



Physician & Ancillary RBP Plan Structure
2023 PRODUCT INFORMATION

	AMERICA'S CHOICE 100	AMERICA'S CHOICE 250	AMERICA'S CHOICE 500
MAXIMUM ANNUAL BENEFIT AMOUNT	Annual \$100,000 Lifetime \$500,000	Annual \$250,000 Lifetime \$1,250,000	Annual \$500,000 Lifetime \$2,500,000

ALL BENEFITS PAYABLE UNDER THIS PLAN ARE SUBJECT TO THE APPLICABLE PLAN. EXCLUSIONS AND PROCEDURE BASED MAXIMUM EXPENSE

Rates effective as of June 1, 2023

PER COVERED PERSON (Contracted Physician)	Zero Deductible	Zero Deductible	Zero Deductible
PER COVERED PERSON (Non-Contracted Physician)	Zero Deductible	Zero Deductible	Zero Deductible
PER FAMILY UNIT (Contracted Physician)	Zero Deductible	Zero Deductible	Zero Deductible
PER FAMILY UNIT (Non- Contracted Physician)	Zero Deductible	Zero Deductible	Zero Deductible
CONTRACTED PHYSICIAN NETWORK MAXIMUM OUT-OF-POCKET AMOUNT, PER PLAN YEAR (Individual/Family) Includes Deductible, Coinsurance & Copayments	Not Applicable	Not Applicable	Not Applicable
NON-CONTRACTED PHYSICIAN MAXIMUM OUT-OF-POCKET AMOUNT, PER PLAN YEAR (Individual/Family) Includes Deductible, Coinsurance & Copayments	Not Applicable	Not Applicable	Not Applicable

COPAYMENTS

Primary Care Physician Office Visits (Family, General Practitioner, Internist, Pediatrician, OB/GYN, Physician Assistant, or Nurse Practitioner)	\$50 per visit 10 Visits per Member per Plan Year (Includes all visit types)	\$50 per visit 10 Visits per Member per Plan Year (Includes all visit types)	\$50 per visit 10 Visits per Member per Plan Year (Includes all visit types)
Specialist Office Visits			
Physical & Occupational Therapy			
Speech Therapy			
Cardiac Rehabilitation			
Outpatient Mental Health / Substance Abuse Office Visits			
Prenatal/Postnatal Office Visits			
Spinal Manipulation Chiropractic			
Routine Vision Exam (One per year)			
Urgent Care			
TELEMEDICINE-General Medicine	100% UNLIMITED ZERO COPAY	100% UNLIMITED ZERO COPAY	100% UNLIMITED ZERO COPAY
TELEMEDICINE-Behavioral Health	\$25 Copay	\$25 Copay	\$25 Copay
TELEMEDICINE-Dermatology	\$45 Copay	\$45 Copay	\$45 Copay



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2023 PRODUCT INFORMATION

AMERICA'S CHOICE 100

AMERICA'S CHOICE 250

AMERICA'S CHOICE 500

PREVENTIVE SERVICES

ANNUAL ADULT PHYSICAL	100% OF ALLOWABLE	100% OF ALLOWABLE	100% OF ALLOWABLE
ADULT IMMUNIZATIONS: Flu Vaccine, Pneumonia Vaccine, Tetanus/Diphtheria	100% OF ALLOWABLE	100% OF ALLOWABLE	100% OF ALLOWABLE
MAMMOGRAM	100% OF ALLOWABLE	100% OF ALLOWABLE	100% OF ALLOWABLE
GYNECOLOGICAL SERVICES	100% OF ALLOWABLE	100% OF ALLOWABLE	100% OF ALLOWABLE
ROUTINE COLONOSCOPY	100% OF ALLOWABLE	100% OF ALLOWABLE	100% OF ALLOWABLE
WELL CHILD CARE/NEWBORN CARE	100% OF ALLOWABLE	100% OF ALLOWABLE	100% OF ALLOWABLE

Contracted Physician: Primary Care Physician Office visits (Includes all services billed and performed by the physician except surgery, anesthesia, MRI/CT/PET/SPECT/MRA) (Includes Family practice, General Practitioner, Internist, Pediatrician, OB/GYN, Physician Assistant, or Nurse Practitioner)	100% AFTER COPAY, <i>Subject to Plan Allowable</i>	100% AFTER COPAY, <i>Subject to Plan Allowable</i>	100% AFTER COPAY, <i>Subject to Plan Allowable</i>
Non-Contracted Physician: Primary Care Physician Office visits (Includes all services billed and performed by the physician except surgery, anesthesia, MRI/CT/PET/SPECT/MRA) (Includes Family practice, General Practitioner, Internist, Pediatrician, OB/GYN, Physician Assistant, or Nurse Practitioner)	<i>Subject to Plan Allowable</i>	<i>Subject to Plan Allowable</i>	<i>Subject to Plan Allowable</i>
Contracted Physician: Specialist office visits (Includes all services billed and performed by the physician except surgery, anesthesia, MRI/CT/PET/SPECT/MRA, chemotherapy, radiation, and dialysis)	100% AFTER COPAY, <i>Subject to Plan Allowable</i>	100% AFTER COPAY, <i>Subject to Plan Allowable</i>	100% AFTER COPAY, <i>Subject to Plan Allowable</i>
Non-Contracted Physician: Specialist office visits (Includes all services billed and performed by the physician except surgery, anesthesia, MRI/CT/PET/SPECT/MRA, chemotherapy, radiation, and dialysis)	<i>Subject to Plan Allowable</i>	<i>Subject to Plan Allowable</i>	<i>Subject to Plan Allowable</i>



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2023 PRODUCT INFORMATION

AMERICA'S CHOICE 100

AMERICA'S CHOICE 250

AMERICA'S CHOICE 500

OUTPATIENT SERVICES WHEN PERFORMED AND BILLED IN AN OUTPATIENT FACILITY

DIAGNOSTIC TESTING LAB, X-RAY	\$50 Copay per Visit 3 Visits per Member per Plan Year	\$50 Copay per Visit 3 Visits per Member per Plan Year	\$50 Copay per Visit 3 Visits per Member per Plan Year
COMPLEX DIAGNOSTIC SERVICES CT, MRI, US, PET & Nuclear Medicine	\$250 Copay per Visit 3 Visits per Member per Plan Year	\$250 Copay per Visit 3 Visits per Member per Plan Year	\$250 Copay per Visit 3 Visits per Member per Plan Year
SURGICAL SERVICES Includes Facility, Surgeon Fees/Physician Fees and Anesthesia	\$250 Copay per Surgery 3 Surgeries per Plan Year	\$250 Copay per Surgery 3 Surgeries per Plan Year	\$250 Copay per Surgery 3 Surgeries per Plan Year

EMERGENCY

EMERGENCY ROOM/OBSERVATION Less than 24 hours	\$250 Copay per Visit 2 Visit Limit for ER Accident per Plan Year. 2 Visit Limit for ER Sick per Plan Year	\$250 Copay per Visit 2 Visit Limit for ER Accident per Plan Year. 2 Visit Limit for ER Sick per Plan Year	\$250 Copay per Visit 2 Visit Limit for ER Accident per Plan Year. 2 Visit Limit for ER Sick per Plan Year
EMERGENCY AMBULANCE SERVICES Ground / Air Ambulance	100% Covered 2 Transports per Plan Year, combined	100% Covered 2 Transports per Plan Year, combined	100% Covered 2 Transports per Plan Year, combined

INPATIENT HOSPITAL SERVICES

ROOM AND BOARD Includes Facility and Physician Fees	\$1,000 Copay per Admission Limit to 2 hospitalizations per plan year. 10-day limit per hospitalization. <i>Subject to Plan Allowable</i>	\$1,000 Copay per Admission Limit to 2 hospitalizations per plan year. 10-day limit per hospitalization. <i>Subject to Plan Allowable</i>	\$1,000 Copay per Admission Limit to 2 hospitalizations per plan year. 10-day limit per hospitalization. <i>Subject to Plan Allowable</i>
INTENSIVE CARE UNIT Includes Facility and Physician Fees	\$1,000 Copay per Admission Limit to 3 hospitalizations per plan year. 10-day limit per hospitalization. <i>Subject to Plan Allowable</i>	\$1,000 Copay per Admission Limit to 3 hospitalizations per plan year. 10-day limit per hospitalization. <i>Subject to Plan Allowable</i>	\$1,000 Copay per Admission Limit to 3 hospitalizations per plan year. 10-day limit per hospitalization. <i>Subject to Plan Allowable</i>
SURGICAL SERVICES (ALL FEES) Includes Facility, Surgeon Fees/Physician Fees and Anesthesia	\$1,000 Copay per Surgery Limit to 2 surgeries per Plan Year 10-day limit per hospitalization <i>Subject to Plan Allowable</i>	\$1,000 Copay per Surgery Limit to 2 surgeries per Plan Year 10-day limit per hospitalization <i>Subject to Plan Allowable</i>	\$1,000 Copay per Surgery Limit to 2 surgeries per Plan Year 10-day limit per hospitalization <i>Subject to Plan Allowable</i>



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2023 PRODUCT INFORMATION

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AMERICA'S CHOICE 250

AMERICA'S CHOICE 500

MATERNITY SERVICES

ROOM AND BOARD -

Limited to semi-private room rate.
 *Dependent daughter pregnancy is not covered.

\$250 Copay per Vaginal Delivery/
 \$500 per C-Section Delivery,
 100% Coverage for other
 Maternity Services

\$250 Copay per Vaginal Delivery/
 \$500 per C-Section Delivery,
 100% Coverage for other
 Maternity Services

\$250 Copay per Vaginal Delivery/
 \$500 per C-Section Delivery,
 100% Coverage for other
 Maternity Services

MENTAL HEALTH CARE SERVICES: REGULATORY REQUIREMENTS (SEE PLAN DOCUMENT)

INPATIENT/PARTIAL HOSPITALIZATION MENTAL HEALTHCARE SERVICES

Paid at the Facility's Semi-Private room rate

\$250 per Admission
 10-day limit per hospitalization,
 2 stays per year
Subject to Plan Allowable

\$250 per Admission
 10-day limit per hospitalization,
 2 stays per year
Subject to Plan Allowable

\$250 per Admission
 10-day limit per hospitalization,
 2 stays per year
Subject to Plan Allowable

CANCER TREATMENT SERVICES

INFUSION/INJECTION DRUGS

\$100 Copay per Visit
 \$25,000 Maximum Benefit
 per Plan Year
 (Maximum combined with
 Chemotherapy benefit)

\$100 Copay per Visit
 \$25,000 Maximum Benefit
 per Plan Year
 (Maximum combined with
 Chemotherapy benefit)

\$100 Copay per Visit
 \$25,000 Maximum Benefit
 per Plan Year
 (Maximum combined with
 Chemotherapy benefit)

CHEMOTHERAPY/RADIATION

\$100 Copay per Visit
 \$25,000 Maximum Benefit
 per Plan Year
 (Maximum combined with
 Infusion/Injection benefit)

\$100 Copay per Visit
 \$25,000 Maximum Benefit
 per Plan Year
 (Maximum combined with
 Infusion/Injection benefit)

\$100 Copay per Visit
 \$25,000 Maximum Benefit
 per Plan Year
 (Maximum combined with
 Infusion/Injection benefit)

SUBSTANCE ABUSE SERVICES: REGULATORY REQUIREMENTS (SEE PLAN DOCUMENT FOR DETAILS)

SUBSTANCE ABUSE REHABILITATION-INPATIENT

Paid at the facility's semi-private room rate

\$250 per Admission
 Subject to Plan Allowable

\$250 per Admission
 Subject to Plan Allowable

\$250 per Admission
 Subject to Plan Allowable

SUBSTANCE ABUSE REHABILITATION-OUTPATIENT

\$50 Copay per Visit
 10 Visit per Member Maximum
 Benefit per Plan Year

\$50 Copay per Visit
 10 Visit per Member Maximum
 Benefit per Plan Year

\$50 Copay per Visit
 10 Visit per Member Maximum
 Benefit per Plan Year



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OTHER SERVICES			
ALLERGY SHOTS	\$50 Copay per Visit 100% AFTER COPAY, <i>Subject to Plan Allowable</i>	\$50 Copay per Visit 100% AFTER COPAY, <i>Subject to Plan Allowable</i>	\$50 Copay per Visit 100% AFTER COPAY, <i>Subject to Plan Allowable</i>
HOME HEALTH CARE	\$50 Copay per Visit \$500 Maximum Benefit per Plan Year per Member	\$50 Copay per Visit \$500 Maximum Benefit per Plan Year per Member	\$50 Copay per Visit \$500 Maximum Benefit per Plan Year per Member
HOSPICE CARE Residential / Facility	\$5,000 Maximum Benefit per Plan Year <i>Subject to Plan Allowable</i>	\$5,000 Maximum Benefit per Plan Year <i>Subject to Plan Allowable</i>	\$5,000 Maximum Benefit per Plan Year <i>Subject to Plan Allowable</i>
SKILLED NURSING CARE Paid at facility's semi-private room rate	\$50 Copay per Day \$5,000 Maximum Benefit per Plan Year <i>Subject to Plan Allowable</i>	\$50 Copay per Day \$5,000 Maximum Benefit per Plan Year <i>Subject to Plan Allowable</i>	\$50 Copay per Day \$5,000 Maximum Benefit per Plan Year <i>Subject to Plan Allowable</i>
DURABLE MEDICAL EQUIPMENT (DME): Limited to 12 month rental or purchase price, whichever is less	\$50 Copay per Item \$500 Maximum Benefit per Plan Year <i>Subject to Plan Allowable</i>	\$50 Copay per Item \$500 Maximum Benefit per Plan Year <i>Subject to Plan Allowable</i>	\$50 Copay per Item \$500 Maximum Benefit per Plan Year <i>Subject to Plan Allowable</i>
PROSTHETICS AND ORTHOTIC DEVICES	\$50 Copay per Item \$2,500 Benefit Maximum per Plan Year <i>Subject to Plan Allowable</i>	\$50 Copay per Item \$2,500 Benefit Maximum per Plan Year <i>Subject to Plan Allowable</i>	\$50 Copay per Item \$2,500 Benefit Maximum per Plan Year <i>Subject to Plan Allowable</i>
ALL OTHER COVERED CHARGES	<i>Subject to Plan Allowable</i>	<i>Subject to Plan Allowable</i>	<i>Subject to Plan Allowable</i>



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RX BENEFIT HIGHLIGHTS

RX COMPANY	APS Formulary	APS Formulary	APS Formulary
PHONE#	1-800-974-7036	1-800-974-7036	1-800-974-7036
WEBSITE	americaspharmacysource.com	americaspharmacysource.com	americaspharmacysource.com

RX COPAYMENTS

RETAIL PHARMACY COPAYMENTS (30 DAY SUPPLY)	\$0 Copay
MAIL ORDER OR RETAIL PHARMACY COPAYMENTS (90 DAY SUPPLY)	\$0 Copay
SPECIALTY MEDICATIONS	**SPECIALITY MEDICATIONS ARE NOT COVERED BY THE PLAN. MEDICATIONS MAY BE SEPERATELY AVAILABLE THROUGH PHARMACY IMPORTATION PROGRAM (PIP) OR A PATIENT ASSISTANCE PROGRAM (PAP). AMERICA'S CHOICE WILL ASSIST MEMBERS WITH THESE APPLICATIONS.

PRECERTIFICATION

Precertification is required for all in-hospital admissions, imaging (CT/PET/MRI/MRA), home health, skilled nursing, hospice, DME (over \$500), chemotherapy/radiation, organ transplants, sleep studies, prosthetics/orthotics, therapies (chiropractic, cardiac, PT/OT/ST), and outpatient surgery. Please refer to the plan document for a complete list of all services that require precertification under your plan. A 50% (up to \$2,500) penalty will apply for not obtaining precertification.

This illustration describes the plan in an easily understood manner and is presented as a matter of general information only.

The contents are not to be accepted or construed as a substitute for the provisions of the plan document or summary plan description, which contains more exact terms and detailed provisions of the plan; and it is not to be considered a policy of insurance.