

 The Summary of Benefits and Coverage (SBC) document will help you choose a plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of the premium will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, contact [www.caresource.com/marketplace](http://www.caresource.com/marketplace) or call 844-539-1733. For general definitions of common terms, such as balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the [Glossary](http://www.glossary.gov/sbc-glossary) at [www.glossary.gov/sbc-glossary](http://www.glossary.gov/sbc-glossary).

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$6,500 individual/\$13,000 family per Benefit Year	Generally, you must pay all of the costs <u>up to the deductible</u> amount before the plan begins to pay. If you have other family members, each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall <u>family deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes, <u>Preventive care</u>	This <u>plan</u> covers some items and services even if you haven't <u>yet met the</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply.
Are there other <u>deductibles</u> for specific services?	No	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$6,500 individual/\$13,000 family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you or other family members in <u>this</u> plan have to meet their <u>own out-of-pocket limit</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	_____	_____
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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Network Provider Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <a href="#">provider's</a> office or clinic	Zero Cost Telemedicine Partner	No charge	Not covered	Refer to your Evidence of Coverage
	Primary care visit to treat injury or illness.	\$0 for first three visits then no charge after deductible	Not covered	None
	<a href="#">Specialist</a> visit	No charge after deductible	Not covered	None
	<a href="#">Preventive care/screening/immunization</a>	No charge	Not covered	You may have to pay for services that are not preventive. Ask your <a href="#">provider</a> if the service needed are preventive. Then check with your <a href="#">plan</a> will pay for.
If you have a test†	<a href="#">Diagnostic test</a> (X-ray, blood work)	X-ray: No charge after deductible	Not covered	None
		Lab: No charge after deductible		None
	Imaging (CT/PET scans, MRIs)	No charge after deductible	Not covered	None
If you need drugs to treat your illness or condition† More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.caresource.com/marketplace">www.caresource.com/marketplace</a>	Preventive drugs	No charge	Not covered	Up to a 90-day supply when filled at: Retail for Generic Drugs in Tiers 0-3 Mail Order for drugs in Tiers 0-3 All others limited to a 30-day supply Any copays shown are for a 30-day supply 90-day supplies for Retail are 3 times copay and for Mail Order are 2.5 times copay.
	Generic drugs	No charge after deductible	Not covered	
	Preferred brand drugs	No charge after deductible	Not covered	
	Non-preferred brand drug	No charge after deductible	Not covered	
	<a href="#">Specialty drugs</a>	No charge after deductible	Not covered	
If you have outpatient surgery†	Facility fee (e.g., ambulatory surgery center)	No charge after deductible	Not covered	None
	Physician/surgeon fees	No charge after deductible	Not covered	None
If you need immediate medical attention	<a href="#">Emergency room care</a>	No charge after deductible	No charge after deductible	Emergency room copay or coinsurance waived if you are admitted to the hospital directly from the Emergency Department

\*For more information about limitations and exceptions, please see policy document at [www.caresource.com/marketplace](http://www.caresource.com/marketplace) or call 844-539-1733.

†Prior authorization may be required, for more details see [www.caresource.com/mp-IN-pa](http://www.caresource.com/mp-IN-pa).

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of ph might is cover medical care. Your actual costs will be different depending on the actual care you receive, the preside ch charge, and many other factors. Focus on cost-sharing amounts (deductibles opayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby  
(9 months of in-network prenatal care and hospital services)



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