2023 Schedule of Benefits
Plan Name: CareSource Marketplace Low Premium Silver Limited
Dental, Vision, & Fitness

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: $6,500 Family: $13,000
Coinsurance	50%
Annual Out-of-Pocket Maximum** (includes deductible, coinsurance, and copays)	Individual: $9,100 Family: $18,200

This summary shows in-network benefits only.

* See Section 2: Evidence of Coverage for the Definition of Annual Deductible or Deductible. For individual coverage, you are responsible for paying the first $6,500 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 $13,000 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 $6,500 up to the family maximum of $13,000. 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 $9,100. 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 Telehealth Partner	No charge	Refer to your Evidence of Coverage
Primary		
Includes Primary Care Provider, Mental Health/Substance Abuse, Psychiatrist, Chiropractor (office visit only), and Retail Clinics	$30 copay	None
Specialist	$70 copay	None
Urgent Care	$50 copay	None

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Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Diagnostic Services		
Lab	$40 copay	None
X-Ray/Radiology	$200 copay after deductible	None
Advanced Imaging (PET, MRI, MRA, CT, SPECT)	$250 copay after deductible	None
Mammograms (Outpatient)		
Preventive	No charge	Refer to your Evidence of Coverage
Diagnostic	$200 copay after deductible	None
Inpatient Services		
Facility Fee	$500 copay after deductible per stay	None
Physician/Surgeon Fees	No charge after deductible	1 visit per physician per day
Skilled Nursing Facility	$500 copay after deductible per stay	90 Day limit per Benefit Year
Outpatient Services		
Facility Fee	50% coinsurance after deductible	None
Physician/Surgeon Fees	50% coinsurance after deductible	None
Maternity Services		
Prenatal Visit, Office Visits, and Postpartum Care	$70 copay	None
Inpatient Services	$500 copay after deductible	None
Outpatient Services	50% coinsurance after deductible	None
Ambulance Services	50% coinsurance after deductible	Refer to your Evidence of Coverage
Emergency Health Care Services	$500 Copay after deductible which also applies to out-of-network providers	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	$30 copay	25 visits per Benefit Year
Occupational Therapy	$30 copay	25 visits per Benefit Year
Speech Therapy	50% coinsurance after deductible	25 visits per Benefit Year

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Rehabilitative Services		
Physical Therapy	$30 copay	25 visits per Benefit Year
Occupational Therapy	$30 copay	25 visits per Benefit Year
Speech Therapy	50% coinsurance after deductible	25 visits per Benefit Year
Pulmonary Rehabilitation	50% coinsurance after deductible	25 visits per Benefit Year
Cardiac Rehabilitation Services	50% coinsurance after deductible	36 visits per Benefit Year
Manipulation Therapy	50% coinsurance after deductible	20 visits per Benefit Year
Post-Cochlear Implant Aural Therapy	50% coinsurance after deductible	30 visits per Benefit Year
Cognitive Rehabilitation Therapy	50% coinsurance after deductible	20 visits per Benefit Year
Other Rehabilitative Services		
Includes Chemotherapy, Dialysis, and Radiation	50% coinsurance after deductible	Refer to your Evidence of Coverage
Autism Spectrum Disorder Services		
Physical Therapy	$30 copay	None
Occupational Therapy	$30 copay	None
Speech Therapy	50% coinsurance after deductible	None
Adaptive Behavior Treatment	$30 copay	Includes Applied Behavior Analysis (ABA)
Behavioral Health Services		
Office Visits	$30 copay	
Outpatient Services		
Intensive Outpatient Program (IOP) Services	50% coinsurance after deductible	
Partial Hospitalization Program (PHP) Services	50% coinsurance after deductible	None
Residential Services	$500 copay after deductible per stay	
Opioid Treatment Program	50% coinsurance after deductible	
Inpatient Services	$500 copay after deductible per stay	
Transplant Services	Covered the same as office visits, inpatient services, and outpatient services	Refer to your Evidence of Coverage
Temporomandibular/Craniomandibular Joint Disorder and Craniomandibular Jaw Disorder	Covered the same as office visits, inpatient services, and outpatient services	None

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Home Health		
Private Duty Nursing	50% coinsurance after deductible	250 visits per Benefit Year. A visit equals 8 hours.
Home Infusion Therapy	50% coinsurance after deductible	None
All Other Services	50% coinsurance after deductible	100 combined visits per Benefit Year. A visit equals at least 4 hours.
Hospice Care	No charge for in-network and out-of-network by Medicare approved providers	Refer to your Evidence of Coverage
Diabetic Services		
Education	50% coinsurance after deductible	Refer to your Evidence of Coverage
Equipment		
Supplies		
Medical Supplies, Durable Medical Equipment, and Appliances		
Appliances	50% coinsurance after deductible	Refer to your Evidence of Coverage
Durable Medical Equipment		
Medical Supplies		
Orthotic Device		
Prosthetics		
Hearing Aids	50% coinsurance after deductible	1 hearing aid per hearing-impaired ear every 36 months
Prescription Drugs		
Tier 0 (Preventive)	No charge	Up to a 90-day supply when filled at: Retail for Generic Drugs in Tiers 0-3 Mail Order for any drug in Tiers 0-3 All others limited to a 30-day supply 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. Insulin cost share not to exceed $30 per 30-day supply
Tier 1 (Low Cost)	Up to $15 copay	
Tier 2 (Preferred)	Up to $75 copay	
Tier 3 (Non-Preferred)	40% coinsurance after deductible	
Tier 4 (Specialty)	50% coinsurance after deductible	
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 a 12-month supply of contact lenses per Benefit Year. If medically necessary, a replacement pair of glasses is allowed.

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Vision (adults)		
Eye Exam	$40 copay	1 routine eye exam per Benefit Year
Low Vision Testing and Aids	No charge	Limited to one evaluation and aid per Benefit Year.
Eyewear	No charge	1 pair of glasses/contacts per Benefit Year up to a $250 allowance
Other Dental Services		
Accidental Dental	50% coinsurance after deductible	Injury as a result of chewing or biting is not considered an accidental injury.
Dental Anesthesia	50% coinsurance after deductible	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	30% coinsurance after deductible	Refer to your Evidence of Coverage
Class III - Major/Comprehensive	50% coinsurance after deductible	Refer to your Evidence of Coverage
Class IV - Orthodontics	55% coinsurance after deductible	Refer to your Evidence of Coverage
Dental (adults)		
Class I – Diagnostic/Preventive	No charge	Refer to your Evidence of Coverage. Benefit is limited to $1,000 per Benefit Year.
Class II – Minor Restorative	30% coinsurance	
Class III - Major/Comprehensive	50% coinsurance	
Class IV - Orthodontics	Not covered	
Fitness Program	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-KY-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.

No Surprises Act: The No Surprises Act requires CareSource & Providers to hold patients harmless from surprise medical bills stemming from out-of-network emergency care, out of network air ambulance, and services provided by out-of-network providers at in-network facilities without the patient's informed consent or for certain ancillary services. Services subject to the No Surprises Act will have the same cost share requirements as Network Services, as listed in the above "You Pay" column, applied to the amount we initially determine to pay (also known as the Recognized Amount). These amounts will count towards your deductible and out of pocket maximum in similar fashion if they had been delivered by Network Providers.

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The No Surprises Act is meant to ensure you're kept out of the middle of provider plan billing disputes for those specific services by prohibiting facilities and providers from pursuing payment from you for more than the in-network cost-sharing amount as based on the Recognized Amount in most situations. One situation where you may still be involved is regarding non-emergency services provided by a non-network provider while you are in a network facility. The No Surprises Act prohibits these providers from balance billing you unless the provider gives you notice of their network status and an estimate of charges 72 hours prior to receiving the services, or same day as the appointment if scheduled less than 72 hours in advance. If you receive this notice and then consent to continue to receive the out-of-network care, the provider will be allowed to pursue payment from you for any amounts that we do not cover, otherwise known as balance billing.

See your Evidence of Coverage for further details.

The copays and coinsurance listed in the 'You Pay' column would only apply if the item or service is not furnished directly by a provider meeting the criteria outlined below, otherwise there would be no cost to you.

1) an Indian Health Service, an Indian Tribe, Tribal Organization, or Urban Indian Organization (each as defined in 25 U.S.C. 1603);
2) a provider who was referred by one of the organizations listed in item 1.

Dependent Information

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

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