



# **UNIVERSITY COMMUNITY CARE PLAN MEMBER HANDBOOK**

**MEMBER SERVICES (210) 358-6400**

**TOLL FREE 1-888-512-2347**

Community First Insurance Plans is a proud member of the University Health family.

# TABLE OF CONTENTS

---

<b>INTRODUCTION .....</b>	<b>4</b>
<b>MEMBER SERVICES .....</b>	<b>5</b>
Nurse Advice Line.....	5
Mental Health & Substance Misuse Services .....	5
Vision & Dental.....	5
Pharmacy.....	6
Website .....	6
Community First Insurance Plans Locations.....	6
<b>UNDERSTANDING YOUR PLAN.....</b>	<b>8</b>
<b>MEMBER IDENTIFICATION (ID) CARDS.....</b>	<b>9</b>
Your Member ID Card.....	9
<b>MEMBER PORTAL .....</b>	<b>10</b>
<b>PRIMARY CARE PROVIDER (PCP) .....</b>	<b>10</b>
Preventive Services.....	10
When To See Your Primary Care Provider .....	11
Making An Appointment.....	11
Community First Checkup Checklist .....	11
Changing Your Primary Care Provider .....	12
<b>TYPES OF MEDICAL CARE .....</b>	<b>12</b>
Routine Medical Care.....	12
Urgent Medical Care .....	12
Emergency Medical Care .....	13
<b>SPECIALISTS.....</b>	<b>13</b>
<b>COST-SHARING.....</b>	<b>13</b>
Copayment & Coinsurance .....	13
Out-of-Pocket Maximum.....	14
<b>HEALTH CARE BENEFITS.....</b>	<b>14</b>
Prior Authorization.....	14
How To Get Covered Health Care Services.....	14
Limits To Covered Services .....	20
Services Not Covered.....	20
<b>CARE AWAY FROM HOME.....</b>	<b>20</b>
<b>ADDED BENEFITS .....</b>	<b>21</b>
<b>HEALTH EDUCATION PROGRAMS .....</b>	<b>21</b>
Healthy Expectations Maternity Program .....	21
Diabetes In Control: Diabetes Management Program.....	21
Asthma Matters: Asthma Management Program.....	22
Healthy Mind: Behavioral Health Program .....	22
Healthy Heart: Blood Pressure Management Program.....	22
Healthy Living: Healthy Lifestyle Management Program.....	23
<b>PRESCRIPTION DRUG BENEFITS .....</b>	<b>23</b>
Prescription Drug Formulary.....	23

Network Drug Stores .....	23
Prescription Drug Cost-Sharing .....	25
Medication Delivery .....	25
<b>VISION SERVICES .....</b>	<b>25</b>
Vision Screenings .....	25
Pediatric Vision Care Benefit .....	25
<b>DENTAL SERVICES .....</b>	<b>26</b>
Pediatric Dental Care Benefit .....	27
<b>HEARING SERVICES .....</b>	<b>27</b>
Hearing Screenings .....	27
Hearing Loss .....	27
Hearing Aids .....	27
<b>BEHAVIORAL HEALTH .....</b>	<b>28</b>
<b>MEMBER BILLING .....</b>	<b>28</b>
Reimbursement .....	29
<b>COMPLAINTS AND APPEALS .....</b>	<b>29</b>
<b>Complaint Resolution Process .....</b>	<b>30</b>
Appeal Process .....	30
Arbitration .....	31
Adverse Determination .....	31
Expedited Appeal .....	31
<b>ENROLLMENT .....</b>	<b>32</b>

### INTRODUCTION

---

**Welcome to Community First Insurance Plans!** We are so happy you chose us for your health care needs. Community First was created with the health of our local community in mind. We believe that everyone should have access to high quality health care and we are honored that you have put your trust in our hands.

With over 25 years of history as a local, non-profit health care plan in your area, we understand the unique health care needs of our community. We are proud to be your neighbor! We are truly invested in our Members' health and we can help you access the health care services you need including doctors, hospitals, and community resources.

Please read this Member Handbook for information about your health plan benefits and what is covered under your new health plan.

#### **What if I need help understanding or reading the Member Handbook?**

If you need help understanding or reading this handbook, our Member Services Representatives can assist you in both English and Spanish. You can also get this handbook in other formats, such as large print, braille, or audio. We will mail you a copy free of charge within five business days of your request and update your personal record with your preferred language or format. In the future, when you contact us, we will verify this information. You may ask us to update it at any time.

If you prefer this handbook in an alternate format or would like a printed copy, please contact Member Services at the toll-free number listed on the following page.

## MEMBER SERVICES

A Member Services Representative can answer your questions about all covered services under your health care plan. Member Services can also help you select or change your primary care provider (PCP), access services and community resources, send you a new Member ID card, and help resolve any problems or complaints.

<b>CALL</b>	1-888-512-2347 Monday through Friday, 8:30 a.m. to 5:00 p.m. (CST) Message service available on weekends and holidays. This call is free. For emergency services, dial 9-1-1 or go to the nearest emergency room. We have free interpreter services for people who do not speak English.
<b>TTY</b>	1-800-390-1175 24 hours a day, 7 days a week. This call is free. This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

## NURSE ADVICE LINE

Community First has a Nurse Advice Line available 24 hours a day, 7 days a week, 365 days a year to help you get the care you need.

<b>CALL</b>	1-800-434-2347 24 hours a day, 7 days a week. This call is free. We have free interpreter services for people who do not speak English.
<b>TTY</b>	1-800-390-1175, 24 hours a day, 7 days a week. This call is free. This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

## MENTAL HEALTH & SUBSTANCE MISUSE SERVICES

Call toll-free to talk to someone if you need help right away. For emergency services, dial 9-1-1 or go to the nearest emergency room.

<b>CALL</b>	1-877-221-2226 24 hours a day, 7 days a week. This call is free. We have free interpreter services for people who do not speak English.
<b>TTY</b>	1-800-390-1175, 24 hours a day, 7 days a week. This call is free. This number requires special telephone equipment and is only for people who have difficulties with hearing or speaking.

## VISION & DENTAL

Community First offers limited vision and dental coverage to our Members. Call Member Services or review your plan documents for more information about eligibility, benefits, or to find a provider.

## MEMBER SERVICES

<b>CALL</b>	1-888-512-2347 Monday-Friday, 8:30 a.m. to 8:30 p.m. (EST)
-------------	---

### PHARMACY

Community First's partner for pharmacy benefits is Navitus Health Solutions. If you have questions about your prescription drug medication benefits, call the toll-free number on your pharmacy benefit Member ID card or call the number listed below.

<b>CALL</b>	1-844-268-9789 24 hours a day, 7 days a week
-------------	---

### WEBSITE

You can access plan information and resources online 24 hours a day, 7 days a week on our website at [UniversityCommunityCarePlan.com](http://UniversityCommunityCarePlan.com) including:

- Secure Member Portal
- Member Newsletters
- Value-Added Services available to you as a University Community Care Plan Member
- Important Plan Documents
- Provider/Pharmacy Directory

### COMMUNITY FIRST INSURANCE PLANS LOCATIONS

Community First Insurance Plans has two locations to serve you:

**Corporate Office**  
12238 Silicon Drive, Suite 100  
San Antonio, TX 78249

**Community Office at Avenida Guadalupe**  
1410 Guadalupe Street, Suite 222  
San Antonio, TX 78207

### OFFICE HOURS

8:30 a.m. to 5:00 p.m.

Monday through Friday, with the exception of state-approved holidays

Visit our **corporate website** for more information at [CommunityFirstHealthPlans.com](http://CommunityFirstHealthPlans.com).



### UNDERSTANDING YOUR PLAN

---

University Community Care Plan is a health insurance plan provided and managed by Community First Insurance Plans.

**University Community Care Plan is an Exclusive Provider Organization (EPO).** This means that as a Member, you must seek care from our network of exclusive, preferred providers conveniently located in your service area (Bexar County).

A “**preferred provider**” is a physician or health care provider, or an organization of physicians or healthcare providers, who contracts with Community First to provide medical care or health care to University Community Care Plan Members.

A “**non-preferred provider**” is a provider who does not have a contract with Community First to provide services to you. You will be responsible for payment if you see a non-preferred provider, except as otherwise noted in the contract and written description or as otherwise required by law.

For a list of preferred providers available to you, please visit [UniversityCommunityCarePlan.com](https://UniversityCommunityCarePlan.com) and click on “Find A Provider.”

University Community Care Plan includes coverage for health care services, including:

- Doctor visits and preventive care
- Inpatient and outpatient hospital services
- Labs and X-rays
- Urgent care
- Emergency care
- Ambulance services
- Prescription drugs

**University Community Care Plan is a \$0 deductible plan.** However, copayments and/or prior authorizations from the plan may apply. You can learn more about your benefits, cost sharing amounts, and what services require prior authorization by reviewing your plan documents, including:

- **[Summary of Benefits and Coverage](#):** An easy-to-read summary document that lists important information about your plan such as cost-sharing, coverage limitations, exceptions, and benefits scenarios.
- **[Schedule of Benefits](#):** A helpful chart showing eligible services and supplies according to your health care coverage. Includes what services require prior-authorization from the plan and copay/coinsurance amounts.
- **[Evidence of Insurance](#):** A document that describes in detail the health care benefits covered by the health plan, including vision and hearing services. Provides documentation of what that plan covers and how it works, including how much you pay.
- **[Formulary](#):** A list of generic and brand name prescription drugs covered by your health plan.
- **[Provider Directory](#):** An alphabetical list of network providers that you can see as part of your plan including primary care providers, specialists, OB/GYNs, behavioral health



providers, and more.

- **Pediatric Dentistry Rider:** A list of pediatric dental benefits, including diagnostic and preventive services, images, oral surgery and more. Includes copay amounts for dental care services.

All plan documents are available on our website at [UniversityCommunityCarePlan.com](https://UniversityCommunityCarePlan.com) and on the Member Portal. You can also request plan documents be mailed to you, free of charge, by calling Member Services at 1-888-512-2347.

## MEMBER IDENTIFICATION (ID) CARDS

When you sign up to become University Community Care Plan Member, you will receive a Community First Member ID card. If you do not receive a card, please call Member Services.

### YOUR MEMBER ID CARD

The following information can be found on your Member ID card:

- Your plan name
- Your first and last name
- Member ID number
- Group number
- Policy effective date (starting date of coverage under your health care plan)
- What to do in the event of an emergency
- How to reach Member Services

### Community First Insurance Plans Member ID Card - University Community Care Plan

COMMUNITY FIRST INSURANCE PLANS		University Community Care Plan	
Name: John M. Doe			
Member ID: AD00000000000000			
Plan: Silver 00			
Group No: A0012345678			
Policy Effective Date: 01/01/2022			
EPO NETWORK			
Must remain in the network, unless it's an emergency. No referrals are needed.		Debe permanecer en la red, a menos que sea una emergencia. No se necesitan referencias.	
Navitus Health Solutions		RxBIN: 610602 RxPCN: NVT RxGRP: 002	

  

COMMUNITY FIRST INSURANCE PLANS		University Community Care Plan	
Name: John M. Doe			
Member ID: AD00000000000000			
Plan: Gold			
Group No: A0012345678			
Policy Effective Date: 01/01/2022			
EPO NETWORK			
Must remain in the network, unless it's an emergency. No referrals are needed.		Debe permanecer en la red, a menos que sea una emergencia. No se necesitan referencias.	
Navitus Health Solutions		RxBIN: 610602 RxPCN: NVT RxGRP: 001	

### USING YOUR MEMBER ID CARD

Carry your Community First Member ID card with you at all times. Show this card to your doctor so they know you are covered by University Community Care Plan.

### LOST OR STOLEN MEMBER ID CARD

If your Community First Member ID Card is lost or stolen, please call Member Services at 1-888-512-2347 and ask for a new one. You can also log in to our secure Member Portal at [UniversityCommunityCarePlan.com](https://UniversityCommunityCarePlan.com) to print a temporary ID card and/or request a new one.

### MEMBER PORTAL

---

Once your University Community Care Plan becomes effective, you can register for access to your secure Member Portal at:

[UniversityCommunityCarePlan.com](https://UniversityCommunityCarePlan.com)

#### To Register:

1. Go to [UniversityCommunityCarePlan.com](https://UniversityCommunityCarePlan.com) and click on the Member Portal link.
2. Click “Register Account.”
3. Follow the directions to enter information about you and your plan from your Member ID card. It’s fast and easy.

Once registered, you can:

- Review your benefits including all plan documents
- Check claims statuses
- Find Community First Providers in your network
- Print a temporary Member ID card

### PRIMARY CARE PROVIDER (PCP)

---

#### CHOOSING A PRIMARY CARE PROVIDER

A primary care provider (PCP) is your own doctor or health care clinic. Your PCP will take care of your medical needs and act as your main health care provider. If you need to be admitted to the hospital, your PCP will also arrange your care.

**As a University Community Care Plan Member, you are not required to have a PCP, but by selecting one from our network of providers, you are taking an important first step in improving your health and well-being.**

#### A PCP can be a:

- Pediatrician
- Family or general practitioner
- Internist
- Obstetrician/gynecologist (OB/GYN)
- Nurse Practitioner (NP) or Physician Assistant (PA)

You can choose a PCP from our [Provider Directory](#) at [UniversityCommunityCarePlan.com](https://UniversityCommunityCarePlan.com) or by logging into the Member Portal. You can also call Member Services at 1-888-512-2347 if you need help.

#### PREVENTIVE SERVICES

As a Member of University Community Care Plan, your PCP can provide preventive health care services at no-cost to you, including:

- Well-child care through age 17
- Periodic health assessments for Members ages 18 and older
- Immunizations
  - Childhood immunizations for Members through age 6
  - Immunizations for Members over age 6

**Remember, your PCP is the most important person on your health care team!**

## WHEN TO SEE YOUR PRIMARY CARE PROVIDER

Your PCP is your best resource for health advice. You should see your PCP regularly, even if you have no health concerns. They can recommend certain screenings depending on your age and risk factors and provide needed preventive care.

## MAKING AN APPOINTMENT

Call your PCP's office to make an appointment. Tell your PCP's office you are a University Community Care Plan Member and have your Member ID card with you when you call.

### What do I need to bring with me to my appointment?

- Your Community First Member ID card
- Information about your health history
- A list of all medications you are currently taking
- Any known health risks
- Community First checkup checklist (see below) or a list of questions you have for your doctor

**We care about your health. Preventive care services like regular health checkups with your PCP are essential to helping create better health outcomes. They also help your doctor get to know you so they can help plan for future health care needs.**

## COMMUNITY FIRST CHECKUP CHECKLIST

# What To Ask At Your Health Checkup

## 5 questions to ask your Primary Care Provider (PCP)

Here are a few important questions you might want to ask your primary care provider at your next health checkup. Print and take this list with you to your appointment or pull it up on your phone while you are waiting to be seen.

- 1 This is how I'm feeling. Do these symptoms seem normal to you?** Tell your primary care provider exactly how you're feeling. Be honest. Ask if what you're feeling is normal.
- 2 What screening tests do I need?** Ask your primary care provider if they recommend certain screenings depending on your age, gender, and family history.
- 3 Am I at a healthy weight?** If you want to lose weight, ask for help creating a diet and exercise plan.
- 4 Are there better treatment options available for my condition?** If you're not happy with your current medication or treatment, ask for other options.
- 5 What should I do before my next visit?** Ask when you should be seen next and what you can work on between appointments.

## TYPES OF MEDICAL CARE

### CHANGING YOUR PRIMARY CARE PROVIDER

A Member Services Representative can help you choose a new primary care provider. Call Member Services toll-free at 1-888-512-2347. You can also submit a request to change your PCP at any time at [UniversityCommunityCarePlan.com](https://UniversityCommunityCarePlan.com) through our secure Member Portal or write to us at:

#### Community First Health Plans

Attention: Community First Insurance Plans Member Services  
12238 Silicon Drive, Suite 100  
San Antonio, TX 78249

For a list of PCPs in the Community First network, review our [Provider Directory](https://UniversityCommunityCarePlan.com) at [UniversityCommunityCarePlan.com](https://UniversityCommunityCarePlan.com).

## TYPES OF MEDICAL CARE

---

### ROUTINE MEDICAL CARE

Routine medical care is covered under your plan. Routine medical care is the regular care you get from your PCP to help keep you healthy, such as regular checkups. You can call your PCP to make an appointment for routine medical care. Routine medical care includes:

- Regular checkups
- Treatment when you are sick
- Follow-up care when you have medical tests
- Prescriptions

Contact your PCP to make an appointment for routine medical care including regular health checkups.

### URGENT MEDICAL CARE

Another type of medical care is urgent care. There are some injuries and illnesses that are probably not emergencies but can turn into emergencies if they are not treated within 24 hours. Some examples are:

- Minor injuries, burns, or cuts
- Minor breathing issues
- Sore throat or stomach pain
- Muscle sprains/strains

Urgent medical care is covered under your plan. For urgent medical care, you should call your PCP's office, even on nights and weekends. Your doctor will tell you what to do.

In some cases, your doctor may tell you to go to an urgent care clinic. If your doctor tells you to go to an urgent care clinic, you don't need to call the clinic before going. You need to go to an in-network clinic that accepts University Community Care Plan.

For help, call us toll-free at 1-888-512-2347. You also can call our 24-hour Nurse Advice Line at 1-888-512-2347 for help with getting the care you need.

## EMERGENCY MEDICAL CARE

Emergency medical care is provided for emergency medical conditions and emergency behavioral health conditions, including:

- Chest pain or pressure that may move out to the arm, neck, back, shoulder, jaw, or wrist
- Severe stomach pain that comes on suddenly
- A sudden decrease in or loss of consciousness
- Severe shortness of breath

For emergency medical care, you should:

- Go to the nearest emergency room.
- Call 9-1-1 if you need help getting to the hospital.
- Call your PCP as soon as possible after your emergency care.
- Your PCP will give you follow-up care.

Emergency medical care and post-stabilization services (services to keep your condition stable following emergency medical care) is covered under your plan.

## SPECIALISTS

---

A specialist is a doctor who provides health care for a specific disease or part of the body. There are many kinds of specialists. Here are a few examples:

- Oncologists care for patients with cancer.
- Cardiologists care for patients with heart problems.
- Orthopedists care for patients with bone, joint, or muscle problems.

Your primary care provider can help you find a specialist, but you do not need a referral in order to make an appointment. You can find a list of in-network specialists in our [Provider Directory](#) located at [UniversityCommunityCarePlan.com](http://UniversityCommunityCarePlan.com) or call Member Services for assistance.

## COST-SHARING

---

### COPAYMENT & COINSURANCE

A **copayment** or a “copay” is the fixed amount you pay each time you receive certain medical services. You pay a copay at the time you get the medical service.

**Coinsurance** is the percentage you pay of the total cost of certain medical services. You pay a coinsurance at the time you get the medical service.

Not all covered services require a copay or coinsurance. You can review a list of your health care benefits as a University Community Care Plan Member and find out whether a health care service requires a copay or coinsurance in the Benefits Chart on the following page.

## HEALTH CARE BENEFITS

The specific copay and coinsurance amounts that apply to you depend on your plan and can be found in your plan's [Schedule of Benefits](#) located at [UniversityCommunityCarePlan.com](#). Member Services can also assist you in determining your copay and coinsurance amounts.

### OUT-OF-POCKET MAXIMUM

There is a limit to how much you have to pay out-of-pocket each year for health care services that are covered by our plan. This limit is called the maximum out-of-pocket amount for medical services.

The specific out-of-pocket maximum that applies under your plan can be found in your plan's [Schedule of Benefits](#) located at [UniversityCommunityCarePlan.com](#). Member Services can also assist you in determining when you have satisfied the out-of-pocket maximum for your plan.

## HEALTH CARE BENEFITS

---

On the following page, you will find a chart of your health care benefits. **Please note: this chart is a general overview of covered health care benefits under your plan.**

The following plan-specific documents can provide a more detailed look into your covered health care benefits and copay/coinsurance amounts:

- Summary of Benefits and Coverage
- Schedule of Benefits and Cost-Sharing
- Evidence of Insurance

You can find these plan documents online at [UniversityCommunityCarePlan.com](#) or contact Member Services if you'd like a printed copy mailed to you free of charge.

### PRIOR AUTHORIZATION

Some of the services listed in the Benefits Chart are covered only if your PCP or other network provider gets approval from us first. This is called **prior authorization**. Covered services that may need prior authorization are marked in the Benefits Chart by an asterisk (\*).

If you obtain health care services, in circumstances other than a medical emergency or urgent care, from a non-participating provider without prior authorization from Community First, you will be held financially responsible for the entire cost of services.

### HOW TO GET COVERED HEALTH CARE SERVICES

If you have a primary care provider, they will work with you to make sure you get the health care services you need. **However, you do not need a referral for covered health care services.** If you do not have a primary care provider or need help, contact Member Services at 1-888-512-2347.

**BENEFITS CHART**

COVERED HEALTH CARE SERVICE	COST SHARING
<b>Professional Services</b>	Primary Care Provider (PCP) Office or Home Visit: copay may apply Specialist Office or Home Visit: copay may apply
<b>*Inpatient Hospital Services</b>	Copay applies for each admission <b>*Prior authorization from the plan may apply</b>
<b>Outpatient Facility Services</b>	Outpatient Surgery (hospital or other facility setting): copay applies Radiation Therapy and Chemotherapy: copay applies Dialysis: copay applies
<b>*Outpatient Infusion Therapy Services</b>	Routine Maintenance Drug (hospital, home, office, infusion suite setting): copay applies Non-Maintenance Drug: copay applies Chemotherapy: copay applies <b>*Prior authorization from the plan may apply</b>
<b>*Outpatient Laboratory and X-Ray Services</b>	Computerized Tomography (CT Scan): copay applies Computerized Tomography Angiography (CTA): copay applies Magnetic Resonance Angiography (MRA): copay applies Magnetic Resonance Imaging (MRI): copay applies Positron Emission Tomography (PET Scan): copay applies SPECT/Nuclear Cardiology studies: copay applies Other X-ray Services: copay applies Outpatient Lab: copay applies <b>*Prior authorization from the plan may apply</b>
<b>*Rehabilitation Services, Habilitation Services, and Therapies</b>	Limited to 35 visits per calendar year, including chiropractic services for rehabilitation and habilitation services: copay may apply  <i>Visit limitations do not apply to behavioral health services or the treatment of an acquired brain injury. Benefits for Autism Spectrum Disorder will not apply toward and are not subject to any rehabilitation and habilitation services visit maximums</i>  <b>*Prior authorization from the plan may apply</b>

BENEFITS CHART	
COVERED HEALTH CARE SERVICE	COST SHARING
<b>Maternity Care</b>	<p>Prenatal and Postnatal Visit: copay applies (after the initial office visit, subsequent office visits are covered in full)</p> <p>Inpatient Hospital Services (for each admission): copay applies</p> <p>Breastfeeding Support, Counseling, and Supplies (electric breast pumps are limited to one per calendar year): no copay</p> <p>Complications of Pregnancy: covered services for complications of pregnancy will be the same as for treatment of any other physical illness and may require prior authorization</p>
<b>Family Planning Services</b>	<p>Diagnostic Counseling, Consultations, and Planning Services: copay applies</p> <p>Insertion or Removal of Intrauterine Device (IUD), including cost of device: copay may apply</p> <p>Diaphragm or Cervical Cap Fitting, including cost of device: copay may apply</p> <p>Insertion or Removal of Birth Control Device Implanted Under the Skin, including cost of device: copay may apply</p> <p>Injectable Contraceptive Drugs, including cost of drug: copay may apply</p> <p>Vasectomy/Tubal Ligation: copay applies</p>
<b>Infertility Services</b>	<p>Diagnostic Counseling, Consultations, Planning, and Treatment Services: copay applies</p> <p><i>Once the Infertility workup and testing have been completed, subsequent workups and testing will require approval of a Community First Medical Director</i></p>
<b>*Behavioral Health Services</b>	<p>Outpatient Mental Health Care: copay applies</p> <p>Inpatient Mental Health Care: copay applies</p> <p>Serious Mental Illness: copay applies</p> <p>Chemical Dependency Services: copay applies</p> <p><b>*Prior authorization from the plan may apply</b></p>



**BENEFITS CHART**

COVERED HEALTH CARE SERVICE	COST SHARING
<b>Emergency Services</b>	Emergency Care (including emergency room services for mental health care or chemical dependency): copay may apply  Post-stabilization: If post stabilization care is required after an Emergency Care condition has been treated and stabilized, the treating Provider will contact Community First, who must approve or deny coverage of the post-stabilization care requested
<b>Urgent Care Services</b>	Copay applies
<b>Telehealth (Virtual) Visits</b>	Copay applies
<b>*Ambulance services</b>	Copay applies  <b>*Prior authorization from the plan may apply</b>
<b>*Extended Care Services</b>	Skilled Nursing Facility Services: copay applies for each day, up to 25 days per calendar year  Hospice Care: copay applies for each day  Home Health Care: copay applies per visit, up to 60 visits per calendar year  <b>*Prior authorization from the plan may apply</b>
<b>Well Checkups</b>	Well-Child Care (through age 17): no copay  Periodic Health Assessments (ages 18 and older): no copay
<b>Immunizations</b>	Childhood Immunizations (routine immunizations recommended by the American Academy of Pediatrics): no copay  Most Immunizations (for Members over age 6): no copay
<b>Bone Mass Measurement</b>	No copay
<b>Well-Woman Services</b>	Well-Woman Exam (once every 12 months, includes, but not limited to, exam for cervical cancer [Pap smear]): no copay  Screening Mammogram (for female Members ages 35 and over, and for female Members with other risk factors, once every 12 months): no copay  Early Detection Test for Ovarian Cancer (CA125 blood test) (once every 12 months): copay applies  Contraceptive Services and Supplies (Contraceptive education, counseling and certain female FDA approved contraceptive methods, female sterilization procedures and devices): no copay

**BENEFITS CHART**

COVERED HEALTH CARE SERVICE	COST SHARING
<b>Pediatric Hearing Loss</b>	<p>Screening Test (from birth through 30 days): no copay</p> <p>Follow-Up Care (from birth through 24 months): no copay</p>
<b>Colorectal Screening</b>	<p>Screening for the Detection of Colorectal Cancer (for Members ages 50 and older): no copay</p> <p>Annual Fecal Occult Blood Test (once every 12 months): no copay</p> <p>Flexible Sigmoidoscopy with Hemoccult of the Stool (limited to one every 5 years): no copay</p> <p>Colonoscopy (limited to one every 10 years): no copay</p>
<b>Vision &amp; Hearing Screenings</b>	<p>Eye and Ear Screenings (for Members through age 17, once every 12 months): copay may apply</p> <p>Eye and Ear Screenings (for Members age 18 and older, once every two years): copay may apply</p> <p><i>Covered children to age 19 have additional vision and hearing benefits as described in the Vision Services and Hearing Services sections in this Handbook</i></p>
<b>Cardiovascular Screening</b>	<p>Early Detection Test for Cardiovascular Disease (limited to one every five years): copay applies</p> <p>Computer Tomography (CT) Scanning: copay applies</p> <p>Ultrasonography: copay applies</p> <p><i>Note: Tests are available to each covered Member who is (1) a male older than 45 years of age and younger than 76 years of age, or (2) a female older than 55 years of age and younger than 76 years of age. The Member must be a diabetic or have a risk of developing coronary heart disease, based on a score derived using the Framingham Heart Study coronary prediction algorithm that is intermediate or higher</i></p>
<b>Prostate Exam</b>	Exam for Prostate Cancer (once every 12 months): copay applies
<b>*Dental Surgical Procedures</b>	<p>Outpatient Surgery: copay applies</p> <p>Inpatient Hospital Services: copay applies</p> <p><b>*Prior authorization from the plan applies</b></p>
<b>*Pediatric Dental Services</b>	<p>Pediatric Dental Services (for Members up to 19 years of age): copay applies</p> <p><i>Review the Pediatric Dentistry Rider on <a href="https://www.universitycommunitycareplan.com">UniversityCommunityCarePlan.com</a> for covered pediatric dental services and copay information</i></p> <p><b>*Prior authorization from the plan applies</b></p>

**BENEFITS CHART**

COVERED HEALTH CARE SERVICE	COST SHARING
<b>*Cosmetic, Reconstructive, or Plastic Surgery</b>	<p>Outpatient Surgery: copay applies</p> <p>Inpatient Hospital Services: copay applies</p> <p><b>*Prior authorization from the plan applies</b></p>
<b>Allergy Care</b>	<p>Testing and Evaluation: copay applies</p> <p>Injections/Serum: copay applies</p>
<b>Diabetes Care</b>	<p>Diabetes Self-Management Training: copay applies for each visit</p> <p>Diabetes Equipment: copay applies</p> <p>Diabetes Supplies: copay applies</p> <p><i>Some diabetes supplies are only available utilizing pharmacy benefits, through a participating pharmacy</i></p>
<b>*Prosthetic Appliances and Orthotic Devices</b>	<p>Prosthetic Appliances and Orthotic Devices: copay applies</p> <p>Cochlear Implants (limit one per impaired ear with replacements as medically necessary or audilogically necessary): copay applies</p> <p><b>*Prior authorization from the plan applies</b></p>
<b>*Durable Medical Equipment (DME)</b>	<p>Copay applies</p> <p><b>*Prior authorization from the plan applies</b></p>
<b>*Speech and Hearing Services</b>	<p>Inpatient &amp; Outpatient Care: covered services for inpatient and outpatient care for speech and hearing services will be the same as for treatment of any other physical illness</p> <p>Medically Necessary Hearing Aids or Cochlear Implant (for individuals 18 years or younger): copay applies</p> <p><i>Benefits for Autism Spectrum Disorder will not apply towards and are not subject to any speech and hearing services visit maximums</i></p> <p><b>*Prior authorization from the plan may apply</b></p>
<b>*Hearing Aids</b>	<p>Audiometric Examination (to determine type and extent of hearing loss once every 36 months): no copay</p> <p>Fitting and Purchase of Hearing Aid Device(s): copay applies</p> <p><b>*Prior authorization from the plan may apply</b></p>

**BENEFITS CHART**

COVERED HEALTH CARE SERVICE	COST SHARING
<b>Autism Spectrum Disorder</b>	Treatment and Services (e.g., evaluation and assessment, screening at 18 and 24 months, applied behavioral analysis, behavior training and management, speech/occupational/physical therapy, medication or nutritional supplements): covered services for Autism Spectrum Disorder will be the same as for treatment of any other physical illness

**LIMITS TO COVERED SERVICES**

There may be limits to some covered services. If you have questions about limits on any covered service, ask your doctor or call Member Services.

**SERVICES NOT COVERED**

The following is a list of services your plan generally does not cover. Check your plan documents or call Member Services for more information and a list of any other excluded services:

- Abortion (except for a pregnancy that, as certified by a physician, places the woman in danger of death or a serious risk of substantial impairment of a major bodily function unless an abortion is performed)
- Acupuncture
- Bariatric surgery
- Cosmetic surgery (except for the correction of congenital deformities or for conditions resulting from accidental injuries, scars, tumors or diseases when medically necessary)
- Dental care (adult)
- Infertility treatment (diagnosis and treatment covered; in vitro not covered)
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (adult)
- Routine foot care (except in connection with diabetes, circulatory disorders of the lower extremities, peripheral vascular disease, peripheral neuropathy, or chronic arterial or venous insufficiency)
- Weight loss programs

**CARE AWAY FROM HOME**

**Only emergency care services are covered outside of the plan's service area.**

Continuing or follow-up treatment for accidental injury or emergency care is limited to care required before you can return to the service area without medically harmful or injurious consequences.

For more information, please review your plan specific documents at [UniversityCommunityCarePlan.com](http://UniversityCommunityCarePlan.com) or call Member Services at 1-888-512-2347.

## ADDED BENEFITS

### What added benefits do I get as a University Community Care Plan Member?

Community First offers incredible added benefits to our Members at no cost, including:

ADDED BENEFITS
<b>24/7 Nurse Advice Line:</b> Convenient, after-hours phone support from a Registered Nurse who can provide medical advice and help you get the care you need.
<b>Health &amp; Wellness Programs:</b> A family of no-cost Health & Wellness Programs to help you manage and learn more about your chronic condition including hypertension, asthma, obesity, and diabetes.
<b>Pregnancy Support:</b> Education and support for expecting moms through our Healthy Expectations Maternity Program, including a virtual Mommy & Me baby shower and more.

### How can I get these benefits?

To learn how you can receive these benefits as a University Community Care Plan Member, please call 1-888-512-2347.

## HEALTH EDUCATION PROGRAMS

Community First's no-cost health education programs are designed to help you get and stay healthy. Our **Health & Wellness Programs** include:

### HEALTHY EXPECTATIONS MATERNITY PROGRAM

Pregnancy can be a wonderful, transformative time. However, it can also be overwhelming as you prepare to welcome your new baby. Healthy Expectations provides educational resources and support for expectant moms.

Educational topics include:

- Prenatal and postpartum education
- Information about labor, delivery, and post-delivery
- Breastfeeding
- Newborn care

Community First also hosts monthly Mommy & Me virtual baby showers for expecting mothers enrolled in Healthy Expectations. Each shower is led by a knowledgeable Health Educator and an experienced O.B. nurse.

### DIABETES IN CONTROL: DIABETES MANAGEMENT PROGRAM

If you are among the millions of Americans who have diabetes, we want to help you learn all that you can to help manage your disease.

**Diabetes in Control** was developed to manage your diabetes more effectively by checking blood sugar regularly, eating healthy food, being active, taking medicines as prescribed, and handling stress effectively.

### **ASTHMA MATTERS: ASTHMA MANAGEMENT PROGRAM**

Asthma is a chronic lung condition that causes inflammation and swelling of the airways, sensitivity to things that make swelling worse, and decreased airflow in the lungs. There is no cure for asthma, but you can learn to manage it so you can maintain a normal activity level and minimize the need for emergency treatment.

**Asthma Matters** was developed to provide you with the tools needed to prevent chronic and troublesome symptoms and improve your well-being.

Program goals include:

- Help you understand the causes or triggers of your asthma
- Achieve normal or near-normal lung function
- Participate in physical activity without symptoms
- Decrease the frequency and severity of flare-ups

### **HEALTHY MIND: BEHAVIORAL HEALTH PROGRAM**

Community First is committed to helping improve the behavioral health and wellness of our Members. If you are struggling, it is important to remember you are not alone. Mental health is important at every stage of life, from childhood and adolescence through adulthood.

**Healthy Mind** can help you determine the type of behavioral health assistance you may need and provide information to help you choose a professional counselor or doctor who can best assist you with the following:

- Aggressive behavior
- Family violence
- Anxiety and depression
- Grief
- Autism
- Suicidal behavior
- Physical, sexual, or emotional abuse
- Divorce or marital problems
- Drug and alcohol abuse
- Stress
- Eating disorders
- Hyperactivity disorders

### **HEALTHY HEART: BLOOD PRESSURE MANAGEMENT PROGRAM**

High blood pressure, also known as hypertension, often has no symptoms. However, it can significantly increase your risk for serious health conditions such as heart attack, stroke, heart failure, and kidney disease.

**Healthy Heart** can help you learn how to manage your blood pressure by taking medication properly and implementing healthy lifestyle changes.

## **HEALTHY LIVING: HEALTHY LIFESTYLE MANAGEMENT PROGRAM**

Achieving and maintaining a healthy lifestyle is never beyond reach. **Healthy Living** is designed for Members who are ready to take the first step toward a healthier life.

Healthy Living offers the knowledge and resources needed to understand how to incorporate healthy habits into your everyday life that can last a lifetime.

For more information about Community First Health & Wellness Programs or to join, please visit [CommunityFirstHealthPlans.com/Health-and-Wellness-Programs](https://CommunityFirstHealthPlans.com/Health-and-Wellness-Programs) and take the online Health Assessment.

Expecting? Take our online Pregnancy Health Assessment also located at [CommunityFirstHealthPlans.com/Health-and-Wellness-Programs](https://CommunityFirstHealthPlans.com/Health-and-Wellness-Programs).

You can also contact a Health Educator to learn more or to take the assessment over the phone at 210-358-6055 or email [healthyhelp@cfhp.com](mailto:healthyhelp@cfhp.com).

*\*Limitations and restrictions may apply.*

## **PRESCRIPTION DRUG BENEFITS**

---

University Community Care Plan pays for most of the medication your doctor says you need. Your doctor will write a prescription so you can take it to the drug store, or may be able to send the prescription for you.

### **PRESCRIPTION DRUG FORMULARY**

The Prescription Drug Formulary, also called the “Drug List,” is a list of all prescription drugs that University Community Care Plan covers. To find out if a drug you are taking is on the Drug List, you can:

- Check the most recent Drug List we sent you in the mail.
- Visit our website at [UniversityCommunityCarePlan.com](https://UniversityCommunityCarePlan.com). The Drug List on our website is always the most current and up-to-date list.
- Call Member Services to find out if a drug is on the plan’s Drug List or to ask for a copy of the list be mailed to you.

### **NETWORK DRUG STORES**

As a University Community Care Plan Member, you must go to a participating network pharmacy to fill your prescription drug medication(s). You can find a list of network pharmacies covered under your plan on the following page.

<b>NETWORK PHARMACIES</b>	
<p><b>MEDICAL CENTER PAVILION</b>  4647 Medical Drive  San Antonio, TX 78229  210-358-8145  Monday through Friday, 8 a.m. to 8 p.m.  Saturday, 8 a.m. to 5 p.m.  Sunday, 8 a.m. to 3 p.m.</p>	<p><b>ROBERT B. GREEN CAMPUS</b>  903 W. Martin Street  San Antonio, TX 78207  210-358-3400  Monday through Friday, 8 a.m. to 8 p.m.  Saturday, 8 a.m. to 5 p.m.  Sunday, 8 a.m. to 3 p.m.</p>
<p><b>TEXAS DIABETES INSTITUTE</b>  701 S. Zarzamora Street  San Antonio, TX 78207  210-358-7000  Monday through Friday, 8 a.m. to 8 p.m.  Closed on Saturdays &amp; Sundays</p>	<p><b>UNIVERSITY FAMILY HEALTH CENTER  - SOUTHEAST</b>  1055 Ada Street  San Antonio, TX 78223  210-358-5515  Monday through Friday, 8 a.m. to 8 p.m.  Closed on Saturdays &amp; Sundays</p>
<p><b>UNIVERSITY FAMILY HEALTH CENTER  - SOUTHWEST</b>  2121 SW. 36th Street  San Antonio, TX 78237  210-358-5100  Monday through Friday, 8 a.m. to 8 p.m.  Closed on Saturdays &amp; Sundays</p>	<p><b>UNIVERSITY HOSPITAL</b>  4502 Medical Drive  San Antonio, TX 78229  210-358-4000  Open 24 hours/7 days a week</p>

**What if I go to a drug store not in the network?**

If you go to a drug store that is not in the network, your prescription may not be covered. You may be responsible for the charges of the prescription medication. You will need to take your prescription to a pharmacy that accepts University Community Care Plan.

**How do I transfer my prescriptions to a different network pharmacy?**

If you need to transfer your prescription(s), take the following steps:

1. Call the new network pharmacy you would like to transfer your prescription(s) to and give the needed information to the pharmacist; or
2. Bring your prescription container to the new network pharmacy.

**What do I bring with me to the drug store?**

You should bring your Community First Insurance Plans Member ID card with you to the drug store.

**Who do I call if I have problems getting my medication?**

If you have problems getting your covered medications, please call Member Services at 1-888-512-2347. We can work with you and your pharmacy to make sure you get the medication(s) you need.



**What if I lose my medication?**

If you lose your medication, call your doctor for help. If your doctor's office is closed, the pharmacy where you got your medications may be able to help you. You can also call Member Services for assistance at 1-888-512-2347.

**PRESCRIPTION DRUG COST-SHARING**

Your pharmacy benefit consists of three tiers.

- The first tier generally includes generic drugs.
- The second tier generally includes preferred brand name drugs.
- The third tier generally includes non-preferred brand name drugs.

**Copayments vary based on the tier (the higher the tier, the higher your copayment) and whether or not the drug is a maintenance or non-maintenance drug.** Maintenance drugs are those that you take on an ongoing basis.

You can look up your copay/coinsurance amounts for generic, preferred brand drugs, non-preferred brand drugs, and specialty drugs by reviewing your plan's [Schedule of Benefits and Cost-Sharing](#) located at [UniversityCommunityCarePlan.com](http://UniversityCommunityCarePlan.com).

**MEDICATION DELIVERY****What if I need my medications delivered to me?**

For certain kinds of drugs, you can use the plan's network mail-order services. Generally, the drugs available through mail-order are drugs that you take on a regular basis for a chronic or long-term medical condition.

**Our mail-order partner is University Health Robert B. Green Campus Pharmacy.**

To get order forms and information about filling your prescriptions by mail, please call the University Health Robert B. Green Campus Pharmacy at 210-358-3400, Monday through Friday, 8 a.m. to 8 p.m., Saturdays 8 a.m. to 5 p.m., and Sundays 8 a.m. to 3 p.m.

**VISION SERVICES**

University Community Care Plan offers the following vision benefits for Members:

**VISION SCREENINGS**

- Vision screenings for Members through age 17, once every 12 months (conducted by the Member's primary care provider or other network provider)
- Vision screenings for Members ages 18 and older, once every two years (conducted by the Member's primary care provider or other network provider)

**PEDIATRIC VISION CARE BENEFIT**

Children up to age 19 (dependents) who are covered under your health plan are eligible for coverage under University Community Care Plan's Pediatric Vision Care Benefit.

For purposes of this Pediatric Vision Care Benefit, Member's must see a licensed therapeutic optometrist, ophthalmologist, or optometrist operating within the scope of his or her license, or a dispensing optician. You can find participating network vision providers in the [Provider Directory](#) located at [UniversityCommunityCarePlan.com](http://UniversityCommunityCarePlan.com).

## DENTAL SERVICES

### **Pediatric Vision Care Benefits include:\***

- Vision examination (covered once per calendar year)
- Frames (covered once per calendar year)
- Standard plastic, glass, or poly spectacle lenses (covered once per calendar year)
  - Single Vision
  - Bifocal
  - Trifocal
  - Lenticular
- Lens options
  - Tint
  - Standard Plastic Scratch Coating
  - Standard Polycarbonate
- Contact lenses (covered once per calendar year in lieu of spectacle lenses)

To review a detailed description of your Pediatric Vision Care Benefits including copayment amounts, please review your plan's [Evidence of Insurance](#) located at [UniversityCommunityCarePlan.com](#). You can also contact Member Services with questions or if you need help finding a network provider.

*\*Copayments and plan allowances may apply.*

## DENTAL SERVICES

---

**General dental services are not covered under University Community Care Plan, but the following limited oral surgical procedures are covered when prescribed by your primary care provider or a network provider and performed in a participating provider's office or in the inpatient or outpatient setting:\***

- Treatment for accidental injury to sound natural adult teeth, the jaw bones or surrounding tissues, not caused by biting or chewing, when treatment is completed within 24 months of the initial treatment.
- Treatment or correction of a non-dental physiological condition which has resulted in severe functional impairment.
- Treatment for tumors and cysts requiring pathological examination of the jaws, cheeks, lips, tongue, roof and floor of the mouth.
- Diagnostic and surgical treatment of conditions affecting the temporomandibular joint (including the jaw or craniomandibular joint) as a result of an accident, a trauma, a congenital defect, a developmental defect, or a pathology.
- Removal of complete bony impacted teeth.

*\*Prior authorization from the plan may apply.*

To review a detailed description of covered dental surgical procedures including copayment amounts, please review your plan's [Evidence of Insurance](#) located at [UniversityCommunityCarePlan.com](#). You can also contact Member Services with questions or if you need help finding a network provider.

## PEDIATRIC DENTAL CARE BENEFIT

Children up to age 19 (dependents) who are covered under your health plan are eligible for coverage under University Community Care Plan's Pediatric Dental Care Benefit.

### Pediatric Dental Care Benefits include:\*

- Diagnostic and preventive care
  - Office visit with oral examination (limited to two visits every calendar year)
- Images
- Oral Surgery
- Periodontics
- Endodontics
- Restorative
- Prosthodontics
- Orthodontic Services
- General Anesthesia/Intravenous Sedation

To review a detailed description of your Pediatric Dental Care Benefits including copayment amounts, please review the [Pediatric Dentistry Rider](#) located at [UniversityCommunityCarePlan.com](http://UniversityCommunityCarePlan.com). You can also contact Member Services with questions or if you need help finding a network provider.

*\*Copayments and plan allowances may apply.*

## HEARING SERVICES

---

University Community Care Plan offers the following vision benefits for Members:

### HEARING SCREENINGS

- Hearing screenings for Members through age 17, once every 12 months (conducted by the Member's primary care provider or other network provider).
- Hearing screenings for Members ages 18 and older, once every two years (conducted by the Member's primary care provider or other network provider).

### HEARING LOSS

Covered services include:

- Screening test from birth through 30 days.
- Follow-up care from birth through 24 months.

### HEARING AIDS

Covered services and equipment include:\*

- One audiometric examination to determine type and extent of hearing loss once every 36 months.
- Fitting and purchase of hearing aid device(s).

Medically necessary hearing aids or cochlear implant and related services and supplies

## BEHAVIORAL HEALTH

are covered for individuals 18 years or younger. This includes fitting and dispensing services, treatment for habilitation and rehabilitation, and (for cochlear implant) an external speech processor and controller with necessary component and replacement every three years.

To review a detailed description of your covered hearing services, including copayment amounts, please review your plan's [Evidence of Insurance](#) located at [UniversityCommunityCarePlan.com](#). You can also contact Member Services with questions or if you need help finding a network provider.

*\*Copayments and prior authorization from the plan may apply.*

## BEHAVIORAL HEALTH

---

Behavioral Health Services including mental health and substance misuse support are available to all University Community Care Plan Members.

### **Behavioral Health services include:\***

- Outpatient mental health care
- Inpatient mental health care
- Chemical dependency services
- Serious mental illness

**Members can also call the Community First Behavioral Health & Substance Abuse hotline at 1-877-221-2226, 24 hours, 7 days a week. The phone line is staffed by trained personnel. Call to talk to someone if you need help right away. If you need emergency services, please call 9-1-1.**

For other questions related to Behavioral Health Services, please call University Community Care Plan at 1-888-512-2347 or review your plan documents located at [UniversityCommunityCarePlan.com](#).

*\*Copayments and prior authorization from the plan may apply.*

## MEMBER BILLING

---

If you get a bill for the full cost of health care or drugs, send the bill to us.

- If the services or drugs are covered, we will pay the provider directly.
- If the services or drugs are covered and you already paid more than your share of the cost, it is your right to be paid back.
- If the services or drugs are not covered, we will tell you.

Here are examples of times when you may need to ask our plan to pay you back or to pay a bill you got:

- When you get emergency health care from an out-of-network provider.
- When you purchase certain diabetes equipment and supplies.
- When you pay the full cost for a prescription because you do not have your Member ID card with you.

## REIMBURSEMENT

If you pay a bill for covered services and you believe that Community First Insurance Plans is responsible for those charges, then submit a copy of the paid bill along with a completed claim form to Community First's Member Services Department requesting reimbursement (Claim forms may be obtained by calling Member Services or by logging into the Member Portal).

Please include all of the following information on your request:

- The patient's name, address, Member ID, and your relationship to the plan subscriber from your identification card.
- Name and address of the provider (if not on the bill).

If you receive a bill for authorized covered services from a non-participating provider, you may ask Community First Insurance Plans to pay the provider directly. Send the bill to Community First according to the procedures listed above.

You can also mail your request for payment together with any bills or receipts to us at this address:

### Community First Health Plans

Attention: Community First Insurance Plans  
12238 Silicon Drive, Suite 100  
San Antonio, TX 78249

Contact Member Services at 1-888-512-2347 if you have any questions. If you don't know what you should have paid, or you receive bills and you don't know what to do about those bills, we can help.

## COMPLAINTS AND APPEALS

---

**Members are required to submit all complaints through Community First Insurance Plans' internal Complaints and Appeals process, which we have outlined for you in this section.**

Community First encourages the informal resolution of complaints. Community First will not retaliate against you, including cancellation of coverage or refusal to renew coverage, simply because you, or person acting on behalf of you has filed a complaint against Community First or appealed a decision of Community First.

Community First will not retaliate against any participating provider, including termination of or refusal to renew a contract, simply because a participating provider has, on your behalf filed a Complaint against Community First or appealed a decision of Community First.

Complaints/Appeals should be directed to Community First's Member Services Department at 1-888-512-2347 or in writing to:

### Community First Health Plans

Attention: Community First Insurance Plans  
12238 Silicon Drive, Suite 100  
San Antonio, TX 78249

## COMPLAINTS AND APPEALS

At any time, you have the right to contact the Texas Department of Insurance at 1-800-252-3439 or in writing at:

### **Texas Department of Insurance**

P.O. Box 149104

Austin, Texas 78714-9104

### **COMPLAINT RESOLUTION PROCESS**

1. You, or someone acting on your behalf, notifies Community First orally or in writing of a complaint.
2. Upon receipt of a written complaint, we will send you a letter acknowledging receipt of your complaint within five (5) business days of receipt of the complaint. This letter will include the date Community First received the complaint as well as a description of the Complaint and Appeals process and timeframes. If Community First receives an oral complaint, we will include a one-page complaint form, along with the above information, which should be completed and returned immediately for prompt resolution of the complaint.
3. Community First will investigate the complaint and send you or your designated representative a letter explaining the resolution of your complaint. Community First will acknowledge, investigate and resolve your complaint within 30 calendar days from the date we receive your written complaint, or your completed complaint form.
4. Investigation and resolution of complaints relating to emergency care, or denials of continued hospital stays shall be concluded in accordance with the medical or dental immediacy of the case, but will not exceed one (1) business day from the date the complaint is received by Community First.

### **APPEAL PROCESS**

1. If you are not satisfied with Community First's resolution of your complaint, you or your designated representative may notify Community First, in writing, of your wish to appeal our decision.
2. Community First will send you a letter acknowledging receipt of your complaint appeal within five (5) business days of receiving your written request for appeal.
3. Community First will schedule a hearing before a Complaint Appeal Panel where you or your dependent normally receive health care services within the service area, unless you and Community First agree to another site. In lieu of appearing in person, you may conference in by telephone or you may address a written appeal to the Complaint Appeal Panel.
  - a) The Panel will consist of individuals appointed by Community First. The Panel consists of equal numbers of Community First staff, providers, and Members. No individual serving on the panel may have previously been involved in the disputed decision that is the subject of the appeal.
  - b) All providers serving on the Panel must have experience in the area of care that is in dispute and must be independent of the provider(s) who made any prior determination(s). If specialty care is in dispute, the Appeal Panel will include an additional person who is a specialist in the field of care to which the appeal relates. Members serving on the Appeal Panel may not be employees of Community First.
4. No later than five (5) business days before the hearing, unless you agree otherwise,

Community First shall provide you or your designated representative:

- a) any documentation that Community First staff will present to the Panel;
  - b) the specialization of any providers consulted during the investigation; and
  - c) the name and affiliation of each Community First representative on the Panel
5. You, or your designated representative if you are a minor or disabled, are entitled to:
    - a) Appear in person before the Appeals Panel;
    - b) Present alternative expert testimony; and
    - c) Request the presence of and question any person responsible for making the decision resulting in the appeal.
  6. Relevant documents will be reviewed by the Appeals Panel and considered along with relevant presentations and discussions. You or your designated representative and Community First will be allowed to present any relevant information and have witnesses or counsel present.
  7. The Appeals Panel renders a recommendation and Community First notifies you or your designated representative of Community First's decision regarding your appeal.
  8. Community First will complete the appeal process no later than 30 calendar days after the date your written request for an appeal is received by Community First. Any review by an Appeal Panel will be obtained within this time frame.
  9. At any time, you have the right to contact the Texas Department of Insurance at 1-800-252-3439.

## ARBITRATION

If you remain dissatisfied after completion of the process described above, you may exercise your right to submit the matter to arbitration.

Read more about arbitration in your Evidence of Insurance located at [UniversityCommunityCarePlan.com](http://UniversityCommunityCarePlan.com) or call Member Services at 1-888-512-2347 for assistance.

## ADVERSE DETERMINATION

Adverse Determination is the determination by Community First that the health care services furnished or proposed to be furnished to a Member are not medically necessary or are experimental or investigational or not appropriate. A complaint filed concerning dissatisfaction or disagreements with an adverse determination constitutes an appeal of that adverse determination.

Read more about the process for appealing an adverse determination and the process for requesting independent review of an adverse determination in your Evidence of Insurance located at [UniversityCommunityCarePlan.com](http://UniversityCommunityCarePlan.com) or call Member Services at 1-888-512-2347 for assistance.

## EXPEDITED APPEAL

Emergency care denials, denials for care of life-threatening conditions, denials of continued stays for hospital patients, and denial of prescription drugs the patient is receiving may follow an expedited appeal procedure, if requested.

## ENROLLMENT

Read more about expedited appeals including timeframes in your Evidence of Insurance located at [UniversityCommunityCarePlan.com](https://UniversityCommunityCarePlan.com) or call Member Services at 1-888-512-2347 for assistance.

## ENROLLMENT

---

There are different times throughout the year where you can enroll yourself and/or dependents in our plan, including:

- Initial Enrollment
- Open Enrollment
- Special Enrollment periods

It is important that you inform Community First promptly when:

- You acquire a qualified dependent;
- A new qualified dependent becomes eligible; or
- A qualified dependent becomes ineligible.

Forms are available for reporting these changes.

To learn more about enrollment in our plan, please review your [Evidence of Insurance](#) located at [UniversityCommunityCarePlan.com](https://UniversityCommunityCarePlan.com) or call Member Services at 1-888-512-2347 for assistance.





## Non-Discrimination Notice

Community First Insurance Plans complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Community First Insurance Plans does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation.

Community First Insurance Plans provides free auxiliary aids and services to people with disabilities to communicate effectively with our organization, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, and other written formats)

Community First Insurance Plans also provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these auxiliary services, please contact Community First Member Services at 1-800-434-2347. TTY (for hearing impaired) at 210-358-6080 or toll free 1-800-390-1175.

If you wish to file a complaint regarding claims, eligibility, or authorization, please contact Community First Member Services at 1-800-434-2347.

If you feel that Community First Insurance Plans failed to provide free language services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can contact the Director of Compliance & Risk Management by phone, fax, or email at:

Angelica E. Ybarra  
Director, Compliance & Risk Management  
Phone: 210-510-2533, TTY number: 1-800-390-1175  
Fax: 210-358-6014  
Email: [aybarra@cfhp.com](mailto:aybarra@cfhp.com)

You may also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>.

You may also file a complaint by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW Room 509F, HHH Building  
Washington, D.C. 20201  
Phone: 1-800-368-1019, TDD number: 1-800-537-7697

Complaint forms are available at:  
<http://www.hhs.gov/ocr/office/file/index.html>

## Aviso de no discriminación

Community First Insurance Plans cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad, sexo, identidad de género, u orientación sexual. Community First Insurance Plans no excluye o trata de manera diferente a las personas debido a raza, color, nacionalidad, edad, discapacidad, sexo, identidad de género, u orientación sexual.

Community First Insurance Plans proporciona asistencia y servicios gratuitos a personas con discapacidades para comunicarse eficazmente con nosotros, como:

- Intérpretes de lenguaje de señas calificados
- Información escrita en otros formatos (letra grande, audio, formatos electrónicos accesibles, otros formatos)

Community First Insurance Plans también ofrece servicios gratuitos lingüísticos a personas cuyo idioma principal no es el inglés, como:

- Intérpretes calificados
- Información escrita en otros idiomas

Si necesita recibir estos servicios, comuníquese con Servicios para Miembros de Community First al 1-800-434-2347. TTY (para personas con problemas de audición) al 210-358-6080 o al número gratuito 1-800-390-1175.

Si desea presentar una queja sobre reclamos, elegibilidad, o autorización, comuníquese con Servicios para Miembros de Community First al 1-800-434-2347.

Si considera que Community First Insurance Plans no le ha podido proporcionar estos servicios o lo ha discriminado de otra manera por motivos de raza, color, nacionalidad, edad, discapacidad, sexo, identidad de género, u orientación sexual, puede comunicarse con la directora del Departamento de cumplimiento y gestión de riesgos por teléfono, fax, o correo electrónico al:

Angelica E. Ybarra  
Directora del Departamento de cumplimiento y gestión de riesgos  
Teléfono: 210-510-2533, Línea de TTY gratis: 1-800-390-1175  
Fax: 210-358-6014  
Correo electrónico: [aybarra@cfhp.com](mailto:aybarra@cfhp.com)

También puede presentar un queja de derechos civiles ante el Departamento de Salud y Servicios Humanos de los Estados Unidos de manera electrónica a través del Portal de Quejas de Derechos Civiles, disponible en: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>.

También puede presentar una queja por correo o por teléfono al:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW Room 509F, HHH Building  
Washington, D.C. 20201  
Teléfono: 1-800-368-1019, Línea de TDD gratis: 1-800-537-7697

Puede obtener los formularios de quejas en el sitio web:  
<http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-434-2347 (TTY: 1-800-390-1175).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-434-2347 (TTY: 1-800-390-1175).

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務. 請致電 1-800-434-2347 (TTY: 1-800-434-2347)

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-434-2347 (TTY: 1-800-390-1175)번으로 전화해 주십시오.

لا نإف تامدخ اس م لا قدع وغل لا ة لى وت ت ف ك ل . ن اجم ل ا ب ل ص تا ر ب م ق 1-800-434-2347 م قر  
تا ه م ص ل لا و: 1-800-390-1175 : ةظوح ل م اذ ا تن ك ش د ح ت ر كذا، ة غ ل

پ آ را و د و ب ع ت ل، سى ه و ت پ آ و ك ن ا ب ز ي ك د د م ي ك تامدخ ت ف م سى م ب ا ي ت س د سى ه - ل ا ك  
1-800-434-2347 (TTY: 1-800-390-1175) رب خ : ر ا د ر گ ا

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-434-2347 (TTY: 1-800-390-1175).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-434-2347 (ATS: 1-800-390-1175).

ध्यान दः यद आप हदी बोलते ह तो आपके लिए मुफ्त म भाषा सहायता सेवाएं उपलब्ध ह। 1-800-434-2347 (TTY: 1-800-390-1175) पर कॉल कर।

امش ي ارب ناگى ار ترو ص ب ي نابز تال ي هست ، دى ن ك يم وگت فگ ي سراف نابز هب رگا : هجوت  
اب . دش اب يم م هارف 1-800-434-2347 (TTY: 1-800-390-1175) دى رى گب سامت

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-434-2347 (TTY: 1-800-390-1175).

ध्यान दें: यदि आप हदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-434-2347 (TTY: 1-800-390-1175) पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-434-2347 (телетайп: 1-800-390-1175).

注意事項: 日本語を話される場合, 無料の言語支援をご利用いただけます. 1-800-434-2347 (TTY: 1-800-390-1175)まで、お電話にてご連絡ください.

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ສົ່ຄມ,  
ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-800-434-2347 (TTY: 1-800-390-1175).

# UNIVERSITY COMMUNITY CARE PLAN MEMBER HANDBOOK



12238 Silicon Drive, Ste. 100  
San Antonio, Texas 78249  
[CommunityFirstHealthPlans.com](http://CommunityFirstHealthPlans.com)