




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 1-877-806-9284. 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 1-877-806-9284 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <a href="#">deductible</a> ?	\$5,100 individual/\$10,200 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> ?	\$6,600 individual/ \$13,200 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 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 1-877-806-9284 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> .

 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 Information*
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	No charge	\$20 copay	Not covered	None
	<a href="#">Specialist</a> visit	No charge	\$50 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 Chiropractor	No charge	\$20 copay  15% coinsurance after deductible	Not covered	None  Manipulation therapy - 12 visits per benefit year
	<a href="#">Preventive care/screening/immunization</a>	No charge	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)	No charge	X-ray: \$200 copay after deductible Lab: 15% coinsurance after deductible	Not covered	May require prior authorization  May require prior authorization
	Imaging (CT/PET scans, MRIs)	No charge	\$250 copay after deductible	Not covered	Prior authorization required

\* 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 1-877-806-9284.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information*
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
<p><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>.</p>	Preventive drugs	No charge	Retail: No charge Mail-Order: No charge	Not covered	<p>Retail: Up to a 30-day supply</p> <p>Mail-Order: Up to a 90-day supply for Preventive, Low Cost, and Brand drugs/Up to a 30-day supply for Specialty drugs</p> <p>Certain drugs may require a prior authorization.</p>
	Low cost drugs	No charge	Retail: \$25 copay Mail-Order: \$62.50 copay	Not covered	
	Preferred brand drugs	No charge	Retail: \$60 copay Mail-Order: \$150 copay	Not covered	
	Non-preferred brand drugs	No charge	Retail: 15% coinsurance after deductible Mail-Order: 15% coinsurance after deductible	Not covered	
	<a href="#">Specialty drugs</a> preferred	No charge	Retail: 15% coinsurance after deductible Mail-Order: 15% coinsurance after deductible	Not covered	
<a href="#">Specialty drugs</a> non-preferred	No charge	Retail: 50% coinsurance after deductible Mail-Order: 50% coinsurance after deductible	Not covered		

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		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	15% coinsurance after deductible	Not covered	May require prior authorization
	Physician/surgeon fees	No charge	15% coinsurance after deductible	Not covered	May require prior authorization
If you need immediate medical attention	<a href="#">Emergency room care</a>	No charge	\$500 copay after deductible	\$500 copay after deductible	<u>Copayment</u> waived if you are admitted to the hospital directly from the Emergency Department.
	<a href="#">Emergency medical transportation</a>	No charge	15% coinsurance after deductible	15% coinsurance after deductible	Prior authorization is not required for emergency ambulance transportation or for facility to facility transfers. All other ambulance transportation requires prior authorization.
	<a href="#">Urgent care</a>	No charge	\$75 copay	\$75 copay	If you receive services in addition to <u>urgent care</u> , additional <u>copayments</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply.
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	\$500 copay after deductible	Not covered	Prior authorization required
	Physician/surgeon fees	No charge	\$500 copay after deductible	Not covered	Prior authorization required
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No charge	\$20 copay for office visits and 15% coinsurance after deductible for other outpatient services	Not covered	Prior authorization is required for all inpatient stays and residential treatment programs. Partial hospitalization programs and intensive outpatient services may require prior authorization.
	Inpatient services	No charge	\$500 copay after deductible	Not covered	

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Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information*
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
<b>If you are pregnant</b>	Office visits	No charge	\$50 copay	Not covered	<p><u>Copayment</u> covers initial physician visit and all subsequent prenatal visits, postnatal visits, and physician delivery charges covered under the Global Maternity Fee. Additional <u>copayments</u>, <u>deductibles</u>, or <u>coinsurance</u> may apply depending on services rendered in addition to the Global Maternity Fee.</p> <p>Depending on the type of services, a <u>copayment</u>, <u>coinsurance</u>, or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)</p> <p>Your cost for inpatient services only. See above for physician delivery charges.</p>
	Childbirth/delivery professional services	No charge	\$500 copay after deductible	Not covered	
	Childbirth/delivery facility services	No charge	\$500 copay after deductible	Not covered	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u> Private duty nursing All other services	No charge	15% coinsurance after deductible 15% coinsurance after deductible	Not covered	Prior authorization required 100 combined visits per benefit year. A visit equals 8 hours or less. 100 combined visits per benefit year. A visit equals at least 4 hours.
	<u>Rehabilitation services</u> Physical therapy Occupational therapy Speech therapy Cardiac rehabilitation Chiropractic services	No charge	\$20 copay \$20 copay 15% coinsurance after deductible 15% coinsurance after deductible 15% coinsurance after deductible	Not covered	20 visits per benefit year 20 visits per benefit year 20 visits per benefit year 36 visits per benefit year Manipulation therapy - 12 visits per benefit year

\* 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 1-877-806-9284.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information*
		Indian Health Care Provider (IHCP) (You will pay the least)	Non-IHCP In-Network Provider (You will pay more)	Non-IHCP Out-of-Network Provider (You will pay the most)	
	<a href="#">Habilitation services</a> Physical therapy Occupational therapy Speech therapy	No charge	\$20 copay \$20 copay 15% coinsurance after deductible	Not covered	20 visits per benefit year 20 visits per benefit year 20 visits per benefit year
	<a href="#">Skilled nursing care</a>	No charge	\$500 copay after deductible	Not covered	Prior authorization required 90 day limit per benefit year
	<a href="#">Durable medical equipment</a>	No charge	15% coinsurance after deductible	Not covered	May require prior authorization
	<a href="#">Hospice services</a>	No charge	15% coinsurance after deductible	Not covered	Prior authorization is required for inpatient, respite, or continuous care levels of care.
<b>If your child needs dental or eye care</b>	Children's eye exam	No charge	No charge	Not covered	1 routine eye exam per benefit year
	Low vision testing and aids	No charge	No charge	Not covered	Limited to one evaluation and aid per benefit year.
	Children's eyewear	No charge	No charge	Not covered	Limited to one pair of glasses or contact lenses once per benefit year. If medically necessary, a replacement pair of glasses is allowed.
	Children's dental check-up	No charge	\$15 copay	Not covered	2 dental check-ups per benefit year

#### 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>• 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>• Routine foot care</li> <li>• Weight loss programs</li> </ul> |
|--|---|---|

\* 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 1-877-806-9284.

**Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)**

- Chiropractic care
- Dental care (Adult), if optional Dental + Vision is selected:
  - \$15 copay for preventive services
  - 20% coinsurance for basic and major restorative services
  - \$800 limit per benefit year
- Private duty nursing
- Routine eye care (Adult)
- If optional Dental + Vision is selected:
  - \$250 limit per benefit year for glasses or contacts

**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: 1-800-622-4486. 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 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 the Indiana Department of Insurance: 1-800-622-4486.

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

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet the Minimum Value Standards? Yes**

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 1-877-806-9284.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-806-9284.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-806-9284.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-877-806-9284.

————— *To see examples of how this plan might cover costs for a sample medical situation, see the next section.* —————

## 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 <a href="#">plan's</a> overall <a href="#">deductible</a>	\$5,100
■ <a href="#">Specialist copayment</a>	\$50
■ Hospital (facility) <a href="#">copayment</a>	\$500
■ Other <a href="#">coinsurance</a>	15%

#### 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>\$12,840</b>
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#### In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$5,100
Copayments	\$890
Coinsurance	\$491
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$6,541</b>

### Managing Joe's type 2 Diabetes

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$5,100
■ <a href="#">Specialist copayment</a>	\$50
■ Hospital (facility) <a href="#">copayment</a>	\$500
■ Other <a href="#">coinsurance</a>	15%

#### 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>\$7,460</b>
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#### In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,582
Copayments	\$1,815
Coinsurance	\$279
<i>What isn't covered</i>	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$3,731</b>

### Mia's Simple Fracture

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

■ The <a href="#">plan's</a> overall <a href="#">deductible</a>	\$5,100
■ <a href="#">Specialist copayment</a>	\$50
■ Hospital (facility) <a href="#">copayment</a>	\$500
■ Other <a href="#">coinsurance</a>	15%

#### 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>\$2,010</b>
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#### In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$1,178
Copayments	\$480
Coinsurance	\$208
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,866</b>

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





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CareSource provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified sign language interpreters, and (2) written information in other formats (large print, audio, accessible electronic formats, other formats). In addition, CareSource provides free language services to people whose primary language is not English, such as: (1) qualified interpreters, and (2) information written in other languages. If you need these services, please contact CareSource at 1-877-806-9284 TTY:711.

If you believe that CareSource has failed to provide the above mentioned services to you or discriminated in another way on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status, you may file a grievance, with:

CareSource  
Attn: Civil Rights Coordinator  
P.O. Box 1947, Dayton, Ohio 45401  
1-844-539-1732, TTY: 711  
Fax: 1-844-417-6254

[CivilRightsCoordinator@CareSource.com](mailto:CivilRightsCoordinator@CareSource.com)

You can file a grievance by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You may also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office of Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW Room 509F  
HHH Building Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.