

CareSource North Carolina Co.

CareSource Marketplace Low Premium Silver 1 Dental, Vision, & Fitness

Coverage for: Individual and Family | Plan Type: HMO



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](http://www.caresource.com/marketplace) or call 844-539-1733. 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 [healthcare.gov/sbc-glossary](http://healthcare.gov/sbc-glossary).

| Important Questions   | Answers  | Why This Matters:  |
|---|--|--|
| What is the overall <a href="#">deductible</a> ?                                | \$6,000 individual/\$12,000 family per Benefit Year  | Generally, you must pay all of the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family members on the <a href="#">plan</a> , each family member must meet their own individual <a href="#">deductible</a> until the total amount of <a href="#">deductible</a> expenses paid by all family members meets the overall family <a href="#">deductible</a> .   |
| Are there services covered before you meet your <a href="#">deductible</a> ?    | Yes. <a href="#">Preventive care</a> .   | This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply.  |
| Are there other <a href="#">deductibles</a> for specific services?              | No   | You don't have to meet <a href="#">deductibles</a> for specific services.  |
| What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ? | \$7,500 individual/\$15,000 family   | The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.  |
| What is not included in the <a href="#">out-of-pocket limit</a> ?               | <a href="#">Premiums</a> , <a href="#">balance-billing</a> charges and health care this <a href="#">plan</a> doesn't cover.  | Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .  |
| Will you pay less if you use a <a href="#">network provider</a> ?               | Yes. See <a href="http://www.caresource.com/marketplace">www.caresource.com/marketplace</a> or call 844-539-1733 for a list of <a href="#">network providers</a> . | This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services. |
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?    | No   | You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> .   |

| Common Medical Event  | Services You May Need                                   | What You Will Pay                                      |  | Limitations, Exceptions, & Other Important Network Provider Information*  |
|---|---|--|--|---|
|   |   | Network Provider<br>(You will pay the least)           | Out-of-Network Provider<br>(You will pay the most) |   |
| If you visit a health care <a href="#">provider's office or clinic</a>  | Zero Cost Telemedicine Partner                          | No charge  | Not covered  | Refer to your Evidence of Coverage  |
|   | Primary care visit to treat an injury or illness.       | \$30 copay   | Not covered  | None  |
|   | <a href="#">Specialist</a> visit                        | \$70 copay   | Not covered  | None  |
|   | <a href="#">Preventive care/screening</a> /immunization | No charge  | Not covered  | You may have to pay for services that aren't preventive. Ask your <a href="#">provider</a> if the services needed are preventive. Then check what your <a href="#">plan</a> will pay for.   |
| If you have a test†   | <a href="#">Diagnostic test</a> (x-ray, blood work)     | X-ray: \$200 copay after deductible<br>Lab: \$40 copay | Not covered  | None<br>None  |
|   | Imaging (CT/PET scans, MRIs)                            | \$250 copay after deductible                           | Not covered  | None  |
| If you need drugs to treat your illness or condition†<br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.caresource.com/marketplace">www.caresource.com/marketplace</a> . | Preventive drugs  | No charge  | Not covered  | Up to a 90-day supply when filled at:<br>Retail for Generic Drugs in Tiers 0-3<br>Mail Order for drugs in Tiers 0-3<br>All others limited to a 30-day supply<br>Any copays shown are for a 30-day supply.<br>90-day supplies are 3 times the copay. |
|   | Generic drugs   | Up to \$3 copay  | Not covered  |   |
|   | Preferred brand drugs                                   | Up to \$75 copay                                       | Not covered  |   |
|   | Non-preferred brand drugs                               | 40% coinsurance after deductible                       | Not covered  |   |
|   | <a href="#">Specialty drugs</a>                         | 50% coinsurance after deductible                       | Not covered  |   |
| If you have outpatient surgery†   | Facility fee (e.g., ambulatory surgery center)          | 30% coinsurance after deductible                       | Not covered  | None  |
|   | Physician/surgeon fees                                  | 30% coinsurance after deductible                       | Not covered  | None  |
| If you need immediate medical attention   | <a href="#">Emergency room care</a>                     | \$450 copay after deductible                           | \$450 copay after deductible                       | Emergency room copay or coinsurance is waived if you are admitted to the hospital directly from the Emergency Department.   |
|   | <a href="#">Emergency medical transportation</a>        | 30% coinsurance after deductible                       | 30% coinsurance after deductible                   | Refer to your Evidence of Coverage  |

\*For more information about limitations and exceptions, see the [plan](#) or policy document at [www.caresource.com/marketplace](http://www.caresource.com/marketplace) or call 844-539-1733.

†Prior authorization may be required, for more details see [www.caresource.com/mp-NC-pa](http://www.caresource.com/mp-NC-pa).

| Common Medical Event  | Services You May Need                      | What You Will Pay   |  | Limitations, Exceptions, & Other Important Network Provider Information*  |
|---|--|---|--|---|
|   |  | Network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most) |   |
|   | <a href="#">Urgent care</a>                | \$50 copay  | \$50 copay   | If you receive services in addition to <a href="#">urgent care</a> , additional <a href="#">copayments</a> , <a href="#">deductibles</a> , or <a href="#">coinsurance</a> may apply.  |
| <b>If you have a hospital stay†</b>   | Facility fee (e.g., hospital room)         | \$450 copay after deductible per stay   | Not covered  | None  |
|   | Physician/surgeon fees                     | No charge after deductible  | Not covered  | 1 visit per physician per day   |
| <b>If you need mental health, behavioral health, or substance abuse services†</b> | Outpatient services                        | \$30 copay for office visits and 30% coinsurance after deductible for other outpatient services | Not covered  | None  |
|   | Inpatient services                         | \$450 copay after deductible per stay   | Not covered  | None  |
| <b>If you are pregnant</b>  | Office visits                              | \$70 copay  | Not covered  | Cost sharing does not apply for preventive services. Depending on the type of services, <a href="#">coinsurance</a> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound). |
|   | Childbirth/delivery professional services† | No charge after deductible  | Not covered  |   |
|   | Childbirth/delivery facility services†     | \$450 copay after deductible  | Not covered  | Your cost for inpatient services only. See above for physician delivery charges.  |

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| Common Medical Event  | Services You May Need                       | What You Will Pay                            |  | Limitations, Exceptions, & Other Important Network Provider Information*   |  |
|---|---|--|--|--|--|
|   |   | Network Provider<br>(You will pay the least) | Out-of-Network Provider<br>(You will pay the most) |  |  |
| <b>If you need help recovering or have other special health needs</b> | <a href="#">Home health care</a> †          | 30% coinsurance after deductible             | Not covered  | Refer to your Evidence of Coverage for additional information.   |  |
|   | <a href="#">Rehabilitation services</a> †   |  |  | PT, OT, Manipulation therapy limited to 30 visits Combined per Benefit Year. ST limited to 30 visits per Benefit Year. Post-cochlear implant aural therapy limit Combined with ST. |  |
|   | Physical/Occupational therapy               | \$30 copay                                   | Not covered  |  |  |
|   | Speech/Post-cochlear implant aural therapy  | 30% coinsurance after deductible             | Not covered  |  |  |
|   |   | All other services                           | 30% coinsurance after deductible                   | Not covered  |  |
|   | <a href="#">Habilitation services</a> †     |  |  | 30 visits Combined per Benefit Year  |  |
|   | Physical/Occupational therapy               | \$30 copay                                   | Not covered  |  |  |
|   |   | Manipulation therapy                         | 30% coinsurance after deductible                   | Not covered  | Manipulation therapy limited to 30 visits Combined per Benefit Year. |
|   | Hearing Aids                                | 30% coinsurance after deductible             | Not covered  | 1 hearing aid per hearing-impaired ear every 36 months.  |  |
|   | <a href="#">Skilled nursing care</a> †      | \$450 copay after deductible per stay        | Not covered  | 60 Day limit per Benefit Year  |  |
|   | <a href="#">Durable medical equipment</a> † | 30% coinsurance after deductible             | Not covered  | Refer to your Evidence of Coverage   |  |
|   | <a href="#">Hospice services</a>            | 30% coinsurance after deductible             | Not covered  | Refer to your Evidence of Coverage   |  |
| <b>If your child needs dental or eye care</b>                         | 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  |  |

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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)
- Acupuncture
- Adult orthodontia
- Cosmetic surgery
- Long-term care
- Non-emergency care when traveling outside the U.S
- Routine foot care
- Weight loss programs

### 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
  - 30% coinsurance for minor services
  - 50% coinsurance for major services
  - \$1,000 annual allowance
- Fitness Benefits – Gym membership, at home kits, online videos, coaching, and more
- Hearing aids
- Infertility treatment
- Private-duty nursing
- Routine eye care (Adult)
  - \$35 copay for eye exam with retinal imaging included
  - No cost for glasses or contacts, with \$250 annual allowance

**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: North Carolina Department of Insurance at [www.ncdoi.gov/consumers/health-insurance](http://www.ncdoi.gov/consumers/health-insurance) or 1-855-408-1212. 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](http://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 filing a grievance or appeal, contact: North Carolina Department of Insurance at [www.ncdoi.gov/consumers/health-insurance](http://www.ncdoi.gov/consumers/health-insurance) or 1-855-408-1212.

### 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 844-539-1733

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 844-539-1733

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 844-539-1733

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 844-539-1733.

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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](#) \$6,000
- [Specialist copayment](#) \$70
- Hospital (facility) [copayment](#) \$450
- Other [coinsurance](#) 30%

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*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$12,700</b> |
|---------------------------|-----------------|

In this example, Peg would pay:

*Cost Sharing*

|                             |         |
|-----------------------------|---------|
| <a href="#">Deductibles</a> | \$6,000 |
| <a href="#">Copayments</a>  | \$1,000 |
| <a href="#">Coinsurance</a> | \$0     |

*What isn't covered*

|                      |      |
|----------------------|------|
| Limits or exclusions | \$60 |
|----------------------|------|

|                                   |                |
|-----------------------------------|----------------|
| <b>The total Peg would pay is</b> | <b>\$7,060</b> |
|-----------------------------------|----------------|

### Managing Joe's Type 2 Diabetes

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

- The [plan's](#) overall [deductible](#) \$6,000
- [Specialist copayment](#) \$70
- Hospital (facility) [copayment](#) \$450
- Other [coinsurance](#) 30%

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*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$5,600</b> |
|---------------------------|----------------|

In this example, Joe would pay:

*Cost Sharing*

|                             |         |
|-----------------------------|---------|
| <a href="#">Deductibles</a> | \$3,900 |
| <a href="#">Copayments</a>  | \$600   |
| <a href="#">Coinsurance</a> | \$0     |

*What isn't covered*

|                      |      |
|----------------------|------|
| Limits or exclusions | \$20 |
|----------------------|------|

|                                   |                |
|-----------------------------------|----------------|
| <b>The total Joe would pay is</b> | <b>\$4,520</b> |
|-----------------------------------|----------------|

### Mia's Simple Fracture

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

- The [plan's](#) overall [deductible](#) \$6,000
- [Specialist copayment](#) \$70
- Hospital (facility) [copayment](#) \$450
- Other [coinsurance](#) 30%

This EXAMPLE event includes services like:

[Emergency room care](#) (*including medical supplies*)  
[Diagnostic test](#) (*x-ray*)  
[Durable medical equipment](#) (*crutches*)  
[Rehabilitation services](#) (*physical therapy*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$2,800</b> |
|---------------------------|----------------|

In this example, Mia would pay:

*Cost Sharing*

|                             |         |
|-----------------------------|---------|
| <a href="#">Deductibles</a> | \$2,100 |
| <a href="#">Copayments</a>  | \$300   |
| <a href="#">Coinsurance</a> | \$0     |

*What isn't covered*

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

|                                   |                |
|-----------------------------------|----------------|
| <b>The total Mia would pay is</b> | <b>\$2,400</b> |
|-----------------------------------|----------------|

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