

2023 Schedule of Benefits

Plan Name: CareSource Marketplace Standard Silver 3 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: \$0 Family: \$0 |
| Coinsurance | 25% |
| Annual Out-of-Pocket Maximum** (includes deductible, coinsurance, and copays) | Individual: \$1,700 Family: \$3,400 |



* 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 \$1,700. Once a member has reached their out-of-pocket maximum, the plan will pay 100% of their Covered Services. Your Evidence of Coverage explains which benefits accrue to your Out-of-Pocket Maximum.

Cost sharing shown applies to services received in-person or via telehealth

| 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, and Retail Clinics | No charge | None |
| Specialist | \$10 copay | None |
| Urgent Care | \$5 copay | None |

Learn more about CareSource and all our plan options at www.caresource.com/marketplace.

| Covered Service | You Pay (Network Providers Only) | Limit (If Applicable) |
|--|--|--|
| Diagnostic Services | | |
| Lab | 25% coinsurance | None |
| X-Ray/Radiology | 25% coinsurance | None |
| Advanced Imaging (PET, MRI, MRA, CT, SPECT) | 25% coinsurance | None |
| Mammograms (Outpatient) | | |
| Preventive | No charge | Refer to your Evidence of Coverage |
| Diagnostic | 25% coinsurance | None |
| Inpatient Services | | |
| Facility Fee | 25% coinsurance | None |
| Physician/Surgeon Fees | 25% coinsurance | 1 visit per physician per day |
| Skilled Nursing Facility | 25% coinsurance | 90 Day limit per Benefit Year |
| Outpatient Services | | |
| Facility Fee | 25% coinsurance | None |
| Physician/Surgeon Fees | 25% coinsurance | None |
| Maternity Services | | |
| Prenatal Visit, Office Visits, and Postpartum Care | \$10 copay | None |
| Inpatient Services | 25% coinsurance | None |
| Outpatient Services | 25% coinsurance | None |
| Ambulance Services | 25% coinsurance for both in-network and out-of-network providers | None |
| Emergency Health Care Services | 25% coinsurance for both in-network and 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 | No charge | 20 visits per Benefit Year |
| Occupational Therapy | No charge | 20 visits per Benefit Year |
| Speech Therapy | No charge | 20 visits per Benefit Year |

Learn more about CareSource and all our plan options at www.caresource.com/marketplace.

| Covered Service | You Pay (Network Providers Only) | Limit (If Applicable) |
|---|---|--|
| Rehabilitative Services Physical Therapy Occupational Therapy Speech Therapy Pulmonary Rehabilitation Cardiac Rehabilitation Services Manipulation Therapy Post-Cochlear Implant Aural Therapy Cognitive Rehabilitation Therapy Other Rehabilitative Services Includes Chemotherapy, Dialysis, and Radiation | No charge No charge No charge 25% coinsurance 25% coinsurance 25% coinsurance No charge 25% coinsurance 25% coinsurance | 20 visits per Benefit Year 20 visits per Benefit Year 20 visits per Benefit Year 20 visits per Benefit Year 36 visits per Benefit Year 12 visits per Benefit Year 30 visits per Benefit Year 20 visits per Benefit Year Refer to your Evidence of Coverage |
| Autism Spectrum Disorder Services Occupational Therapy Speech Therapy Adaptive Behavior Treatment | No charge No charge No charge | 20 visits per Benefit Year 20 visits per Benefit Year Includes Applied Behavior Analysis (ABA) |
| Behavioral Health Services Office Visits Outpatient Services Intensive Outpatient Program (IOP) Services Partial Hospitalization Program (PHP) Services Residential Services Opioid Treatment Program Inpatient Services | No charge 25% coinsurance 25% coinsurance 25% coinsurance 25% coinsurance 25% coinsurance | None |
| 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 |
| Home Health Private Duty Nursing All Other Services | 25% coinsurance 25% coinsurance | 100 visits per Benefit Year, a visit equals 8 hours 100 combined visits per Benefit Year. A visit equals at least 4 hours. |
| Hospice Care | 25% coinsurance | Refer to your Evidence of Coverage |

Learn more about CareSource and all our plan options at www.caresource.com/marketplace.

| Covered Service | You Pay (Network Providers Only) | Limit (If Applicable) |
|---|---|---|
| Diabetic Services Education Equipment Supplies | 25% coinsurance | Refer to your Evidence of Coverage |
| Medical Supplies, Durable Medical Equipment, and Appliances Appliances Durable Medical Equipment Medical Supplies Orthotic Device Prosthetics | 25% coinsurance | Refer to your Evidence of Coverage |
| Prescription Drugs Tier 0 (Preventive) Tier 1 (Low Cost) Tier 2 (Preferred) Tier 3 (Non-Preferred) Tier 4 (Specialty) | No charge No charge Up to \$15 copay Up to \$50 copay Up to \$150 copay | 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. |
| Vision (pediatric) Children's Eye Exam Low Vision Testing and Aids Children's Eyewear | No charge No charge No charge | 1 routine eye exam per Benefit Year Limited to one evaluation and aid per Benefit Year. 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. |
| Vision (adults) Eye Exam Low Vision Testing and Aids Eyewear | No charge No charge No charge | 1 routine eye exam per Benefit Year Limited to one evaluation and aid per Benefit Year. 1 pair of glasses/contacts per Benefit Year up to a \$250 allowance |
| Other Dental Services Accidental Dental Dental Anesthesia | 25% coinsurance 25% coinsurance | \$3,000 per Member Per Injury All Services combined Refer to your Evidence of Coverage |
| Dental (pediatric) Class I – Diagnostic/Preventive Class II – Minor Restorative Class III - Major/Comprehensive Class IV - Orthodontics | No charge 15% coinsurance 40% coinsurance 45% coinsurance | 2 check-ups per Benefit Year. Additional benefits available. Refer to your Evidence of Coverage Refer to your Evidence of Coverage Refer to your Evidence of Coverage Refer to your Evidence of Coverage |

Learn more about CareSource and all our plan options at www.caresource.com/marketplace.

| Covered Service | You Pay (Network Providers Only) | Limit (If Applicable) |
|---|--|--|
| Dental (adults) Class I – Diagnostic/Preventive Class II – Minor Restorative Class III - Major/Comprehensive Class IV - Orthodontics | No charge 15% coinsurance 40% coinsurance Not covered | Refer to your Evidence of Coverage. Benefit is limited to \$1,000 per Benefit Year. |
| 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-OH-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.

Ohio Revised Code Sections 3902.50 through 3902.54, Ohio Administrative Code Section 3901-8-17 and the Federal No Surprises Act establish patient protections including from out-of-network providers' surprise bills ("balance billing") for emergency care and other specified items or services. We will comply with these new state and federal requirements including how we process claims from certain out-of-network providers.

Learn more about CareSource and all our plan options at www.caresource.com/marketplace.

Dependent Information

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

Learn more about CareSource and all our plan options at www.caresource.com/marketplace.