



# HDP Select

## Benefit Booklet

Plan year effective: July 1, 2024



## Welcome

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Thank you for choosing CommunityCare as your health insurance plan. Our goal is to provide you with the highest level of service possible. We are also committed to offering you providers in our networks who deliver high quality care and services.

### Questions?

#### Phone

Customer Service (918) 594-5201 or  
(800) 777-4890

MedalistRX (855) 633-2579

#### Email

[ccare@ccok.com](mailto:ccare@ccok.com)

#### Online

Visit our website at [fop.ccok.com](http://fop.ccok.com) to register for a secure login to access the following resources through Member Connection:

- Access visits and claims history
- View your Explanation of Benefits statements (EOB) online
- View your deductible and out-of-pocket summary
- Provider, facility and pharmacy searches
- Formulary drug search
- Member handbook and benefit materials
- Print temporary member ID cards
- Order replacement ID cards
- Popular forms & resources
- Mail order prescription drug program information
- Wellness resources and more



## Save Paper

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### Paperless Explanation of Benefits (EOB) statements

CommunityCare offers you electronic paperless EOBs. Once you register for Member Connection secure portal access, you will be prompted to "Go Paperless." If you choose this option, you will receive an email when you have an EOB ready to view in Member Connection.

## How to Find a Physician Online

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- Go to [fop.ccok.com](http://fop.ccok.com).
- Select "Benefit Details" from the top menu.
- Select your plan.
- Select the "Network" link - it will be the sixth from the top.

## 24-Hour Nurse Line

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- A free, 24-hour nurse staffed information line is available for CommunityCare members
- You may speak to a registered nurse who can recommend a proper course of treatment for medical conditions or problems

Call the 24-hour nurse line at (800) 777-4890.

## Wellness Resources

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CommunityCare offers online tools and resources to help with your health and wellness goals available at [fop.ccok.com/health-and-wellness](http://fop.ccok.com/health-and-wellness):

- Take the free General Health Assessment to evaluate your overall health and wellness. The General Health Assessment is a health and lifestyle questionnaire that takes less than 30 minutes to complete.
- Check out the health encyclopedia, symptom checker, wellness calculators and more.



## Coordination Of Benefits

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What does “Coordination of Benefits” (COB) mean?

Your CommunityCare health plan has a COB provision. This provision applies when **you or your dependents are covered for benefits under more than one health plan.**

It is the responsibility of our members to advise us of their participation in any other health plan. CommunityCare will request information from you about other health coverage during your initial enrollment and then annually at your group’s renewal.

If a response is not received within the required timeframe, CommunityCare may hold payment of your claims until we can confirm the possibility of dual coverage for yourself or your covered dependent. Please be sure to respond to the COB request in a timely manner to avoid any disruption in your claims payment.

The COB form can be found on the CommunityCare website: [fop.ccok.com/forms](http://fop.ccok.com/forms).

You can return the form by mail or by calling Customer Service at (918) 594-5201 or (800) 777-4890.



### **No Referrals!**

CommunityCare members may set up an appointment with specialty care physicians in their network **without a referral** from their primary care physician (PCP).

### **Emergency Care**

If an emergency threatens life or limb, go immediately to the nearest emergency room. If you receive out-of-network emergency care services, you may want to contact your PCP to coordinate any follow-up care.

### **Urgent Care**

You might need urgent care if your illness or injury is severe enough to need treatment within 24 hours. If you receive out-of-network urgent care services, you may want to contact your PCP to coordinate any follow-up care.

### **Preventive Care**

Preventive care services, including an annual physical, annual well woman exam and an annual vision screening, are covered benefits.



## Oakwood Springs Hospital

13101 Memorial Springs Court  
Oklahoma City, OK 73114

### Help for Heroes Program

1. Oakwood Springs is an in-network provider with CommunityCare. Contact CommunityCare Behavioral Health Services Department at 918-594-5262, Option 1 to verify your benefit coverage.
2. Treatment first begins with a confidential assessment by a qualified mental health professional at Oakwood Springs Hospital. An order or referral from your primary care physician is not required.
3. Through the confidential assessment process, the qualified mental health professional will determine medical necessity and appropriate treatment/level of care. If inpatient admission determination is made, Oakwood Springs Hospital will contact CommunityCare and request a pre-certification/preauthorization for the admission and treatment.
4. To schedule your confidential assessment, call or fax the phone numbers below.

First Responders  
Phone: 405-438-3000  
Fax: 405-534-5222

5. Benefit Coverage.
  - Coverage for officers and retired officers will be paid at 100% by the Trust for Inpatient Treatment. This means that you may access this program with \$0 cost share. Outpatient Treatment is available at normal plan benefits.
  - This program is also available for dependents; however, the normal plan benefits apply. Please consult your benefit guide for plan benefits or contact CCOK at the above number. Identify yourself as a dependent. If you happen to be a dependent who is also a sworn TPD officer or retired officer, please advise CCOK and your benefits will be paid at 100%.



## Transformations Treatment Center

14000 S Military Trail, Suite 204A, Delray Beach, FL 33484

### Help For Our Heroes Program

1. The Help For Our Heroes Program at Transformations Treatment Center is an in-network provider with CommunityCare. **Contact CommunityCare Behavioral Health Services Department at 800-777-4890 opt 1, or visit [www.ccok.com/members](http://www.ccok.com/members) to verify your benefit coverage.**
2. Treatment first begins with a confidential assessment by a qualified mental health professional at Transformations Treatment Center. An order or referral from your primary care physician is not required.
3. Through the confidential assessment process, the qualified mental health professional will determine medical necessity and appropriate treatment/level of care. If inpatient admission determination is made, Transformations Treatment Center will contact CommunityCare and request a precertification/preauthorization for the admission and treatment.
4. To schedule your confidential assessment, **contact the admissions department (561) 894-7013.**
5. **Benefit Coverage:**
  - Coverage for officers and retired officers will be paid at 100% by the Trust. This means that you may access this program with \$0 costshare.
  - This program is also available for dependants; however, the normal plan benefits apply. Please consult your benefits guide for plan benefits or contact CCOK. Identify yourself as a dependent. If you happen to be a dependent who is also a sworn TPD officer or retired officer, please advise CCOK and your benefits will be paid at 100%.
6. **Customer Service:** Should you have any questions regarding the Help For Our Heroes Program at Transformations Treatment Center, you may contact Adam Mogul directly to discuss.



**Sgt. Adam Mogul (Ret.)**  
 NATIONAL CLIENT SERVICES REP  
 Admissions: (888) 722-0263  
 Cell: (732) 330-8801  
 Email: [adam.mogul@uphealthinc.com](mailto:adam.mogul@uphealthinc.com)  
[www.helpforourheroes.com](http://www.helpforourheroes.com)



\*One admission per calendar year will be paid at 100 percent for Officers and Retired Officers. Subsequent visits will be paid at regular plan benefits subject to deductible and coinsurance.



**When you're  
not at  
your best,  
we will be.**

**MEDWISE URGENT CARE - CORE SERVICES**



**INJURIES • ILLNESSES • INFECTIONS**

MedWise Urgent Care treats a variety of conditions for all ages including: skin conditions, allergies, colds, flu, cuts, wounds, and broken bones.



**X-RAYS • TESTING ( COVID-19 • FLU • STREP • RSV • AND MORE )**

MedWise tests for common viral and bacterial infections including: COVID-19, Influenza A and B, strep throat, and RSV. We also offer lab testing, x-rays, EKG, women's and men's health screenings, E.G. testing for pregnancy and sexually transmitted infections (STI).



**PHYSICAL EXAMS**

MedWise provides a variety of physical exams to determine overall health. MedWise also conducts: sports physicals, school physicals, and camp physicals. Physical exams can be essential in determining the ability to perform certain tasks while avoiding injury.



**VACCINATIONS • FLU SHOTS • MEDICATIONS**

MedWise administers common vaccines and immunizations to help protect patients from infection. This includes: flu shot, tetanus and diphtheria (TD) shots associated with wounds, acellular pertussis/whooping cough (TDAP) and other medications.



**TELEMEDICINE / VIRTUAL VISIT**

MedWise offers telemedicine appointments for certain types of healthcare concerns. To schedule a telemedicine appointment with one of our providers call **1-833-863-3947** or visit **www.medwiseuc.com**





## OKLAHOMA LOCATIONS

### Admiral & Sheridan <sup>A</sup>

6336 E Admiral Pl  
Tulsa, OK 74115  
Near Intersection:  
E Admiral Pl & Sheridan  
☎ 918-727-2830

### Bartlesville <sup>A</sup>

505 SE Washington Blvd Unit B  
Bartlesville, OK 74006  
Near Intersection:  
Frank Phillips & Washington  
☎ 918-524-9760

### Bixby <sup>A</sup>

14801 S Memorial Dr  
Bixby, OK 74008  
Near Intersection:  
151st & Memorial  
☎ 918-727-2820

### Broken Arrow North <sup>B</sup>

1095 N Aspen Ave  
Broken Arrow, OK 74012  
Near Intersection:  
71st & 145th  
☎ 918-727-2820

### Broken Arrow South <sup>A</sup>

5795 S Elm Pl  
Broken Arrow, OK 74011  
Near Intersection:  
S Elm Pl & Creek Turnpike  
☎ 918-998-9950

### Collinsville <sup>A</sup>

E 116th St N  
Collinsville, OK 74021  
Near Intersection:  
N 132nd Ave & E 116th St  
☎ 918-727-2800

### Coweta <sup>A</sup>

11495 OK-51  
Coweta, OK 74429  
Near Intersection:  
N 111th & Hwy 51  
☎ 918-727-2780

### Okmulgee <sup>A</sup>

1400 S Wood Dr  
Okmulgee, OK 74447  
Near Intersection:  
E 20th St & S Wood Dr  
☎ 918-998-9980

### Owasso <sup>A</sup>

86th St N & Hwy 169  
Owasso, OK 74055  
Near Intersection:  
86th and Hwy 169  
☎ 918-998-9960

### Sand Springs <sup>A</sup>

110 E 41st St  
Sand Springs, OK 74063  
Near Intersection:  
41st & Hwy 97  
☎ 918-727-2860

### Sapulpa <sup>A</sup>

32 West Taft Ave Sapulpa,  
OK 74066  
Near Intersection:  
Taft Ave & Main St  
☎ 918-727-2840

### Tahlequah <sup>A</sup>

1930 S Muskogee Ave  
Tahlequah, OK 74464  
Near Intersection:  
S Muskogee Ave & Hwy 51  
☎ 918-998-9970

### Wagoner <sup>A</sup>

1520 SW 1st St  
Wagoner, OK 74467  
Near Intersection:  
Hwy 51 & Hwy 69  
☎ 918-727-2790

### Woodland Hills <sup>A</sup>

6701 S Memorial Dr  
Tulsa, OK 74133  
Near Intersection:  
71st & Memorial Dr  
☎ 918-727-2810

## COMING SOON

### Broken Arrow East

2550 N 9th St  
Broken Arrow, OK 74012

### Claremore

1340 S Lynn Riggs Blvd  
Claremore, OK 74017



**MedWise**  
URGENT CARE



### 🕒 CLINIC HOURS <sup>A</sup>

MON-FRI: 8AM-8PM  
SAT-SUN: 10AM-6PM

### 🕒 CLINIC HOURS <sup>B</sup>

MON-FRI: 8AM-8PM  
SAT-SUN: 8AM-8PM

[www.medwiseuc.com](http://www.medwiseuc.com)





## SYNERGY WELLBEING

Live your life better.

(918) 749-1840 option 4 [synergytulsa.com](http://synergytulsa.com)

Wellbeing is a sense of peace and contentment that endures through the trials and triumphs that life can bring. Synergy Wellbeing will help you move through difficult times toward a life with greater satisfaction and fulfillment.

- Has your life lost a sense of purpose?
- Are you struggling to balance all that life seems to demand of you?
- Are you having difficulty recovering from a traumatic incident?
- Are you concerned about the worry, fear, or sadness you feel?
- Have you lost someone close to you, either through death or separation?
- Are you ready to escape the hold that drugs, alcohol or another addiction has on your life?
- Are you trying to cope with a chronic illness or that of a loved one?
- Are you working harder than you think you should to maintain a relationship?
- Is your child struggling with school or with life in general? Are you needing parenting guidance?
- Are you wanting to learn how to Live Your Life Better?

The professionals at Synergy Wellbeing can help. We want to help you rediscover your happiness, regain peace of mind, alleviate anxiety and depression and revitalize your most treasured relationships.

### **TIMELY, CONFIDENTIAL APPOINTMENTS WITH A REDUCED \$20 COPAY!**

Officers, retired officers, spouses and dependents will be offered an appointment with a licensed mental health professional within 10 calendar days. Appointments for urgent concerns within a few days and if you are in crisis, within 24 hours. Evening and weekend appointments are also available.

**All services are completely CONFIDENTIAL at a discrete location.  
Private entrance available upon request.**

Call (918) 749-1840 option 4 to speak with our care navigator who will help connect you with the counselor who is the right fit for you. Or you can complete the survey on our website at [synergytulsa.com](http://synergytulsa.com).

2202 E 49th ST, SUITE 400 | TULSA, OK 74105



# Visit [synergytulsa.com](http://synergytulsa.com) and click on “Our Counselors” to view the complete profile for:



## Abigail Bliss, LPC, ATR/BC

Together we will discover ways to cope with and recover from depression, anxiety, bi-polar disorder, and grief/loss. I also enjoy working with blended families and people who are neurodivergent.



## Mackenzie Gaut, LMFT

I work with couples, families, adolescents and adults who want to feel more empowered and fulfilled in their social connections. Loving yourself is the foundation for healthy relationships.



## Mark Ingram, LADC/MH

My strong faith, commitment to serve and passion for helping others led me to the counseling profession after retiring from the U.S. military. I am EMDR certified for the treatment of trauma.



## Dianna Jurena, LPC, CTS

As a Certified Trauma Specialist, my therapy dog, Shadow, and I will help you heal. I often use Thought Field Therapy with fast, effective results. I also find laughter integral to healing in therapy.



## Katy Stefanic, LMFT

I am passionate about helping couples find healing, growth, and fulfillment. My past career as an actor provided a great foundation for my work as a therapist by helping me understand people’s inner-life. Telehealth only



## Jane Wright, LPC, LADC

Like my work with textiles to create quilted portraits, I want to help you knit together a life of clarity, focus and self-compassion; with hope for the future and confidence in yourself.

## Tate Freeman, LPC

I work with teens, families and couples who are members of sexual and gender minorities, or just trying to figure it out. I feel privileged to help clients discover a life with fewer barriers and more joy.



## Robin Hicks, LPC, LADC

I believe in your capacity to learn from difficulties. You can expect a safe, non-judgmental atmosphere to heal, gain insight, and move forward. I am open minded and relational in my approach.



## Glenda Ireton, LPC, LADC

My life is a rich tapestry of experiences. While traveling with my military husband I met people from many cultures. This, and my Christian faith, shape my holistic approach to therapy. Telehealth only.



## Cathleen Pham, LPC, ATR/BC

My therapy dog, Abraham, and I often use art therapy with children and adults to help you create your best self. Together we will harness your strengths to overcome trauma and tackle challenges.



## Kay Todd, LPC

I want to help your trust their inner guidance and bravely explore the dark. My practice focuses on grief therapy, dream tending, mindfulness, active imagination, and other symbolic expression.



## Virtual Visits and 24/7 Online Care

### **Virtual 24/7 Immediate Appointments** *designed for after hours and weekends*

Introducing 24/7 Online Care. This option will provide easy access for immediate care and allow member access to a local health care professional. This service is being provided at NO COST for FOP members.

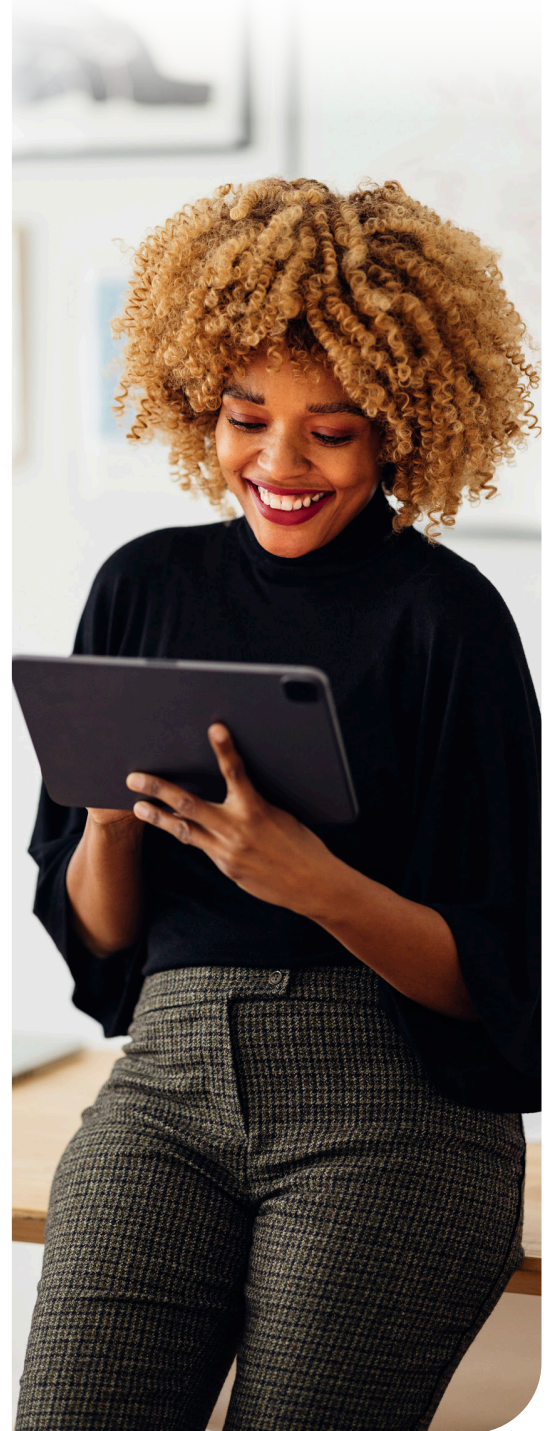
When the 24/7 Online Care option is selected from the FOP microsite at [fop.ccok.com](https://fop.ccok.com) or member portal at [www.ccok.com](https://www.ccok.com), the member will be asked to choose a health system. Once a selection is made, their online visit will begin with a health care professional.

### **Virtual Scheduled Appointments** *designed to replace in person visits during business hours*

Traditional virtual care with your network PCP or Specialist is still available through the provider's online patient portal. Members can initiate an online appointment with their provider of choice. PCP virtual visits are at NO COST for FOP members. Specialist virtual visits remain at the \$40 Specialist copay.

Members should contact their physician's office for guidance in using virtual visit services through a patient portal.

If you have questions, please contact Customer Service at **(918) 594-5201**.



March 2023



### Calendar Year Deductible

Per Individual	\$5,000
Per Family	\$10,000

### Out-of-Pocket Limit Per Calendar Year

Per Individual	\$5,000
Per Family	\$10,000

### Total Medical Annual Expense Risk

Per Individual	\$5,000
Per Family	\$10,000

### Physician Services

Primary Care Office Visits	\$40 Copayment per Visit <i>(Limited to the first 3 visits combined per year, then deductible applies+)</i>
Pediatrician Office Visit <i>(Up to age 19)</i>	\$25 Copayment per Visit <i>(Limited to the first 3 visits combined per year, then deductible applies+)</i>
Specialty Care Office Visits	Deductible Applies*
Preventive Care <i>(Please see Handbook for details)</i>	No Copayment

### Virtual Visits

Primary Care Office Visits	No Copayment <i>(Limited to the first 3 visits combined per year, then deductible applies+)</i>
Outpatient Mental Health, Alcohol and Drug Services	No Copayment <i>(Limited to the first 3 visits combined per year, then deductible applies+)</i>
Specialty Care Office Visits	Deductible Applies*
Preventive Care	No Copayment

### Emergency Care and Urgent Care

*(Benefits will be denied if not medically necessary)*

Hospital Emergency Room	Deductible Applies*
Urgent Care Facility	Deductible Applies*

### Inpatient Hospital Care

Room and Board <i>(Including all other medically necessary services)</i>	Deductible Applies*
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\*Subject to deductible

^See prescription drug benefit plan for additional information.

+This benefit is limited to 3 combined visits (Primary care, Pediatrician, Mental Health, and Virtual Visits) per year.  
CommunityCare 2023/2024



## Mental Health, Alcohol and Drug Services

Inpatient	Deductible Applies*
Outpatient	\$40 Copayment per Visit <i>(Limited to the first 3 visits combined per year, then deductible applies+)</i>
Synergy Wellbeing	\$20 Copayment per Visit <i>(Limited to the first 3 visits combined per year, then deductible applies+)</i>
<b>Oakwood Springs</b>	
Inpatient	
Active and Retired Officers	100% paid, No Coinsurance
Non-Officer Spouse and Dependents	Deductible Applies*
Outpatient	\$40 Copayment per Visit <i>(Limited to the first 3 visits combined per year, then deductible applies+)</i>
<b>Summit Detox Center</b>	
Inpatient	
Active and Retired Officers	
First Admission per calendar year:	100% paid, No Coinsurance
Subsequent visits:	Deductible Applies*
Non-Officer Spouse and Dependents	Deductible Applies*
<b>Transformations Treatment Center</b>	
Inpatient and Partial Hospitalization with Supportive Housing	
Active and Retired Officers	
First Admission per calendar year:	100% paid, No Coinsurance
Subsequent visits:	Deductible Applies*
Non-Officer Spouse and Dependents	Deductible Applies*
<b>Mending Fences Treatment Center</b>	
Inpatient and Partial Hospitalization with Supportive Housing	
Active and Retired Officers	
First Admission per calendar year:	100% paid, No Coinsurance
Subsequent visits:	Deductible Applies*
Non-Officer Spouse and Dependents	Deductible Applies*

## Outpatient Surgery

Primary Care Office Visits	\$40 Copayment per Visit <i>(Limited to the first 3 visits combined per year, then deductible applies+)</i>
Pediatric Office Visit <i>(Up to age 19)</i>	\$25 Copayment per Visit <i>(Limited to the first 3 visits combined per year, then deductible applies+)</i>
Specialty Care Office Visits	Deductible Applies*
Outpatient Surgical Facility	Deductible Applies*

\*Subject to deductible

^See prescription drug benefit plan for additional information.

+This benefit is limited to 3 combined visits (Primary care, Pediatrician, Mental Health, and Virtual Visits) per year.  
CommunityCare 2023/2024

(877) 589-5214

FOP.ccok.com

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## Outpatient Diagnostic Services

Laboratory	Deductible Applies*
Outpatient Radiology	Deductible Applies*
MRI, CT Scan and PET Scan	Deductible Applies*
Various Heart and Calcium CT Scans <i>(Ascension St. John, Saint Francis, Hillcrest or Oklahoma Heart Institute. All other locations, please refer to Outpatient Diagnostic Services.)</i>	<b>No Coinsurance</b>

## Rehabilitation Therapy

*(Up to 60 treatment visits per benefit type)*

Inpatient Rehabilitation	Deductible Applies*
Outpatient Physical, Occupational, and Speech Therapy	Deductible Applies*

## Other Covered Services

*(Quantity limits may apply)*

Allergy Serum/Injections	Deductible Applies*
Allergy Testing & Treatment	Deductible Applies*
Allergy Testing & Treatment not in a Physicians Office	Deductible Applies*
Ambulance - Emergency Only	Deductible Applies*
Chiropractic Care <i>(Limited to a total of 60 visits per calendar year to include direct contracts and insurance contracts combined)</i>	Deductible Applies*
Diabetic Supplies	Deductible Applies*
Durable Medical Equipment	Deductible Applies*
Fertility Evaluation	Deductible Applies*
Hearing Aids (Children under the age of 19)	Deductible Applies*
General Anesthesia (for eligible dental procedures only)	Deductible Applies*
Home Health Services	Deductible Applies*
Hospice Care	Deductible Applies*
Immunosuppressives, Injectables (except immunizations) and Drugs administered in the physician's office	Deductible Applies*
Infusion <i>(Must be medically necessary and may be subject to prior authorization)</i>	
Administered in a physician's office	Deductible Applies*
<i>(except for specialty drugs within this category - see specialty drugs below)</i>	
Administered in an outpatient facility	Deductible Applies*
Administered in a home setting	Deductible Applies*
<i>(except for specialty drugs within this category - see specialty drugs below)</i>	

\*Subject to deductible  
^See prescription drug benefit plan for additional information.  
+This benefit is limited to 3 combined visits (Primary care, Pediatrician, Mental Health, and Virtual Visits) per year.  
CommunityCare 2023/2024

(877) 589-5214  
FOP.ccok.com  
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Organ Transplants (Must be medically necessary and may be subject to prior authorization)	Deductible Applies*
Orthotics and Prosthetics	Deductible Applies*
Ostomy and Urologic Supplies	Deductible Applies*
Prescription Drug Benefit	See Outpatient Prescription Drug Benefit^
Radiation Therapy	Deductible Applies*
Skilled Nursing Facility Care (Up to 60 treatment days per disability per calendar year)	Deductible Applies*
Specialty Drugs from a medical provider (Must be medically necessary and may be subject to prior authorization)	Deductible Applies*
All Other Covered Services	Deductible Applies*

## **Comments**

- Deductible must be satisfied before Coinsurance begins, where it applies.
- Copayments do not apply toward the Deductible.
- Prescription drugs and non-covered items do not apply toward the medical calendar year Deductible.
- Any number of members of the family may combine to meet two times the individual medical Deductible to satisfy the family medical Deductible requirement.
- All covered out-of-pocket expenses are applied toward your out-of-pocket limit.  
Please note: Your prescription drug out-of-pocket expenses will accrue toward a separate prescription drug out-of-pocket limit.
- A calendar year is defined as the time period from January 1 - December 31.

## **Urgent and Emergency Care**

It is important that you follow-up with your PCP within 48 hours of any Urgent or Emergent Care Services. This follow-up care. This will allow your PCP to direct or coordinate all of your follow-up care. Follow-up care that is not arranged by your PCP may not be covered. Your PCP is available 24 hours a day, seven days a week.

**For a list of Exclusions and Limitations, please see Handbook.**

*THIS IS NOT A CONTRACT. This Schedule of Benefits does not contain a complete listing of conditions which apply to the benefits shown. Please refer to this handbook for additional information, including exclusions and limitations.*

\*Subject to deductible

^See prescription drug benefit plan for additional information.

+This benefit is limited to 3 combined visits (Primary care, Pediatrician, Mental Health, and Virtual Visits) per year.  
CommunityCare 2023/2024





## Prescription Drug Schedule of Benefits

Prescription Benefits Do Not Apply To Medical Only Coverage

### Pharmacy Only Out-of-Pocket Limit per Calendar Year (includes Copayments):

Per Individual	\$2,000
Per Family	\$4,000

### BENEFIT COPAYMENTS

Please note that Quantity Limits or Prior Authorization may apply. Refer to your prescription drug formulary guide for additional information. If the cost of the prescription is less than the applicable Copayment, you will only be charged the cost of the prescription.

### RETAIL PHARMACY

Up to a 30-day supply for each prescription.

Tier 1 - Preferred Generic Drugs	\$15 Copayment
*Tier 2 - Preferred Brand Drugs	\$35 Copayment
*Tier 3 - Non-Preferred Brand Drugs	\$60 Copayment
	Prescriptions \$1,000 or more 20% Coinsurance Copayment
	90-day retail supply available at 2 Copayments.

### MAIL ORDER PHARMACY

Up to a 90-day supply for each prescription. Certain prescriptions, including specialty drugs, are not eligible for mail order Copayments. Refer to your prescription drug formulary guide for additional information.

Tier 1 - Preferred Generic Drugs	\$30 Copayment
*Tier 2 - Preferred Brand Drugs	\$70 Copayment
*Tier 3 - Non-Preferred Brand Drugs	\$120 Copayment
	Prescriptions \$1,000 or more 20% Coinsurance Copayment

### SPECIALTY DRUGS

Up to a 30-day supply for each prescription. Refer to your formulary guide for a list of speciality drug medications. Specialty drugs can be obtained from a retail pharmacy or specialty pharmacy provider.

Specialty Drugs	\$200 Copayment for < \$1,000
	Prescriptions \$1,000 or more 20% Coinsurance Copayment

Please consult your pharmacy directory for a list of Participating Pharmacies. Visit [www.medalistrx.com](http://www.medalistrx.com) for a Pharmacy directory. For all other questions, please call MedalistRx™ at (855) 633-2579.

Prescription drugs purchased from an Out-of-Network pharmacy-100% Coinsurance Copayment at time of purchase. Can be reimbursed at a later date. Reimbursement will be based on the lowest contracted amount of a Participating Pharmacy minus the applicable Copayment or Coinsurance Copayment as shown in the Schedule of Benefits.

### For a list of Exclusions and Limitations, please see your Handbook.

THIS IS NOT A CONTRACT. This summary does not contain a complete listing of conditions which apply to the benefits shown. It is intended only as a source of general information and is subject to the Plan Document and Summary Plan Description. See your Handbook for additional information regarding exclusions and limitations.

+Products are excluded except as required by law.

\*When a brand medication is selected over its generic equivalent, the member will be responsible for non-preferred brand copayment and the difference in cost.

# MedalistRx Variable Copay Program\*

## Pharmacy Benefit Outline

### **PROGRAM DETAILS**

Variable Copay Program is designed to combat the rising cost of brand and specialty medications. Self-insured employers and their employees can experience significant savings on high-cost brand and specialty drugs when enrolled in the Variable Copay Program. The total amount of a manufacturer's copay assistance program can be divided by 12 months to become the new monthly copayment for all patients on the drug or the copayment is adjusted to 100% of a drug's copay offset program and is not evenly dispersed throughout the year. This option provides 100% of the offset program savings for members who may not continue the therapy, terminate coverage or initiate therapy on calendar year program later in the year.

### **VARIABLE COPAY PROGRAM**

- Members will never pay more than standard plan copay for high cost brand or specialty drugs. For most medications with manufacturer copay cards support, member pays minimal or no copay compared to not using the manufacturer copay card as secondary transaction.
- Not all high cost brand and specialty meds have an associated manufacturer program - in these cases, only the standard Plan copay will apply.
- Manufacturer programs have maximum dollar limits and can change program details at any time. Once a member has used all manufacturer dollars, MedalistRx will adjust member's copay to \$0.00, if the variable program was utilized.
- Maximums (copay support allocation) reset at Manufacturer's program dates (generally Jan 1 each year, possible rolling 12 months from enrollment).
- Manufacturer's payments do not count toward the patient's deductible and or out-of-pocket maximum obligations.

\* Program effective 7/1/18

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