



The Summary of Benefits and Coverage (SBC) document will help you choose a health [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 this [plan](#) (called 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 1-800-479-9502. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms, see the Glossary. You can view the Glossary at [www.caresource.com/marketplace](http://www.caresource.com/marketplace) or call 1-800-479-9502 to request a copy.

Important Questions	Answers	Why This Matters:
<p><b>What is the overall <a href="#">deductible</a>?</b></p>	<p>\$5,100 individual/\$10,200 family per benefit year</p>	<p>Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a>, each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a>.</p>
<p><b>Are there services covered before you meet your <a href="#">deductible</a>?</b></p>	<p>Yes. <a href="#">Preventive care</a>.</p>	<p>This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply.</p>
<p><b>Are there other <a href="#">deductibles</a> for specific services?</b></p>	<p>No</p>	<p>You don't have to meet <a href="#">deductibles</a> for specific services.</p>
<p><b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b></p>	<p>\$7,500 individual/\$15,000 family</p>	<p>The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a>, they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.</p>
<p><b>What is not included in the <a href="#">out-of-pocket limit</a>?</b></p>	<p><a href="#">Premiums</a>, <a href="#">balance-billing</a> charges, adult dental and vision cost sharing and health care this <a href="#">plan</a> doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>
<p><b>Will you pay less if you use a <a href="#">network provider</a>?</b></p>	<p>Yes. See <a href="http://www.caresource.com/marketplace">www.caresource.com/marketplace</a> or call 1-800-479-9502 for a list of <a href="#">network providers</a>.</p>	<p>This <a href="#">plan</a> uses a <a href="#">provider network</a>. You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a>. You will pay the most if you use an <a href="#">out-of-network provider</a>, and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays (<a href="#">balance billing</a>). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.</p>
<p><b>Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a>?</b></p>	<p>No</p>	<p>You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a>.</p>

All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

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)	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$25 copay	Not covered	None
	<a href="#">Specialist</a> visit	\$60 copay	Not covered	<a href="#">Plan</a> covers 100% of <a href="#">allowed amount</a> in excess of the <a href="#">copayment</a> . <a href="#">Copayment</a> waived when the only charge is for allergy injections/serum. If you receive services in addition to office visits, additional <a href="#">copayments</a> , <a href="#">deductibles</a> , or <a href="#">coinsurance</a> may apply.
	Other practitioner office visit Nurse practitioner/retail clinic	\$25 copay	Not covered	None
	<a href="#">Preventive care/screening</a> /immunization	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.
<b>If you have a test†</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	X-ray: \$200 copay after deductible Lab: 20% coinsurance after deductible	Not covered	None None
	Imaging (CT/PET scans, MRIs)	\$250 copay after deductible	Not covered	None

\*For more information about limitations and exceptions, see the [plan](#) or policy document at [www.caresource.com/marketplace](http://www.caresource.com/marketplace) or call 1-800-479-9502.

†Prior authorization may be required for payment of claim

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)	
<b>If you need drugs to treat your illness or condition†</b> More information about <a href="http://www.caresource.com/marketplace">prescription drug coverage</a> is available at <a href="http://www.caresource.com/marketplace">www.caresource.com/marketplace</a> .	Preventive Drugs	Retail: No charge Mail-Order: No charge	Not covered	Retail: Up to a 30-day supply  Mail-Order: Up to a 90-day supply for Preventive, Low Cost, and Brand drugs. Up to a 30-day supply for Specialty drugs.  You may be required to use a lower cost drug(s) prior to benefits under your policy being available for certain prescribed drugs.
	Low Cost Drugs	Retail: \$20 copay Mail-Order: \$50 copay	Not covered	
	Preferred brand drugs	Retail: \$50 copay Mail-Order: \$125 copay	Not covered	
	Non-preferred brand drugs	Retail/Mail Order: 20% coinsurance after deductible	Not covered	
	<a href="#">Specialty drugs</a> preferred	Retail/Mail Order: 45% coinsurance after deductible	Not covered	
	<a href="#">Specialty drugs</a> non-preferred	Retail/Mail Order: 50% coinsurance after deductible	Not covered	
<b>If you have outpatient surgery†</b>	Facility/physician/surgeon fee (e.g., ambulatory surgery center)	20% coinsurance after deductible	Not covered	None
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	20% coinsurance after deductible for both in-network and out-of-network providers	20% coinsurance after deductible for both in-network and out-of-network providers	If admitted to the hospital directly from the Emergency Department, these services will be covered the same as inpatient services and the applicable copayment and coinsurance will apply.
	<a href="#">Emergency medical transportation</a>	20% coinsurance after deductible for both in-network and out-of-network providers	20% coinsurance after deductible for both in-network and out-of-network providers	None

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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)	
	<a href="#">Urgent care</a>	\$75 copay	\$75 copay	If you receive services in addition to <a href="#">urgent care</a> , additional <a href="#">copayments</a> , <a href="#">deductibles</a> , or <a href="#">coinsurance</a> may apply.
<b>If you have a hospital stay†</b>	Facility/physician/surgeon fee (e.g., hospital room)	\$500 copay after deductible	Not covered	None
<b>If you need mental health, behavioral health, or substance abuse services†</b>	Outpatient services	\$25 copay for office visits and 20% coinsurance after deductible for other outpatient services	Not covered	None
	Inpatient services	\$500 copay after deductible	Not covered	None
<b>If you are pregnant</b>	Office visits	\$60 copay	Not covered	<a href="#">Copayment</a> covers initial physician visit and all subsequent prenatal visits, postnatal visits, and physician delivery charges covered under the Global Maternity Fee. Additional <a href="#">copayments</a> , <a href="#">deductibles</a> , or <a href="#">coinsurance</a> may apply depending on services rendered in addition to the Global Maternity Fee.
	Childbirth/delivery/facility professional services†	\$500 copay after deductible	Not covered	
	Childbirth/delivery facility services†	\$500 copay after deductible	Not covered	Depending on the type of services, a <a href="#">copayment</a> , <a href="#">coinsurance</a> , or <a href="#">deductible</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) Your cost for inpatient services only. See above for physician delivery charges.

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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)	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a> †	20% coinsurance after deductible	Not covered	100 visits per benefit year. Refer to your Evidence of Coverage for additional information.
	<a href="#">Rehabilitation services</a> †			
	Physical/Occupational therapy	\$25 copay	Not covered	PT, OT, ST, Pulmonary, Cognitive limited to 20 visits each per benefit year. Cardiac limited to 36 visits. Manipulation therapy limited to 12 visits. Post-cochlear implant aural therapy limited to 30 visits.
	Speech therapy	20% coinsurance after deductible	Not covered	
	All other services	20% coinsurance after deductible	Not covered	
	<a href="#">Habilitation services</a> †			
	Physical/Occupational therapy	\$25 copay	Not covered	20 visits per benefit year for each
	Speech therapy	20% coinsurance after deductible	Not covered	20 visits per benefit year
<a href="#">Autism spectrum disorder services</a> †				
Occupational/ Behavioral Therapy	\$25 copay	Not covered	OT 20 visits each per benefit year. BT includes Applied Behavior Analysis (ABA).	
Speech Therapy	20% coinsurance after deductible	Not covered	20 visits per benefit year	
<a href="#">Skilled nursing care</a> †				
		\$500 copay after deductible	Not covered	90 Day limit per benefit year
<a href="#">Durable medical equipment</a> †				
		20% coinsurance after deductible	Not covered	Refer to your Evidence of Coverage
<a href="#">Hospice services</a> †				
		20% coinsurance after deductible	Not covered	Refer to your Evidence of Coverage

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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 your child needs dental or eye care	Children's eye exam	No charge	Not covered	1 routine eye exam per benefit year
	Children's eyewear	No charge	Not covered	Limited to one pair of glasses or a 12-month supply of contact lenses per benefit year. If medically necessary, a replacement pair of glasses is allowed.
	Children's dental check-up	\$15 copay	Not covered	2 check-ups per benefit year. Additional benefits available. Refer to your Evidence of Coverage

**Excluded Services & Other Covered Services:**

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)		
<ul style="list-style-type: none"> <li>Abortion (Except in cases of rape, incest, or when the life of the mother is endangered)</li> <li>Acupuncture</li> <li>Bariatric surgery</li> </ul>	<ul style="list-style-type: none"> <li>Cosmetic surgery</li> <li>Hearing aids</li> <li>Long term care</li> </ul>	<ul style="list-style-type: none"> <li>Non-emergency care when traveling outside the U.S.</li> <li>Routine foot care</li> <li>Weight loss programs</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none"> <li>Chiropractic care</li> <li>Dental care (Adult) <ul style="list-style-type: none"> <li>\$15 copay for preventive services</li> <li>20% coinsurance for basic restorative services</li> <li>40% coinsurance for major restorative services</li> <li>\$800 limit per benefit year</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Fitness Benefits - Gym Membership or At home kits</li> <li>Infertility treatment</li> <li>Private duty nursing</li> </ul>	<ul style="list-style-type: none"> <li>Routine eye care (Adult) <ul style="list-style-type: none"> <li>\$250 limit per benefit year for glasses or contacts</li> </ul> </li> </ul>

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: 1-800-595-6053. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318- 2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Ohio Department of Insurance: 1-800-595-6053.

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### Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

### Does this plan meet the Minimum Value Standards? Not Applicable

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-479-9502

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-479-9502

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-479-9502

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-800-479-9502.

*To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.*

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ADV-SBC-OH002(2021)ELD-Silver

About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might 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 a hospital delivery)

- The [plan's](#) overall [deductible](#) \$5,100
- [Specialist copayment](#) \$60
- Hospital (facility) [copayment](#) \$500
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

[Specialist](#) office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
[Diagnostic tests](#) (*ultrasounds and blood work*)  
[Specialist](#) visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$5,100
<a href="#">Copayments</a>	\$500
<a href="#">Coinsurance</a>	\$80
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$5,740</b>

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$5,100
- [Specialist copayment](#) \$60
- Hospital (facility) [copayment](#) \$500
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

[Primary care physician](#) office visits (*including disease education*)  
[Diagnostic tests](#) (*blood work*)  
 Prescription drugs  
[Durable medical equipment](#) (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$4,000
<a href="#">Copayments</a>	\$500
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$4,520</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$5,100
- [Specialist copayment](#) \$60
- Hospital (facility) [copayment](#) \$500
- Other [coinsurance](#) 20%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<a href="#">Deductibles</a>	\$2,100
<a href="#">Copayments</a>	\$300
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,400</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services