Plan Name: CareSource Marketplace Essential Silver Zero



Plan Information

Primary Member	[John Doe]
Member ID	[104000000]
Date of Birth	[01/01/1965]
Effective Date	[01/01/2023]
Last Coverage Change Date	[01/01/2022]

[Dependent information can be found at the end of this document.]

Highlights

Annual Deductible*	Individual: \$0 Family: \$0
Coinsurance	0%
Annual Out-of-Pocket Maximum** (includes deductible, coinsurance, and copays)	Individual: \$0 Family: \$0



- * See Section 2: Evidence of Coverage for the Definition of Annual Deductible or Deductible. For individual coverage, you are responsible for paying the first \$0 of Covered Services each Benefit Year before CareSource begins to pay for any covered service where the Annual Deductible applies. For family coverage, you are responsible for paying the first \$0 for Covered Services for your entire family each Benefit Year before CareSource begins to pay for any covered service where the Annual Deductible applies. However, for each individual covered member within your family, the maximum amount each member would pay toward the family Deductible is the individual Deductible amount, in this case \$0 up to the family maximum of \$0. The Annual Deductible applies to Covered Services identified as "after deductible" in the Covered Service table below.
- ** See Section 2: Evidence of Coverage for the Definition of Annual Out-of-Pocket Maximum. For family coverage, each individual covered member within your family is contributing toward the family Annual Out-of-Pocket Maximum. However, for each individual covered member within your family, the maximum amount each member would pay toward the family Annual Out-of-Pocket Maximum is the individual Out-of-Pocket Maximum, which is \$0. Your Evidence of Coverage explains which benefits accrue to your Out-of-Pocket Maximum.

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Preventive Services As defined by federal & state law	No charge	Refer to your Evidence of Coverage
Office Visits Zero Cost Telemedicine Partner	No charge	Refer to your Evidence of Coverage
Primary		
Includes Primary Care Provider, Mental Health/Substance Abuse, and Retail Clinics	No charge	None
Specialist	No charge	None
Urgent Care	No charge	None

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Diagnostic Services	,	
Lab	No charge	None
X-Ray/Radiology	No charge	None
Advanced Imaging (PET, MRI, MRA, CT, SPECT)	No charge	None
Mammograms (Outpatient) Preventive	No charge	Refer to your Evidence of Coverage
Diagnostic	No charge	None
Inpatient Services Facility Fee	No charge	None
Physician/Surgeon Fees	No charge	1 visit per physician per day
Skilled Nursing Facility	No charge	60 Day limit per Benefit Year
Outpatient Services Facility Fee	No charge	None
Physician/Surgeon Fees	No charge	None
Maternity Services Prenatal Visit, Office Visits, and Postpartum Care	No charge	None
Inpatient Services	No charge	None
Outpatient Services	No charge	None
Ambulance Services	No charge	None
Emergency Health Care Services	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.
Habilitative Services Physical Therapy	No charge	40 combined visits per Benefit Year
Occupational Therapy	No charge	40 combined visits per Benefit Year
Speech Therapy	No charge	40 combined visits per Benefit Year
Audiology	No charge	40 combined visits per Benefit Year
Manipulation Therapy	No charge	40 combined visits per Benefit Year

Rehabilitative Services Physical Therapy Occupational Therapy No charge Pulmonary Rehabilitation Cardiac Rehabilitation Services Manipulation Therapy Post-Cochlear Implant Aural Therapy Cognitive Rehabilitative Services Includes Chemotherapy, Dialysis, and Posticition Ro charge No charge No charge No charge A0 combined visits per Benefit Yes 40 combined visits per Benefit Yes	
Occupational Therapy Speech Therapy Pulmonary Rehabilitation No charge None Cardiac Rehabilitation Services No charge No charge No charge No charge No charge No charge A0 combined visits per Benefit Ye None No charge No charge A0 combined visits per Benefit Ye Post-Cochlear Implant Aural Therapy No charge Vo combined visits per Benefit Ye Cognitive Rehabilitation Therapy No charge No charge A0 combined visits per Benefit Ye Cognitive Rehabilitation Therapy No charge Refer to your Evidence of Covera	
Speech Therapy Pulmonary Rehabilitation No charge No charge No charge No charge None Cardiac Rehabilitation Services No charge No charge No charge 40 combined visits per Benefit Ye None None No charge No charge 40 combined visits per Benefit Ye Post-Cochlear Implant Aural Therapy No charge Vo combined visits per Benefit Ye Cognitive Rehabilitation Therapy No charge No charge Vo combined visits per Benefit Ye And combined visits per Benefit Ye Refer to your Evidence of Covera	
Pulmonary Rehabilitation No charge None Cardiac Rehabilitation Services No charge None Manipulation Therapy No charge 40 combined visits per Benefit Ye Post-Cochlear Implant Aural Therapy No charge 40 combined visits per Benefit Ye Cognitive Rehabilitation Therapy No charge 40 combined visits per Benefit Ye Other Rehabilitative Services Includes Chemotherapy, Dialysis, and No charge Refer to your Evidence of Covera	
Cardiac Rehabilitation Services No charge No charge No charge Post-Cochlear Implant Aural Therapy Cognitive Rehabilitation Therapy No charge No charge Vo combined visits per Benefit Ye No charge No charge Vo combined visits per Benefit Ye No charge Vo combined visits per Benefit Ye Cognitive Rehabilitation Therapy No charge No charge Refer to your Evidence of Covera	11
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Cognitive Rehabilitation Therapy No charge 40 combined visits per Benefit Ye Other Rehabilitative Services Includes Chemotherapy, Dialysis, and No charge Refer to your Evidence of Covera	ar
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Radiation	e
Autism Spectrum Disorder Services Physical Therapy No charge Combined limit with Habilitative Services	icos
Occupational Therapy No charge Combined limit with Habilitative Service Comb	
Speech Therapy No charge Combined limit with Habilitative Service Speech Therapy	
Adaptive Behavior Treatment No charge Includes Applied Behavior Analys (ABA)	
Behavioral Health Services Office Visits No charge	
Outpatient Services	
Intensive Outpatient Program (IOP) Services No charge	
Partial Hospitalization Program (PHP) Services No charge None	
Residential Services No charge	
Opioid Treatment Program No charge	
Inpatient Services No charge	
Transplant Services Covered the same as office visits, inpatient services, and outpatient services Refer to your Evidence of Coverage visits, inpatient services	e
Temporomandibular/Craniomandibular Joint Disorder and Craniomandibular Jaw Disorder Covered the same as office visits, inpatient services, and outpatient services	
Home Health Home Infusion Therapy No charge Included in all other services limi	 S
All Other Services No charge 120 combined visits per Benefit Yea visit equals 2 hours or less.	
Hospice Care No charge Refer to your Evidence of Covera	·. A

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Diabetic Services Education		
Equipment	No charge	Refer to your Evidence of Coverage
Supplies		
Medical Supplies, Durable Medical Equipment, and Appliances Appliances		
Durable Medical Equipment		
Medical Supplies	No charge	Refer to your Evidence of Coverage
Orthotic Device		,
Prosthetics		
Prescription Drugs Tier 0 (Preventive)	No charge	Up to a 90-day supply when filled at:
Tier 1 (Low Cost)	No charge	Retail for Generic Drugs in Tiers 0-3 Mail Order for any drug in Tiers 0-3
Tier 2 (Preferred)	No charge	All others limited to a 30-day supply
Tier 3 (Non-Preferred)	No charge	Any copays shown are for a 30-day supply. 90-day supplies for Retail are 3 times the copay and for Mail Order are 2.5 times the copay.
Tier 4 (Specialty)	No charge	
Vision (pediatric) Children's Eye Exam	No charge	1 routine eye exam per Benefit Year
Low Vision Testing and Aids	No charge	Limited to one evaluation and aid per Benefit Year.
Children's Eyewear	No charge	Limited to one pair of glasses or contact lenses per Benefit Year. If medically necessary, a replacement pair of glasses is allowed.
Other Dental Services Accidental Dental	No charge	Injury as a result of chewing or biting is not considered an accidental injury.
Dental Anesthesia	No charge	Refer to your Evidence of Coverage
Dental (pediatric) Class I – Diagnostic/Preventive	No charge	2 check-ups per Benefit Year. Additional benefits available. Refer to your Evidence of Coverage
Class II – Minor Restorative	No charge	Refer to your Evidence of Coverage
Class III - Major/Comprehensive	No charge	Refer to your Evidence of Coverage
Class IV - Orthodontics	No charge	Refer to your Evidence of Coverage

Prior Authorization: Some services and items require prior authorization, which is the process used by the Plan to determine if it meets medical necessity and coverage requirements prior to the service being provided. The provider, or the member when using an out-of-network provider, is responsible for obtaining prior authorization for the services and items described on the prior authorization list. Please refer to the prior authorization list attached to your Evidence of Coverage for additional detail or you can obtain the list at **www.caresource.com/mp-GA-pa**.

This Schedule of Benefits is a summary of your financial responsibility when you receive health care services from a physician, pharmacy, facility, or other provider. All Covered Services are subject to the conditions, exclusions, limitations, terms, and rules of the Evidence of Coverage including any rider/enhancements or amendments. Except as otherwise provided in the Evidence of Coverage, Covered Services must be provided to you by a network provider and medically necessary. The Plan does not cover all health care service expenses. In the event of any discrepancy between this Schedule of Benefits and your Evidence of Coverage, the Evidence of Coverage shall control. For more detailed information about your Covered Services, please refer to the Evidence of Coverage at www.caresource.com/marketplace.
For Covered Services listed in the Evidence of Coverage that are not specifically listed on this Schedule of Benefits, the cost sharing is equal to the coinsurance after the deductible.

Dependent Information

Dependent Name	[John Doe]
Relationship to You	[104000000]
Date of Birth	[01/01/1965]
Effective Date	[01/01/2023]