

DENTAL, ADULT VISION, AND ALLERGY TESTING BENEFITS



Select Individual and Family Plans have the option to add-on Allergy Testing, an Adult Vision Exam and Preventive Dental Benefits

Allergy testing and an adult vision exam are now built into all off-exchange plans and are an add-on option for on-exchange members as well. Preventive dental benefits are available for members (both on- and off-exchange) in the following counties: Milwaukee, Kenosha, Racine, Ozaukee, Washington, Waukesha.

On Exchange:

- Base Plans
- Base Plans + Allergy Testing & Adult Vision Exam (small premium increase)
- Base Plans + Allergy Testing, Dental & Adult Dental Exams (small premium increase)

Off Exchange:

- Base Plans + Allergy Testing & Vision
- Base Plans + Allergy Testing, Dental & Adult Vision Exams (small premium increase)



Covered Services (Paid at 100%)

Preventive Dental:

- Covered Services:
 - 2 Exams
 - 2 Cleanings
 - X-Rays (one full mouth, one bite-wing)
 - Fluoride (Up to age 14)
 - Sealants (Up to age 14, permanent molars only)

Adult Vision:

- New Covered Services:
 - 1 adult annual routine vision exam
 - Does NOT include refraction

Please see the Individual and Family Plan Certificate of Coverage for each plan to understand the benefits.

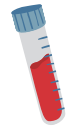


UNDERSTANDING CGHC ALLERGY TESTING BENEFITS

All On-Exchange Individual and Family Plans have the option to add-on the Allergy Testing benefit*

What is Included?

Allergy Testing is a covered service when there is a medical need to find out what substances/allergens cause a person to have an allergic reaction. Allergy testing methods could consist of a nasal swab or blood test, as well as a scratch, puncture, prick, patch, inhalation, or ingestion of an antigen. Common allergies are environmental, food, and asthma related.



When an Allergy Testing plan is chosen, allergy testing is covered towards the plan's deductible/coinsurance. As with other covered services, prior authorization (PA) may be required, depending on the method of testing.

Why is it an add-on?

Allergy Testing is not included as one of the 10 Affordable Care Act (ACA) essential health benefits. For this reason, most plans on the Federal Marketplace exclude these services entirely. At Common Ground Healthcare Cooperative, we want to give members the option to add-on this service for a marginal cost.



*Off-exchange plans include allergy testing as a standard benefit.