

# Teachers' Choice Health Plan (TCHP) Benefits

Teachers' Choice Health Plan (TCHP) members may choose any physician or hospital for medical services; however, when receiving services from a TCHP in-network provider, members receive enhanced benefits, resulting in lower out-of-pocket costs. TCHP has a nationwide network of providers through Aetna PPO. Benefits are outlined in the plan's Summary Plan Document (SPD). It is the member's responsibility to know and follow the specific requirements of the TCHP. For a copy of the SPD, contact the plan administrator (see page 8).

Plan Year Deductible	
In-Network Individual \$500 per enrollee	Out-of-Network Individual \$500 per enrollee

Out-of-Pocket Maximum Limits			
In-Network Individual \$1,200	In-Network Family \$2,750	Out-of-Network Individual \$4,400	Out-of-Network Family \$8,800

Hospital Services ( <i>Percentages listed represent how much is covered by the plan</i> )		
	In-Network	Out-of-Network*
Emergency Room Services	\$400 per visit; Deductible applies	\$400 per visit; Deductible applies
Inpatient Hospitalization	80% covered; Deductible applies after \$200 per admission	60% of allowable charges; Deductible applies after \$400 per admission
Inpatient Alcohol and Substance Abuse	80% covered; Deductible applies after \$200 per admission	60% of allowable charges; Deductible applies after \$400 per admission
Inpatient Psychiatric Admission	80% covered; Deductible applies after \$200 per admission	60% of allowable charges; Deductible applies after \$400 per admission
Outpatient Surgery	80% covered; Deductible applies	60% of allowable charges; Deductible applies
Skilled Nursing Facility	80% covered; Deductible applies	60% of allowable charges; Deductible applies
Diagnostic Lab and X-ray	80% covered; Deductible applies	60% of allowable charges; Deductible applies

Transplant Services	
Organ and Tissue Transplants	80% after \$200 transplant deductible, limited to network transplant facilities as determined by plan administrator. Not covered for out-of-network. Benefits not available unless approved by Notification Administrator. To assure coverage, contact Aetna prior to beginning evaluation services.

Professional and Other Services		
	In-Network	Out-of-Network*
Preventive Care/Well-Baby/Immunizations	100% covered	60% covered; Deductible applies
Physician Office Visit	80% covered; Deductible applies	60% covered; Deductible applies
Specialist Office Visit	80% covered; Deductible applies	60% covered; Deductible applies
Telemedicine	\$10 copayment; Deductible applies	Does Not Apply
Outpatient Psychiatric and Substance Abuse	80% covered; Deductible applies	60% covered; Deductible applies
Durable Medical Equipment	80% covered; Deductible applies	60% covered; Deductible applies
Home Health Care	80% covered; Deductible applies	60% covered; Deductible applies

Prescription Drugs			
Preventive Prescription Drugs – \$0   Out-of-Pocket Maximum – \$1,500			
TCHP applies 20% coinsurance to the retail cost of the drug not to exceed the maximum copayment or be less than the minimum copayment.			

	Tier I	Tier II	Tier III
Copayments (30-day supply)	Greater of 20% or \$7	Greater of 20% or \$14	Greater of 20% or \$28
Copayments (90-day supply)	Greater of 20% or \$14	Greater of 20% or \$28	Greater of 20% or \$56
Maintenance Choice (90-day supply)**	Greater of 10% or \$14	Greater of 10% or \$28	Greater of 10% or \$56

\* Using out-of-network services may significantly increase your out-of-pocket expense. Amounts over the plan's allowable charges do not count toward your plan year out-of-pocket maximum; this varies by plan and geographic region.  
 \*\* Medications received at CVS Caremark® Pharmacy or through CVS Caremark® Mail Service Pharmacy.