



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 ? | \$0 individual/\$0 family per benefit year | See the Common Medical Events chart below for your costs for services this plan covers. |
| Are there services covered before you meet your deductible ? | Yes | This plan covers some items and services even if you haven't yet met the deductible amount. |
| 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 ? | Not applicable | This plan does not have an out-of-pocket limit on your expenses. |
| What is not included in the out-of-pocket limit ? | Not applicable | This plan does not have an out-of-pocket limit on your expenses. |
| 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 . |

| 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 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 | Not covered | None |
| | Specialist visit | No charge | 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 | Not covered | None |
| | Preventive care/screening /immunization | 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) | X-ray: No charge Lab: No charge | Not covered | None None |
| | Imaging (CT/PET scans, MRIs) | No charge | 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 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 | 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 | Retail: No charge Mail-Order: No charge | Not covered | |
| | Preferred brand drugs | Retail: No charge Mail-Order: No charge | Not covered | |
| | Non-preferred brand drugs | Retail/Mail Order: No charge | Not covered | |
| | Specialty drugs preferred | Retail/Mail Order: No charge | Not covered | |
| | Specialty drugs non-preferred | Retail/Mail Order: No charge | Not covered | |
| If you have outpatient surgery† | Facility/physician/surgeon fee (e.g., ambulatory surgery center) | No charge | Not covered | None |
| If you need immediate medical attention | Emergency room care | No charge | No charge | 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 | No charge | None |
| | Urgent care | No charge | No charge | 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 | Not covered | None |
| If you need mental health, behavioral health, or substance abuse services† | Outpatient services | No charge for office visits and No charge for other outpatient services | Not covered | None |
| | Inpatient services | No charge | Not covered | 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 Provider (You will pay the most) | |
| If you are pregnant | Office visits | No charge | Not covered | <p>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.</p> <p>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.)</p> <p>Your cost for inpatient services only. See above for physician delivery charges.</p> |
| | Childbirth/delivery/facility professional services† | No charge | Not covered | |
| | Childbirth/delivery facility services† | No charge | Not covered | |
| If you need help recovering or have other special health needs | Home health care † | No charge | 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 † | No charge | Not covered | PT**, OT**, Manipulation therapy**, Pulmonary limited to 30 visits each per benefit year. Cardiac limited to 36 visits. |
| | Physical/Occupational therapy | No charge | Not covered | |
| | Speech therapy | No charge | Not covered | |
| | All other services | No charge | Not covered | 30 visits per benefit year** for each |
| | Habilitation services † | No charge | Not covered | |
| | Physical/Occupational therapy | No charge | Not covered | |
| | Speech therapy | No charge | Not covered | None |
| | Manipulation therapy | No charge | Not covered | 30 visits per benefit year* |

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|---|---|--|--|--|
| | | Indian Health Care Provider (IHCP) (You will pay the least) | Non-IHCP Provider (You will pay the most) | |
| | Autism spectrum disorder services † | | | |
| | Physical/Occupational/Behavioral Therapy | No charge | Not covered | Combined limit with Habilitative Services. BT includes Applied Behavioral Analysis (ABA). |
| | Speech Therapy | No charge | Not covered | Combined limit with Habilitative Services |
| | Chronic Pain Treatment† | No charge | Not covered | 20 combined visits per event |
| | Skilled nursing care † | No charge | Not covered | None |
| | Durable medical equipment † | No charge | Not covered | Refer to your Evidence of Coverage |
| If your child needs dental or eye care | Hospice services † | No charge | Not covered | Refer to your Evidence of Coverage |
| | Children's eye exam | No charge | Not covered | 1 routine eye exam per benefit year |
| | Children's eyewear | 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 | 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 | <ul style="list-style-type: none"> • Cosmetic surgery • Hearing Aids • Long term care | <ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S. • Routine foot care • Weight loss programs |
|---|--|---|

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

- Bariatric surgery
- Chiropractic care
- Dental care (Adult)
 - No charge for preventive services
 - No charge for basic restorative services
 - No charge for major restorative services
 - \$800 limit per benefit year
- Fitness Benefits - Gym Membership or At home kits
- Infertility treatment
- Private duty nursing
- Routine eye care (Adult)
 - \$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: 1-888-879-9842. 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, kwijigo 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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ADV-SBC-WV002(2021)E-Bronze Zero

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 | \$0 |
| ■ 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*)

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

In this example, Peg would pay:

Cost Sharing

| | |
|-----------------------------|-----|
| Deductibles | \$0 |
| Copayments | \$0 |
| Coinsurance | \$0 |

What isn't covered

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

| | |
|-----------------------------------|------------|
| The total Peg would pay is | \$0 |
|-----------------------------------|------------|

Managing Joe's Type 2 Diabetes

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

| | |
|---|-----|
| ■ The plan's overall deductible | \$0 |
| ■ 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*)

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

In this example, Joe would pay:

Cost Sharing

| | |
|-----------------------------|-----|
| Deductibles | \$0 |
| Copayments | \$0 |
| Coinsurance | \$0 |

What isn't covered

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

| | |
|-----------------------------------|------------|
| The total Joe would pay is | \$0 |
|-----------------------------------|------------|

Mia's Simple Fracture

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

| | |
|---|-----|
| ■ The plan's overall deductible | \$0 |
| ■ 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*)

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

In this example, Mia would pay:

Cost Sharing

| | |
|-----------------------------|-----|
| Deductibles | \$0 |
| Copayments | \$0 |
| Coinsurance | \$0 |

What isn't covered

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

| | |
|-----------------------------------|------------|
| The total Mia would pay is | \$0 |
|-----------------------------------|------------|

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