



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 or call 1-888-815-6446. 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 or call 1-888-815-6446 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|--|--|
| What is the overall deductible ? | \$6,000 individual/\$12,000 family per benefit year | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible . |
| Are there services covered before you meet your deductible ? | Yes. Preventive care . | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. |
| Are there other deductibles for specific services? | No | You don't have to meet deductibles for specific services. |
| What is the out-of-pocket limit for this plan ? | \$8,550 individual/\$17,100 family | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. |
| What is not included in the out-of-pocket limit ? | Premiums , balance-billing charges and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit . |
| Will you pay less if you use a network provider ? | Yes. See www.caresource.com/marketplace or call 1-888-815-6446 for a list of network providers . | This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |
| Do you need a referral to see a specialist ? | No | You can see the specialist you choose without a referral . |

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* |
|---|--|--|--|---|--|
| | | 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 visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | No charge | \$35 copay | Not covered | None |
| | Specialist visit | No charge | \$70 copay | Not covered | Plan covers 100% of allowed amount in excess of the copayment . Copayment waived when the only charge is for allergy injections/serum. If you receive services in addition to office visits, additional copayments , deductibles , or coinsurance may apply. |
| | Other practitioner office visit | No charge | \$35 copay | Not covered | None |
| | Nurse practitioner/retail clinic | No charge | \$35 copay | | Manipulation therapy 20 visits per benefit year |
| | Chiropractor (office visit only) | No charge | \$35 copay | | None |
| If you have a test† | Optometrist (pediatric only) | No charge | \$35 copay | Not covered | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for. |
| | Preventive care/screening/immunization | No charge | No charge | | |
| | Diagnostic test (x-ray, blood work) | No charge | X-ray: \$200 copay after deductible Lab: 25% coinsurance after deductible | | None |
| | Imaging (CT/PET scans, MRIs) | No charge | \$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 or call 1-888-815-6446.

†Prior authorization may be required for payment of claim

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| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Network Provider 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) | |
| If you need drugs to treat your illness or condition† More information about prescription drug coverage is available at www.caresource.com/marketplace . | Preventive Drugs | No charge | 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 | No charge | Retail: \$20 copay Mail-Order: \$50 copay | Not covered | |
| | Preferred brand drugs | No charge | Retail: \$50 copay Mail-Order: \$125 copay | Not covered | |
| | Non-preferred brand drugs | No charge | Retail/Mail Order: 25% coinsurance after deductible | Not covered | |
| | Specialty drugs preferred | No charge | Retail/Mail Order: 45% coinsurance after deductible | Not covered | |
| | Specialty drugs non-preferred | No charge | Retail/Mail Order: 50% coinsurance after deductible | Not covered | |
| If you have outpatient surgery† | Facility/Physician/ Surgeon fee (e.g., ambulatory surgery center) | No charge | 25% coinsurance after deductible | Not covered | None |
| If you need immediate medical attention | Emergency room care | No charge | 25% coinsurance after deductible | 25% coinsurance after deductible | 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. |
| | Emergency medical transportation | No charge | 25% coinsurance after deductible | 25% coinsurance after deductible | None |

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| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Network Provider 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) | |
| | Urgent care | No charge | \$75 copay | \$75 copay | If you receive services in addition to urgent care , additional copayments , deductibles , or coinsurance may apply. |
| If you have a hospital stay† | Facility/Physician/ Surgeon fee (e.g., hospital room) | No charge | \$500 copay after deductible | Not covered | None |
| If you need mental health, behavioral health, or substance abuse services† | Outpatient services | No charge | \$35 copay for office visits and 25% coinsurance after deductible for other outpatient services | Not covered | None |
| | Inpatient services | No charge | \$500 copay after deductible | Not covered | None |
| If you are pregnant | Office visits | No charge | \$70 copay | Not covered | Copayment covers initial physician visit and all subsequent prenatal visits, postnatal visits, and physician delivery charges covered under the Global Maternity Fee. Additional copayments , deductibles , or coinsurance may apply depending on services rendered in addition to the Global Maternity Fee. Depending on the type of services, a copayment , coinsurance , or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) |
| | Childbirth/delivery professional services† | No charge | \$500 copay after deductible | Not covered | |
| | Childbirth/delivery facility services† | No charge | \$500 copay 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* |
|--|---|--|---|---|--|
| | | 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 need help recovering or have other special health needs | Home health care † | No charge | 25% coinsurance after deductible | Not covered | Private Duty Nursing limited to 250 visits per benefit year. 100 visits per benefit year for other services. Refer to your Evidence of Coverage for additional information. |
| | Rehabilitation services † | No charge | \$35 copay | Not covered | PT, OT, ST, Pulmonary limited to 25 visits each per benefit year. Cardiac limited to 36 visits. Manipulation therapy and Cognitive limited to 20 visits each per benefit year. Post-cochlear implant aural therapy limited to 30 visits. |
| | Physical/Occupational therapy | No charge | 25% coinsurance after deductible | Not covered | |
| | Speech therapy | No charge | 25% coinsurance after deductible | Not covered | |
| | All Other Services | No charge | | | |
| | Habilitation services † | No charge | \$35 copay | Not covered | 25 visits per benefit year for each |
| | Physical/Occupational therapy | No charge | 25% coinsurance after deductible | Not covered | 25 visits per benefit year |
| | Autism spectrum disorder services † | No charge | \$35 copay | Not covered | Combined limit with Habilitative Services. BT includes Applied Behavioral Analysis (ABA). |
| | Physical/Occupational /Behavioral Therapy | No charge | 25% coinsurance after deductible | Not covered | Combined limit with Habilitative Services |
| | Speech Therapy | No charge | 15% coinsurance after deductible | Not covered | 1 hearing aid per hearing-impaired ear every 36 months |
| | Hearing Aids | No charge | \$500 copay after deductible | Not covered | 90 Day limit per benefit year |
| | Skilled nursing care † | No charge | 25% coinsurance after deductible | Not covered | Refer to your Evidence of Coverage |
| | Durable medical equipment † | No charge | | | |

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| Common Medical Event | Services You May Need | What You Will Pay | | | Limitations, Exceptions, & Other Important Network Provider 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) | |
| | Hospice services † | No charge | No charge for in-network and out-of-network by Medicare approved providers | No charge for in-network and out-of-network by Medicare approved providers | Refer to your Evidence of Coverage |
| If your child needs dental or eye care | Children's eye exam | No charge | No charge | Not covered | 1 routine eye exam per benefit year |
| | Children's eyewear | No charge | 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 | No charge | \$30 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"> Abortion (Except in cases of rape, incest, or when the life of the mother is endangered) Acupuncture Bariatric surgery | <ul style="list-style-type: none"> Cosmetic surgery Dental Care (Adult) Infertility treatment Long term care | <ul style="list-style-type: none"> Non-emergency care when traveling outside the U.S. Routine eye care (Adult) Routine foot care Weight loss programs |

| 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"> Chiropractic care | <ul style="list-style-type: none"> Hearing aids | <ul style="list-style-type: none"> Private Duty Nursing |

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 or call 1-800-318- 2596.

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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: Kentucky Department of Insurance: 1-800-595-6053.

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 1-888-815-6446

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-815-6446

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-815-6446

Navajo (Dine): Dinekehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-815-6446.

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 | \$6,000 |
| ■ Specialist copayment | \$70 |
| ■ Hospital (facility) copayment | \$500 |
| ■ Other coinsurance | 25% |

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*)

| | |
|---------------------------|-----------------|
| Total Example Cost | \$12,700 |
|---------------------------|-----------------|

In this example, Peg would pay:

Cost Sharing

| | |
|-----------------------------|---------|
| Deductibles | \$6,000 |
| Copayments | \$500 |
| Coinsurance | \$0 |

What isn't covered

| | |
|----------------------|------|
| Limits or exclusions | \$60 |
|----------------------|------|

| | |
|-----------------------------------|----------------|
| The total Peg would pay is | \$6,560 |
|-----------------------------------|----------------|

Managing Joe's Type 2 Diabetes

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

| | |
|---|---------|
| ■ The plan's overall deductible | \$6,000 |
| ■ Specialist copayment | \$70 |
| ■ Hospital (facility) copayment | \$500 |
| ■ Other coinsurance | 25% |

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*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$5,600 |
|---------------------------|----------------|

In this example, Joe would pay:

Cost Sharing

| | |
|-----------------------------|---------|
| Deductibles | \$4,000 |
| Copayments | \$600 |
| Coinsurance | \$0 |

What isn't covered

| | |
|----------------------|------|
| Limits or exclusions | \$20 |
|----------------------|------|

| | |
|-----------------------------------|----------------|
| The total Joe would pay is | \$4,620 |
|-----------------------------------|----------------|

Mia's Simple Fracture

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

| | |
|---|---------|
| ■ The plan's overall deductible | \$6,000 |
| ■ Specialist copayment | \$70 |
| ■ Hospital (facility) copayment | \$500 |
| ■ Other coinsurance | 25% |

This EXAMPLE event includes services like:

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

| | |
|---------------------------|----------------|
| Total Example Cost | \$2,800 |
|---------------------------|----------------|

In this example, Mia would pay:

Cost Sharing

| | |
|-----------------------------|---------|
| Deductibles | \$2,100 |
| Copayments | \$400 |
| Coinsurance | \$0 |

What isn't covered

| | |
|----------------------|-----|
| Limits or exclusions | \$0 |
|----------------------|-----|

| | |
|-----------------------------------|----------------|
| The total Mia would pay is | \$2,500 |
|-----------------------------------|----------------|

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1-888-815-6446 Note: These numbers assume the patient received care from an IHCP [provider](#) or with IHCP [referral](#) at a non-IHCP. If you receive care from a non-IHCP [provider](#) without a [referral](#) from an IHCP your costs may be higher.

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