



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 ?	\$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 1-888-815-6446 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 .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Network Provider Information*
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Zero Cost Telehealth Partner	No charge	Not covered	Refer to your Evidence of Coverage
	Primary care visit to treat an injury or illness. Mental health/substance abuse, psychiatrist, chiropractor (office visit only), retail clinics, and all other telehealth.	50% coinsurance after deductible	Not covered	None
	Specialist visit	50% coinsurance after deductible	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: 50% coinsurance after deductible	Not covered	None
		Lab: 50% coinsurance after deductible		None
	Imaging (CT/PET scans, MRIs)	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 1-888-815-6446.

†Prior authorization may be required, for more details see www.caresource.com/mp-KY-pa.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Network Provider Information*
		Network Provider (You will pay the least)	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	Retail: No charge Mail-Order: No charge	Not covered	Retail: Up to a 90-day supply for Preventive, Low-cost, Preferred brand, and Non-preferred brand. Up to a 30-day supply for Specialty. Costs shown are for a 30-day supply. Copays for a 90-day supply will be three times the shown amount. Mail-Order: 90-day supply for Preventive, Low-cost, Preferred brand, and Non-preferred brand. Up to a 30-day supply for Specialty drugs. Copays shown are for a 90-day supply. 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: 50% coinsurance after deductible Mail-Order: 50% coinsurance after deductible	Not covered	
	Preferred brand drugs	Retail: 50% coinsurance after deductible Mail-Order: 50% coinsurance after deductible	Not covered	
	Non-preferred brand drugs	Retail/Mail Order: 50% coinsurance after deductible	Not covered	
	Specialty drugs preferred	Retail/Mail Order: 50% coinsurance after deductible	Not covered	
	Specialty drugs non-preferred	Retail/Mail Order: 50% coinsurance after deductible	Not covered	
If you have outpatient surgery†	Facility fee (e.g., ambulatory surgery center)	50% coinsurance after deductible	Not covered	None
	Physician/surgeon fees	50% coinsurance after deductible	Not covered	None
If you need immediate medical attention	Emergency room care	50% coinsurance after deductible	50% coinsurance after deductible	Emergency room copay or coinsurance is waived if you are admitted to the hospital directly from the Emergency Department.
	Emergency medical transportation	50% coinsurance after deductible	50% coinsurance after deductible	Refer to your Evidence of Coverage

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Network Provider Information*
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Urgent care	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 fee (e.g., hospital room)	50% coinsurance after deductible	Not covered	None
	Physician/surgeon fees	50% coinsurance after deductible	Not covered	1 visit per physician per day
If you need mental health, behavioral health, or substance abuse services‡	Outpatient services	50% coinsurance after deductible for office visits and 50% coinsurance after deductible for other outpatient services	Not covered	None
	Inpatient services	50% coinsurance after deductible	Not covered	None
If you are pregnant	Office visits	50% coinsurance after deductible	Not covered	Cost sharing does not apply for preventive services. Depending on the type of services, coinsurance may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery/facility professional services‡	50% coinsurance after deductible	Not covered	
	Childbirth/delivery facility services‡	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 ‡	50% 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 ‡	50% coinsurance after deductible	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
	Physical/Occupational therapy Speech/Post-cochlear implant aural therapy	50% coinsurance after deductible 50% coinsurance after deductible	Not covered Not covered	

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Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Network Provider Information*
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	All other services	50% coinsurance after deductible	Not covered	to 30 visits..
	<u>Habilitation services</u> † Physical/Occupational therapy	50% coinsurance after deductible	Not covered	25 visits per Benefit Year
	Speech therapy	50% coinsurance after deductible	Not covered	25 visits per Benefit Year
	<u>Autism spectrum disorder services</u> † Physical/Occupational Therapy, Adaptive Behavior Treatment	50% coinsurance after deductible	Not covered	ABT includes Applied Behavior Analysis (ABA).
	Speech Therapy	50% coinsurance after deductible	Not covered	None
	Hearing Aids	50% coinsurance after deductible	Not covered	1 hearing aid per hearing-impaired ear every 36 months
	<u>Skilled nursing care</u> †	50% coinsurance after deductible	Not covered	90 Day limit per Benefit Year
	<u>Durable medical equipment</u> †	50% coinsurance after deductible	Not covered	Refer to your Evidence of Coverage
	<u>Hospice services</u>	No charge after deductible for in-network and out-of-network by Medicare approved providers	No charge after deductible 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	Not covered	1 routine eye exam per Benefit Year
	Children's eyewear	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	50% coinsurance after deductible	Not covered	2 check-ups per Benefit Year. Additional benefits available. Refer to your Evidence of Coverage

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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) | • Cosmetic surgery | • Non-emergency care when traveling outside the U.S |
| • Acupuncture | • Dental care (Adult) | • Routine eye care (Adult) |
| • Bariatric surgery | • Infertility treatment | • Routine foot care |
| | • Long term care | • Weight loss programs |

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

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|---------------------|----------------|------------------------|
| • Chiropractic care | • Hearing Aids | • Private duty nursing |
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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.

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): Dinek'ehgo 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	\$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
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In this example, Peg would pay:

Cost Sharing

Deductibles	\$5,400
Copayments	\$0
Coinsurance	\$1,600

What isn't covered

Limits or exclusions	\$60
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The total Peg would pay is	\$7,060
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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
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In this example, Joe would pay:

Cost Sharing

Deductibles	\$5,400
Copayments	\$0
Coinsurance	\$10

What isn't covered

Limits or exclusions	\$20
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The total Joe would pay is	\$5,430
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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
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In this example, Mia would pay:

Cost Sharing

Deductibles	\$2,800
Copayments	\$0
Coinsurance	\$0

What isn't covered

Limits or exclusions	\$0
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The total Mia would pay is	\$2,800
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The [plan](#) would be responsible for the other costs of these EXAMPLE covered services