

CareSource

HDHP Preventive Gold HMO 3400 0%

Coverage for: Individual and Family | Plan Type: HMO



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 844-539-1733. 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 [healthcare.gov/sbc-glossary](http://healthcare.gov/sbc-glossary).

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$3,400 individual/\$6,800 family per Benefit Year	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> .
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. <a href="#">Preventive care</a> .	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.
Are there other <a href="#">deductibles</a> for specific services?	No	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	\$3,400 individual/\$6,800 family	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.
What is not included in the <a href="#">out-of-pocket limit</a> ?	<a href="#">Premiums</a> , <a href="#">balance-billing</a> charges (unless balance billing is prohibited), and health care this <a href="#">plan</a> doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.caresource.com/marketplace">www.caresource.com/marketplace</a> or call 844-539-1733 for a list of <a href="#">network providers</a> .	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.
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	No	You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .

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>	Teladoc	No charge after deductible	Not covered	Refer to your Evidence of Coverage
	Primary care visit to treat an injury or illness.	No charge after deductible	Not covered	None
	<a href="#">Specialist</a> visit	No charge after deductible	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: 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
<b>If you need drugs to treat your illness or condition†</b> 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 30-day supply for brand name drugs filled at Retail and Specialty Drugs
	Generic drugs	No charge after deductible	Not covered	
	Preferred brand drugs	No charge after deductible	Not covered	Up to a 90-day supply for all other Retail and Mail Order.  Any copays shown are for a 30-day supply. 90-day supplies available at 3 times the copay for Retail and 2.5 times the copay for Mail Order.
	Non-preferred brand drugs	No charge after deductible	Not covered	
	<a href="#">Specialty drugs</a>	No charge after deductible	Not covered	
<b>If you have outpatient surgery†</b>	Facility fee (e.g., ambulatory surgery center)	No charge after deductible	Not covered	None
	Physician/surgeon fees	No charge after deductible	Not covered	None
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	No charge after deductible	No charge after deductible	Emergency room copay or coinsurance is waived if you are admitted to the hospital directly from the Emergency Department.

\*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 844-539-1733.

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

\*\*Unless specifically listed as "after deductible" cost shares shown are not subject to the deductible.

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="#">Emergency medical transportation</a>	No charge after deductible	No charge after deductible	None
	<a href="#">Urgent care</a>	No charge after deductible	No charge after deductible	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 fee (e.g., hospital room)	No charge after deductible	Not covered	None
	Physician/surgeon fees	No charge after deductible	Not covered	1 visit per physician per day
<b>If you need mental health, behavioral health, or substance abuse services†</b>	Outpatient services	No charge after deductible for office visits and No charge after deductible for other outpatient services	Not covered	None
	Inpatient services	No charge after deductible	Not covered	None
<b>If you are pregnant</b>	Office visits	No charge after deductible	Not covered	Cost sharing does not apply for preventive services. Depending on the type of services, <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services†	No charge after deductible	Not covered	
	Childbirth/delivery facility services†	No charge after deductible	Not covered	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> †	No charge after deductible	Not covered	120 visits per Benefit Year. Refer to your Evidence of Coverage for additional information.
	<a href="#">Rehabilitation services</a> †	No charge after deductible	Not covered	PT, OT, ST, Manipulation therapy, Post-cochlear implant aural therapy, Cognitive limited to 40 visits each per Benefit Year.
	Physical/Occupational therapy	No charge after deductible	Not covered	
	Speech therapy	No charge after deductible	Not covered	
	Post-cochlear implant aural therapy	No charge after deductible	Not covered	
	All other services	No charge after deductible	Not covered	
	<a href="#">Habilitation services</a> †	No charge after deductible	Not covered	40 combined visits per Benefit Year
	Physical/Occupational therapy	No charge after deductible	Not covered	40 combined visits per Benefit Year
	Speech therapy	No charge after deductible	Not covered	40 combined visits per Benefit Year
	Audiology	No charge after deductible	Not covered	40 combined visits per Benefit Year
Manipulation therapy	No charge after deductible	Not covered	40 combined visits per Benefit Year	
<a href="#">Skilled nursing care</a> †	No charge after deductible	Not covered	60 Day limit per Benefit Year	
<a href="#">Durable medical equipment</a> †	No charge after deductible	Not covered	Refer to your Evidence of Coverage	
<a href="#">Hospice services</a>	No charge 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 Limited to one pair of glasses or contact lenses per Benefit Year. If medically necessary, a replacement pair of glasses is allowed. Refer to your Evidence of Coverage for additional eyewear options that may have an additional charge.
	Children's eyewear	No charge	Not covered	
	Children's dental check-up	Not covered	Not covered	

**Excluded Services & Other Covered Services:**

Services Your <a href="#">Plan</a> Generally Does NOT Cover (Check your policy or <a href="#">plan</a> document for more information and a list of any other <a href="#">excluded services</a> .)		
<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>Chiropractic care</li> <li>Dental care</li> <li>Hearing aids</li> <li>Infertility treatment</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>Private-duty nursing</li> <li>Routine eye care (Adult)</li> </ul>

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <a href="#">plan</a> document.)		
<ul style="list-style-type: none"> <li>Cosmetic surgery</li> </ul>	<ul style="list-style-type: none"> <li>Weight loss programs</li> </ul>	<ul style="list-style-type: none"> <li>Routine foot care</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: 1-800-656-2298. Other coverage options may be available to you, too, including buying individual insurance coverage through Georgia Access. For more information about Georgia Access, visit [GeorgiaAccess.gov](http://GeorgiaAccess.gov) or call 1-888-687-1503.

**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: Georgia Department of Insurance: 1-800-656-2298.

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

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through Georgia Access 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](#).

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### 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 Georgia Access.

### Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 844-539-1733

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 844-539-1733

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 844-539-1733

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 844-539-1733.

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

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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](#) \$3,400
- [Specialist copayment](#) \$0
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 0%

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>	\$3,200
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Peg would pay is</b>	<b>\$3,200</b>

### Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$3,400
- [Specialist copayment](#) \$0
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 0%

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>	\$1,300
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Joe would pay is</b>	<b>\$1,300</b>

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$3,400
- [Specialist copayment](#) \$0
- Hospital (facility) [copayment](#) \$0
- Other [coinsurance](#) 0%

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>	\$2,800
<a href="#">Copayments</a>	\$0
<a href="#">Coinsurance</a>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$2,800</b>

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