

**MOLINA HEALTHCARE OF TEXAS, INC.
SCHEDULE OF BENEFITS**

2021 Constant Care Silver 3 150

THE GUIDE BELOW IS INTENDED TO BE USED TO HELP YOU DETERMINE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE MOLINA HEALTHCARE OF TEXAS, INC. AGREEMENT AND EVIDENCE OF COVERAGE SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF BENEFITS AND LIMITATIONS.

NOTICE: THIS PRODUCT DOES NOT INCLUDE PEDIATRIC DENTAL SERVICES AS REQUIRED UNDER THE FEDERAL PATIENT PROTECTION AND AFFORDABLE CARE ACT. COVERAGE FOR PEDIATRIC DENTAL SERVICES IS AVAILABLE FOR PURCHASE ON A STANDALONE BASIS THROUGH THE HEALTH INSURANCE MARKETPLACE. PLEASE CONTACT THE HEALTH INSURANCE MARKETPLACE IF YOU WISH TO PURCHASE PEDIATRIC DENTAL SERVICES.

Except for Emergency Services and Medically Necessary Prior Authorization, You must receive Covered Services from Participating Providers; otherwise, the services are not covered, You will be 100% responsible for payment and the payments will not apply to the Out-of-Pocket Maximum. Please see How Do I Get Medical Services Through Molina Healthcare for more information.

The amount You must pay in Copayments will not exceed 50 percent of the total cost of services provided. In addition, no additional Copayment payments will be required from You once the Copayments You have paid in a calendar year total 200 percent of the total annual premium cost which is required to be paid by You or on Your behalf. This limitation applies only if You can provide documentation that show that Copayments in that amount have been paid by You in that year.

Annual Out of Pocket Maximum ¹	At Participating Providers, You Pay
Individual	\$2,850
Entire Family of 2 or more Members	\$5,700

¹Medically Necessary Emergency Services furnished by a Non-Participating Provider will apply to Your Annual Out of Pocket Maximum.

Emergency Room and Urgent Care Services	You Pay	
Emergency Room ² - Applies to facility charges only Additional Copayments will not be charged for additional Emergency Room services such as professional fees.	40%	Copayment per visit
Urgent Care - Applies to facility charges only Additional Copayments will not be charged for additional Urgent Care services such as professional fees. Services must be provided by a Participating Provider Urgent Care center.	\$30	Copayment per visit

²This cost does not apply, if admitted directly to the hospital for inpatient services. Refer to “Inpatient Hospital Services”, for Your applicable Cost Sharing.

Outpatient Professional Services ³		At Participating Providers, You Pay	
Office Visits ⁴			
Preventive Care Services (Includes prenatal and first postpartum exam)		No Charge	
Primary Care	\$10	Copayment per visit	
Specialty Care	\$50	Copayment per visit	
Other Practitioner Care	\$10	Copayment per visit	
Telehealth		No Charge	
Habilitative Services	40%	Copayment	
Rehabilitative Services	40%	Copayment	
Mental/Behavioral Health Services	\$10	Copayment per visit	
Substance Abuse/Chemical Dependency Services	\$10	Copayment per visit	
Pediatric Vision Services (for Members under age 19 only)			
Vision Exam (Screening and exam, limited to 1 exam each plan year)		No Charge	
Prescription Glasses			
Frames <ul style="list-style-type: none"> Limited to 1 pair of frames every 12 months Limited to a selection of covered frames 		No Charge	
Lenses <ul style="list-style-type: none"> Limited to 1 pair of prescription lenses every 12 months Single vision, lined bifocal, lined trifocal, lenticular lenses, polycarbonate lenses, Fashion and gradient tinting, oversized and grey glasses #3 prescription sunglass lenses, All lenses include scratch resistant coating, UV protection, 		No Charge	
Prescription Contact Lenses In lieu of prescription glasses, one pair of prescription contact lenses once every 12 months. Medically Necessary contact lenses for specified medical conditions require prior		No Charge	

³ Please note, if you are seen in a hospital-based clinic, outpatient hospital cost-sharing may apply.

⁴ For laboratory and diagnostic x-ray services that are provided on the same date of service, and in the same location, as an office visit to a PCP or a Specialist, You will only be responsible for the applicable Cost Sharing amount for the office visit. Laboratory and x-ray Cost-Sharing, as shown in the Schedule of Benefits, will apply if services are provided at a separate location, even if on the same day as an office visit

Outpatient Professional Services		At Participating Providers, You Pay	
Hearing Aids (limit 1 hearing aid every 36 months) Please refer to the Hearing Services section of this EOC for full details.	40%	Copayment	
Family Planning	No Charge		
Outpatient Hospital / Facility Services		At Participating Providers, You Pay	
Outpatient Surgical and Non-Surgical Services			
Professional	40%	Copayment	
Health Care Facility (e.g., Ambulatory Surgical Center) Note: includes internally implanted devices.	40%	Copayment	
Endoscopic Procedures (Medically Necessary exams, tests, and procedures). Endoscopic procedures covered as preventive care services in accordance with the provisions of this EOC are not subject to the Medically Necessary requirement, and such procedures will be at no charge.	40%	Copayment/visit	
Sleep Studies	40%	Copayment	
Administration of Injections and Infusion Therapy	40%	Copayment	
Specialized Scanning Services (CT Scan, PET Scan, MRI) ⁵	40%	Copayment	
Radiology Services (X-ray)	\$60	Copayment	
Chemotherapy	40%	Copayment	
Laboratory Tests	\$40	Copayment	
Mental/Behavioral Health Services			
Outpatient Intensive Psychiatric	40%	Copayment	

⁵Unless these services are performed while You are in an inpatient setting, Your Cost Share amount for these services will apply.

*Please Note: For laboratory and diagnostic x-ray services that are provided in a PCP's or Specialist's office, on the same date of service as a PCP or Specialist office visit, You will only be responsible for the applicable Cost Sharing amount for the office visit. Laboratory and x-ray Cost-Sharing, as shown in the Schedule of Benefits, will apply if services are provided by a Participating Provider at a separate location, even if on the same day as an office visit.

Outpatient and Inpatient Mental/Behavioral health services and Substance abuse/chemical dependency services for covered services of mental health conditions and substance use disorders is provided on the same terms and conditions as medical or surgical benefit expenses for any other physical illness.

Inpatient Hospital Services		At Participating Providers, You Pay	
Medical / Surgical			
Professional	40%	Copayment	
Health Care Facility Note: Covered services while inpatient confined include: whole blood and blood, including the cost of blood, blood plasma and blood plasma expanders, and administration of whole blood and blood plasma, Coverage also included internally implanted devices.	40%	Copayment	
Maternity Care (professional and facility services)	40%	Copayment	
Mental/Behavioral Health Services (Inpatient Psychiatric Hospitalization)	40%	Copayment	
Substance Abuse Disorder Services			
Inpatient Detoxification	40%	Copayment	
Transitional Residential Recovery Services	40%	Copayment	
Skilled Nursing Facility (limited to 25 days per calendar year) (Services must be billed by a Skilled Nursing Facility Participating Provider)	40%	Copayment	
Hospice Care - Limited to 45 days per calendar year		No Charge	
Prescription Drug Coverage ⁶		At Participating Providers, You Pay	
Tier-1: Preferred Generic Drugs	\$10	Copayment per 30-day supply	
Tier-2: Preferred Brand Name Drugs	\$35	Copayment	
Tier-3: Non-Preferred Brand and Generic Drugs	40%	Copayment	
Tier-4: Generic and Brand Name Specialty Drugs	40%	Copayment	
Tier-5: Preventive Drugs		No Charge	
Mail-order Prescription Drugs (Applies only to Drug Tiers 1, 2, 3 & 5)		Cost sharing for a 90-day supply by mail order is double the cost sharing for a standard 30-day supply. Available for tiers 1,2,3, and 5.	

⁶ All of Molina’s contracted pharmacies have processes in place to allow You to pick up all of your ongoing prescription refills on a single, convenient day each month. If less than a full refill is provided to You as a result of this process, You will only be charged for the amount of medication You receive. Please refer to “PRESCRIPTION DRUGS” section for a description of prescription drug coverage.

Your cost for covered prescription drugs is never more than the lesser of: Your applicable Copayment amount, the allowable claim amount, or the amount You would pay if purchasing without health benefits or discounts.

Please note, Cost Sharing payments made by a third party for any prescription drugs obtained by You through the use of a discount card or coupon provided by a prescription drug manufacturer will not apply toward the Annual Out-of-Pocket Maximum under Your Plan. Only those payments made by You will be applied toward the Annual Out-of-Pocket Maximum under Your plan.

Ancillary Services		At Participating Providers, You Pay
Durable Medical Equipment	40%	Copayment
Prosthetic and Orthotic Devices Note: includes coverage for medically necessary hearing aids and cochlear implants and related services and supplies such as fitting, dispensing, habilitation and rehabilitation and, for cochlear implants, an external speech processor and controller with necessary component and replacement every three years.	40%	Copayment
Home Health Care (Limited to 60 visits per year) (Services must be billed by a Home Healthcare Participating Provider agency) Separate cost share may apply for other covered benefits delivered in the home setting (e.g., injectable drugs, durable medical equipment, etc.).	No Charge	

Ancillary Services – Emergency Medical Transportation		You Pay
Emergency Medical Transportation (Ambulance) (Medically Necessary Emergency Services are covered for Participating and Non-Participating Providers.)	40%	Copayment
Other Services		At Participating Providers, You Pay
Dialysis Services	\$50	Copayment