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 1-855-202-0622. 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 1-855-202-0622 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	$5,400 individual/$10,800 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?	$7,000 individual/$14,000 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 1-855-202-0622 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	50% coinsurance after deductible	Not covered	None
	Specialist visit	No charge	50% coinsurance after deductible	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 Nurse practitioner/retail clinic	No charge	50% coinsurance after deductible	Not covered	None
	Preventive care/screening/ immunization	No charge	No charge	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.
If you have a test†	Diagnostic test (x-ray, blood work)	No charge	X-ray: 50% coinsurance after deductible Lab: 50% coinsurance after deductible	Not covered	None None
	Imaging (CT/PET scans, MRIs)	No charge	50% coinsurance 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 1-855-202-0622.

**In addition to any visits covered under chronic pain treatment benefit. †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*
		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: 50% coinsurance after deductible Mail-Order: 50% coinsurance after deductible	Not covered	
	Preferred brand drugs	No charge	Retail: 50% coinsurance after deductible Mail-Order: 50% coinsurance after deductible	Not covered	
	Non-preferred brand drugs	No charge	Retail/Mail Order: 50% coinsurance after deductible	Not covered	
	Specialty drugs preferred	No charge	Retail/Mail Order: 50% coinsurance after deductible	Not covered	
	Specialty drugs non-preferred	No charge	Retail/Mail Order: 50% coinsurance after deductible	Not covered	

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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 have outpatient surgery†	Facility/Physician/ Surgeon fee (e.g., ambulatory surgery center)	No charge	50% coinsurance after deductible	Not covered	None
If you need immediate medical attention	Emergency room care	No charge	50% coinsurance after deductible	50% 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	50% coinsurance after deductible	50% coinsurance after deductible	None
	Urgent care	No charge	50% coinsurance after deductible	50% coinsurance after deductible	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	50% coinsurance after deductible	Not covered	None
If you need mental health, behavioral health, or substance abuse services†	Outpatient services	No charge	50% coinsurance after deductible for office visits and 50% coinsurance after deductible for other outpatient services	Not covered	None
	Inpatient services	No charge	50% coinsurance 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 1-855-202-0622.

**In addition to any visits covered under chronic pain treatment benefit. †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*
		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 are pregnant	Office visits	No charge	50% coinsurance after deductible	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	50% coinsurance after deductible	Not covered	
	Childbirth/delivery facility services†	No charge	50% coinsurance after deductible	Not covered	Your cost for inpatient services only. See above for physician delivery charges.
If you need help recovering or have other special health needs	Home health care†	No charge	50% coinsurance after deductible	Not covered	Private Duty Nursing limited to 35 visits per benefit year. 100 visits per benefit year for other services. Refer to your Evidence of Coverage for additional information.
	Rehabilitation services†				
	Physical/Occupational therapy	No charge	50% coinsurance after deductible	Not covered	PT**, OT**, Manipulation therapy**, Pulmonary limited to 30 visits each per benefit year. Cardiac limited to 36 visits.
	Speech therapy	No charge	50% coinsurance after deductible	Not covered	
	All Other Services	No charge	50% coinsurance after deductible	Not covered	
	Habilitation services†				
	Physical/Occupational therapy	No charge	50% coinsurance after deductible	Not covered	30 visits per benefit year** for each
	Speech therapy	No charge	50% coinsurance after deductible	Not covered	None
	Manipulation therapy	No charge	50% coinsurance after deductible	Not covered	30 visits per benefit year*

*For more information about limitations and exceptions, see the plan or policy document at www.caresource.com/marketplace or call 1-855-202-0622.

**In addition to any visits covered under chronic pain treatment benefit. †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*
		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)	
	Autism spectrum disorder services†				
	Physical/Occupational /Behavioral Therapy	No charge	50% coinsurance after deductible	Not covered	Combined limit with Habilitative Services. BT includes Applied Behavioral Analysis (ABA).
	Speech Therapy	No charge	50% coinsurance after deductible	Not covered	Combined limit with Habilitative Services
	Chronic Pain Treatment†	No charge	50% coinsurance after deductible	Not covered	20 combined visits per event
	Skilled nursing care†	No charge	50% coinsurance after deductible	Not covered	None
	Durable medical equipment†	No charge	50% coinsurance after deductible	Not covered	Refer to your Evidence of Coverage
	Hospice services†	No charge	50% coinsurance after deductible	Not covered	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 contact lenses per benefit year. If medically necessary, a replacement pair of glasses is allowed.
	Children's dental check-up	No charge	50% coinsurance after deductible	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.)

- Abortion (Except in cases of rape, incest, or when the life of the mother is endangered)
- Acupuncture
- Cosmetic surgery
- Dental Care (Adult)
- Hearing aids
- Long term care
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

*For more information about limitations and exceptions, see the plan or policy document at www.caresource.com/marketplace or call 1-855-202-0622.

**In addition to any visits covered under chronic pain treatment benefit. †Prior authorization may be required for payment of claim

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
• Bariatric surgery	• Infertility treatment	• Private Duty Nursing
• Chiropractic care		

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: 1-888-879-9842. 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.

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: West Virginia Department of Insurance: 1-888-879-9842.

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 1-855-202-0622

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-202-0622

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 1-855-202-0622

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-202-0622.

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

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*For more information about limitations and exceptions, see the plan or policy document at www.caresource.com/marketplace or call 1-855-202-0622.

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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	$5,400
Specialist coinsurance	50%
Hospital (facility) coinsurance	50%
Other coinsurance	50%

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	$5,300
Copayments	$0
Coinsurance	$1,900
What isn't covered	
Limits or exclusions	$60
The total Peg would pay is	**$7,260**

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The plan's overall deductible	$5,400
Specialist coinsurance	50%
Hospital (facility) coinsurance	50%
Other coinsurance	50%

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	$5,300
Copayments	$0
Coinsurance	$60
What isn't covered	
Limits or exclusions	$20
The total Joe would pay is	**$5,380**

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The plan's overall deductible	$5,400
Specialist coinsurance	50%
Hospital (facility) coinsurance	50%
Other coinsurance	50%

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	$2,800
Copayments	$0
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	**$2,800**

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: 1-855-202-0622 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