

MARKETPLACE

# DENTAL, VISION AND FITNESS BENEFITS

2023 Iowa



  
**CareSource**<sup>®</sup>



## We got you.

CareSource recognizes that a member's whole health involves more than just the essential health benefits and all protections afforded by the Affordable Care Act. This includes no lifetime maximums for most benefits, no medical review for enrollment, and we cover an extensive list of prescription drugs. But that's just the beginning. Our holistic approach to health care means we also provide supplemental benefits that take into account your fitness goals along with Dental and Vision services not included in many health insurance plans.\* Through our Zero Cost Telehealth Partnerships, CareSource is now offering Marketplace members \$0 copay telehealth office visits with access to U.S.-licensed physicians who can consult, diagnose and prescribe medications by phone or video for short-term illnesses.



## Dental benefits include:

\$1,000 annual allowance

\$0 cost share for Diagnostic/Preventive services including two cleanings, two oral evaluations and imaging services

Basic restorative services (fillings), subject to cost share

Major restorative services (extractions, root canals, dentures and crowns), subject to cost share

Cost shares may apply; see Benefits Guide or visit [CareSource.com/marketplace](https://www.caresource.com/marketplace) for full details

Dental care providers can be found using our Find a Doctor tool on [CareSource.com](https://www.caresource.com).

# Vision benefits include:

Comprehensive eye exam with dilation, if medically necessary: One per benefit year, cost share applies

**Eyewear:** Covered in full up to \$250 allowance per benefit year, limited to one pair of glasses or contacts per benefit year

Eyeglasses, includes materials only: Frames, lenses & options: 20% discount on balance after \$250 allowance

All premium lens options and lens add-ons above the allowance amount will be eligible for the 20% discount.

Contact lenses, includes materials only: Conventional – 15% discount balance after \$250 allowance; Disposable – No discount after \$250 allowance

## **No Member Cost Share for:**

Low vision: Supplemental testing and low-vision aids

Retinal imaging: Limited to one per benefit year

Medically-necessary contact lenses: Contact lenses and associated services, including fit and follow-ups, covered in full with no limitations on number of follow-up visits required

## **As a CareSource member, you also get access to the following services:**

Laser Vision Correction (LASIK from QualSight) – standard 15% discount per LASIK procedure based on a national average usual and customary charge per procedure type. If the prices quoted upon member inquiry are already discounted, a 5% discount will apply.

Not all providers honor discounts for non-covered services



To find a provider for routine vision services,  
you can use our Find a Doctor tool  
on [CareSource.com](https://www.caresource.com).





# Fitness Program benefits<sup>†</sup>

are administered by American Specialty Health<sup>®</sup> through their Active&Fit<sup>®</sup> program (18+) and include:

Annual fitness center membership through a broad nationwide network of 13,000+ participating fitness centers, including select LA Fitness<sup>®</sup>, Snap Fitness<sup>™</sup>, Anytime Fitness<sup>®</sup>, Planet Fitness<sup>®</sup> and more

Access to cardiovascular and strength training equipment, certain fitness classes and amenities such as saunas, locker rooms and pools, where available

Home Fitness Kits: Receive one home fitness kit each benefit year from a variety of fitness categories with some kits including a wearable device (e.g., Fitbit<sup>®</sup> or Garmin<sup>®</sup>)

Home Fitness Kit topics include yoga, tai chi, Pilates, total body workout and more!

8,000+ on-demand workout videos in the website digital library, for all fitness levels

Online classes and education at [www.ActiveandFit.com](http://www.ActiveandFit.com)

To find a fitness center near you and to learn more, visit [www.ActiveandFit.com](http://www.ActiveandFit.com).



\*Enhanced plans that include supplemental benefits coverage are available for purchase.

† Excluding HSA-Eligible plan.

The Active&Fit program is provided by American Specialty Health Fitness (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. You may be required to sign a separate membership agreement with the contracted fitness center prior to accessing the fitness center. Services may vary at each fitness center. Not all services offered by the fitness center may be included with fitness center enrollment and should be verified with the fitness center prior to enrollment. You can enroll in select fitness centers and choose from a selection of home fitness kits. Other exclusions and limitations apply.

This is a solicitation for health insurance. CareSource Marketplace plans have exclusions, limitations, reductions and terms under which the policy may be continued in force or discontinued. Premiums, deductibles, coinsurance and copays may vary based upon individual circumstances and plan selection. Benefits and costs vary based upon plan selection. For additional information on renewability, cancellability, termination, modifications of benefits, and/or costs and complete details of coverage, please review CareSource's 2023 Evidence of Coverages and Schedules of Benefits documents at [CareSource.com/marketplace](https://www.caresource.com/marketplace).

**CareSource** is a Qualified Health Plan issuer in the



Health Insurance Marketplace