*30 visits per benefit period* | No Charge | Not Covered |
| Rehabilitative Speech Therapy†<br>*30 visits per benefit period* | No Charge | Not Covered |
| Infusion Therapy† | No Charge | Not Covered |
| Chemotherapy† | No Charge | Not Covered |
| Radiation | No Charge | Not Covered |
| **Diagnostic & Imaging** | | |
| Imaging (CT/PET Scans, MRIs)† | No Charge | Not Covered |
| Laboratory Outpatient and Professional Services† | No Charge | Not Covered |
| X-rays and Diagnostic Imaging | No Charge | Not Covered |
| **Outpatient Care** | | |
| Mental/Behavioral Health Office Visits | No Charge | Not Covered |
| Mental/Behavioral Health Outpatient Services† | No Charge | Not Covered |
| Outpatient Facility Fee (e.g., Ambulatory Surgery Center)† | No Charge | Not Covered |
| Outpatient Surgery Physician/Surgical Services† | No Charge | Not Covered |
| Substance Abuse Disorder Office Visits | No Charge | Not Covered |
| Substance Abuse Disorder Outpatient Services† | No Charge | Not Covered |
| **Inpatient Care** | | |
| Childbirth/Delivery Facility Services† | No Charge | Not Covered |
| Coronary Artery Bypass Graft† | No Charge | Not Covered |
| Inpatient Hospital Services (e.g., Hospital Stay)† | No Charge | Not Covered |
| Inpatient Physician and Surgical Services† | No Charge | Not Covered |
| Mental/Behavioral Health Inpatient Services† | No Charge | Not Covered |
| Skilled Nursing Facility†<br>*60 days per benefit period* | No Charge | Not Covered |
| Substance Abuse Disorder Inpatient Services† | No Charge | Not Covered |
| **Hospice Care** | | |
| Hospice Services†<br>*6 months per episode* | No Charge | Not Covered |

| Benefit | In Network | Out of Network |
|---|---|---|
| **Home Health Care, Nursing Home Care, and Private Duty Nursing** | | |
| Home Health Care Services†<br>*60 visits per benefit period* | No Charge | Not Covered |
| Long-Term/Custodial Nursing Home Care | Not Covered | Not Covered |
| Private-Duty Nursing | Not Covered | Not Covered |
| **Urgent Care** | | |
| Urgent Care Centers or Facilities | No Charge | |
| **Emergency Care/Ambulance** | | |
| Emergency Room Services | No Charge | |
| Emergency Transportation/Ambulance | No Charge | |
| **Durable Medical Equipment and Devices** | | |
| Durable Medical Equipment† | No Charge | Not Covered |
| Prosthetic Devices† | No Charge | Not Covered |
| **Dental Care** | | |
| Accidental Dental† | No Charge | Not Covered |
| Basic Dental Care – Child | Not Covered | Not Covered |
| Basic Dental Care – Adult | Not Covered | Not Covered |
| Dental Check-Up for Children | Not Covered | Not Covered |
| Major Dental Care – Child | Not Covered | Not Covered |
| Major Dental Care – Adult | Not Covered | Not Covered |
| Orthodontia – Child | Not Covered | Not Covered |
| Orthodontia – Adult | Not Covered | Not Covered |
| Routine Dental Services (Adult) | Not Covered | Not Covered |
| **Pediatric Vision Services**<br>**Covered through the last day of the month in which a child turns 19** | | |
| Contact Lenses for Children<br>*1 pair of children's eye glasses (with standard frames and lenses) or contact lenses per benefit period* | No Charge | Not Covered |
| Eye Glasses for Children<br>*1 pair of children's eye glasses (with standard frames and lenses) or contact lenses per benefit period* | No Charge | Not Covered |
| Low Vision Exams and Aids for Children†<br>*1 exam per 5 years* | No Charge | Not Covered |
| Routine Eye Exam for Children<br>*1 exam per benefit period* | No Charge | Not Covered |

| Benefit | In Network | Out of Network |
|---|---|---|
| **Additional Services** | | |
| Abortion for Which Public Funding is Prohibited | Not Covered | Not Covered |
| Acupuncture | Not Covered | Not Covered |
| Allergy Testing | No Charge | Not Covered |
| Bariatric Surgery | Not Covered | Not Covered |
| Cardiac Rehabilitation†<br>*30 visits per benefit period* | No Charge | Not Covered |
| Congenital Anomaly, including Cleft Lip/Palate† | No Charge | Not Covered |
| Cosmetic Surgery | Not Covered | Not Covered |
| Diabetes Education | No Charge | Not Covered |
| Diabetes Supplies† | No Charge | Not Covered |
| Dialysis | No Charge | Not Covered |
| Doula<br>*1500 dollars per pregnancy* | No Charge | Not Covered |
| Hearing Aids | Not Covered | Not Covered |
| Infertility Treatment | Not Covered | Not Covered |
| Mastectomy† | No Charge | Not Covered |
| Routine Prenatal and Postnatal Care | No Charge | Not Covered |
| Pulmonary Rehabilitation†<br>*36 treatments per benefit period* | No Charge | Not Covered |
| Reconstructive Surgery† | No Charge | Not Covered |
| Routine Eye Exam (Adult) | Not Covered | Not Covered |
| Transplant† | No Charge | Not Covered |
| Treatment for Temporomandibular Joint Disorders | Not Covered | Not Covered |
| Weight Loss Programs | Not Covered | Not Covered |

† Prior authorization may be required

# Prescription Drugs

**Prescription Deductible and Out-of-Pocket Maximum (OOPM)**

| Prescription Cost Share & Features | In Network | Out of Network |
|---|---|---|
| Deductible<br>(Integrated with Medical Deductible) | $0/Individual<br>$0/Family | Not Covered |
| Out of Pocket Maximum<br>(Integrated with Medical Out of Pocket Maximum) | $0/Individual<br>$0/Family | Not Covered |

| Retail Pharmacy (per 30 day supply) | | |
|---|---|---|
| **Tier** | **In Network** | **Out of Network** |
| Preferred Generic Drugs (Tier 1a) | No Charge | Not Covered |
| Non-Preferred Generic Drugs (Tier 1b) | No Charge | Not Covered |
| Preferred Brand Drugs (Tier 2) | No Charge | Not Covered |
| Non-Preferred Brand and Non-Preferred (High Cost) Generic Drugs (Tier 3) | No Charge | Not Covered |
| Specialty Drugs (Tier 4a) | No Charge | Not Covered |
| Non-Preferred Specialty Drugs (Tier 4b) | No Charge | Not Covered |

Prescription Drug Notes:

1. Covers up to a 30-day supply for retail prescriptions; 31–90 day supply for mail order prescriptions.
2. Cost-share shown is per retail prescription per 30-day supply. Mail order cost-share is 2.5 times retail cost.
3. Prior authorization / step therapy may be required.
4. Certain off-label uses of cancer drugs will be covered in accordance with state law.

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First Choice Next complies with applicable federal civil rights laws and does not discriminate on the basis of race; color; national origin; age; disability; or sex, including sex characteristics, including intersex traits, pregnancy or related conditions, sexual orientation, gender identity, and sex stereotypes consistent with the scope of sex discrimination described at 45 CFR § 92.101(a)(2). First Choice Next does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex. First Choice Next provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats. If you need these services, contact the Member Services number on the back of your card. If you believe that First Choice Next has failed to provide these services or discriminated in another way, you can file a grievance with First Choice Next, Attention: Member Grievances, P.O. Box 7430, London, KY 40742-7430, fax: **1-833-726-9329** or email **acaexchangegrievance@amerihealthcaritas.com**.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at **https://ocrportal.hhs.gov/ocr/portal/lobby.jsf** or by mail at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, phone: **1-800-368-1019 (TTY 1-800-537-7697)**. Complaint forms are available at **https://www.hhs.gov/sites/default/files/ocr-cr-complaint-form-package.pdf**.

## We speak your language

We provide free language services and information to people whose primary language is not English. To talk to an interpreter, call the Member Services number on the back of your card.

Ofrecemos servicios lingüísticos e información sin cargo a las personas cuya lengua materna no es el inglés. Para hablar con un intérprete, llame al número de Servicios al Miembro que figura en el dorso de su tarjeta.

我们为母语非英语的人士提供免费的语言服务及信息。如需与翻译交谈，请拨打您的会员卡背面的会员服务部电话。

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Nous fournissons gratuitement des services linguistiques et des informations à ceux dont la langue principale n'est pas l'anglais. Pour communiquer avec un interprète, appelez l'équipe service aux adhérents au numéro indiqué au dos de votre carte.

Prestamos informações e serviços linguísticos gratuitos a pessoas cujo idioma principal não é o inglês. Para falar com um intérprete, ligue para o número de atendimento ao beneficiário indicado no verso do seu cartão.

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