

Primary Member	[John Doe]
Member ID	[10400000]
Date of Birth	[01/01/1965]
Effective Date	[01/01/2023]
Last Coverage Change Date	[01/01/2022]

Annual Deductible*	Individual: \$0 Family: \$0
Coinsurance	25%

As defined by federal & state law	No charge	Refer to your Evidence of Coverage
Zero Cost Telemedicine Partner Primary	No charge	Refer to your Evidence of Coverage
Includes Primary Care Provider, Mental Health/Substance Abuse, and Retail Clinics	No charge	None
Specialist	\$10 copay	None
	\$5 copay	None

Lab	25% coinsurance	None
X-Ray/Radiology	25% coinsurance	None
Advanced Imaging (PET, MRI, MRA, CT, SPECT)	25% coinsurance	None
(Outpatient) Preventive Diagnostic	No charge 25% coinsurance	Refer to your Evidence of Coverage None

Facility Fee

	(Network Providers Only)	(If Applicable)
Education		
Equipment	25% coinsurance	Refer to your Evidence of Coverage
Supplies		
Appliances		
Durable Medical Equipment		
Medical Supplies	0- 0/	
Orthotic Device	25% coinsurance	Refer to your Evidence of Coverage
Prosthetics		
Tier 0 (Preventive)		Up to a 90-day supply when filled at:
Tier 1 (Low Cost)	No charge	Retail for Generic Drugs in Tiers 0-3 Mail Order for any drug in Tiers 0-3
Tier 2 (Preferred)	Up to \$15 copay	All others limited to a 30-day supply
Tier 3 (Non-Preferred)	Up to \$50 copay	Any copays shown are for a 30-day
Tier 4 (Specialty)	Up to \$150 copay	supply. 90-day supplies for Retail are 3 times the copay and for Mail Order are 2.5 times the copay.
(pediatric) Children's Eye Exam	No charge	1 routine eye exam per Benefit Year
Low Vision Testing and Aids	No charge	Limited to one evaluation and aid per
		Benefit Year.
Children's Eyewear	No charge	Limited to one pair of glasses or contact lenses per Benefit Year. If medically necessary, a replacement pair of glasses is allowed.
Accidental Dental	25% coinsurance	\$3,000 per Member Per Injury All Services combined
Dental Anesthesia	25% coinsurance	Refer to your Evidence of Coverage
(pediatric) Class I – Diagnostic/Preventive	No charge	2 check-ups per Benefit Year. Additional benefits available. Refer to your Evidence of Coverage
Class II – Minor Restorative	15% coinsurance	Refer to your Evidence of Coverage
Class III - Major/Comprehensive	40% coinsurance	Refer to your Evidence of Coverage
Class IV - Orthodontics	45% coinsurance	Refer to your Evidence of Coverage

Some services and items require prior authorization, which is the process used by the Plan to determine if it meets medical necessity and coverage requirements prior to the service being provided. The provider, or the member when using an out-of-network provider, is responsible for obtaining prior authorization for the services and items described on the prior authorization list. Please refer to the prior authorization list attached to your Evidence of Coverage for additional detail or you can obtain the list at

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This Schedule of Benefits is a summary of your financial responsibility when you receive health care services from a physician, pharmacy, facility, or other provider. All Covered Services are subject to the conditions, exclusions, limitations, terms, and rules of the Evidence of Coverage including any rider/enhancements or amendments. Except as otherwise provided in the Evidence of Coverage, Covered Services must be provided to you by a network provider and medically necessary. The Plan does not cover all health care service expenses. In the event of any discrepancy between this Schedule of Benefits and your Evidence of Coverage, the Evidence of Coverage shall control. For more detailed information about your Covered Services, please refer to the Evidence of Coverage at

For Covered Services listed in the Evidence of Coverage that are not specifically listed on this Schedule of Benefits, the cost sharing is equal to the coinsurance after the deductible.

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Dependent Name	[John Doe]
Relationship to You	[10400000]
Date of Birth	[01/01/1965]
Effective Date	[01/01/2023]

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