

## 2025 Schedule of Benefits

Plan Name: Low Deductible Silver 4500 \$3 Generic Drugs Adult Vision & Fitness



### Plan Information

|                           |              |
|---------------------------|--------------|
| Primary Member            | [John Doe]   |
| Member ID                 | [104000000]  |
| Date of Birth             | [01/01/1965] |
| Effective Date            | [01/01/2025] |
| Last Coverage Change Date | [01/01/2024] |

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

### Highlights

|  |   |
|--|---|
| Annual Deductible*   | Individual: \$4,500<br>Family: \$9,000  |
| Coinsurance  | 40%                                     |
| Annual Out-of-Pocket Maximum**<br>(includes deductible, coinsurance, and copays) | Individual: \$8,200<br>Family: \$16,400 |



\* Deductible: The individual Deductible applies to each covered family member. No one person can contribute more than the individual Deductible amount. Once two or more covered family members' Deductibles combine to equal the family Deductible amount, the Deductible will be satisfied for the family for that Calendar Year.

\*\* Out-of-Pocket Maximum: The individual Out-of-Pocket Limit applies to each covered family member. Once two or more covered family members' Out-of-Pocket Limits combine to equal the family Out-of-Pocket Limit amount, the Out-of-Pocket Limit will be satisfied for the family for that Calendar Year.

| Covered Service  | You Pay<br>(Network Providers Only) | Limit<br>(If Applicable)           |
|--|-------------------------------------|------------------------------------|
| <b>Preventive Services</b><br>As defined by federal & state law                | No charge                           | Refer to your Evidence of Coverage |
| <b>Office Visits</b><br>Zero Cost Telehealth Partner                           | No charge                           | Refer to your Evidence of Coverage |
| Primary<br>Includes Primary Care Provider and<br>Mental Health/Substance Abuse | \$30 copay                          | None                               |
| Specialist   | \$70 copay                          | None                               |
| <b>Urgent Care</b>   | \$60 copay                          | None                               |

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

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| Covered Service   | You Pay<br>(Network Providers Only)  | Limit<br>(If Applicable)   |
|---|--|--|
| <b>Rehabilitative Services</b><br>Physical Therapy<br>Occupational Therapy<br>Speech Therapy<br>Pulmonary Rehabilitation<br>Cardiac Rehabilitation Services<br>Manipulation Therapy<br>Post-Cochlear Implant Aural Therapy<br>Other Rehabilitative Services<br>Includes Chemotherapy, Dialysis, and Radiation | \$30 copay<br>\$30 copay<br>\$30 copay<br>40% coinsurance after deductible<br>40% coinsurance after deductible<br>40% coinsurance after deductible<br>\$30 copay<br>40% coinsurance after deductible | 30 visits per Benefit Year<br>30 visits per Benefit Year<br>None<br>30 visits per Benefit Year<br>36 visits per Benefit Year<br>30 visits per Benefit Year<br>None<br>Refer to your Evidence of Coverage |
| <b>Chiropractor Services</b>  | \$70 copay   | Limits for Physical Therapy and Manipulation apply   |
| <b>Chronic Pain Treatment</b><br>Physical Therapy<br>Occupational Therapy<br>Chronic Pain Management Program<br>Chiropractic/Osteopathic Manipulation Services  | \$30 copay<br>\$30 copay<br>\$30 copay<br>\$30 copay   | 20 combined visits per event, in addition to any Rehabilitative and Habilitative visits  |
| <b>Autism Spectrum Disorder Services</b><br>Physical Therapy<br>Occupational Therapy<br>Speech Therapy<br>Adaptive Behavior Treatment   | \$30 copay<br>\$30 copay<br>\$30 copay<br>\$30 copay   | Combined limit with Habilitative Services<br>Combined limit with Habilitative Services<br>Combined limit with Habilitative Services<br>Includes Applied Behavior Analysis (ABA)                          |
| <b>Behavioral Health Services</b><br>Office Visits<br>Outpatient Services<br>Intensive Outpatient Program (IOP) Services<br>Partial Hospitalization Program (PHP) Services<br>Residential Services<br>Opioid Treatment Program<br>Inpatient Services  | \$30 copay<br>40% coinsurance after deductible<br>40% coinsurance after deductible<br>\$500 copay after deductible per stay<br>40% coinsurance after deductible<br>40% coinsurance after deductible  | None   |

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| Covered Service   | You Pay<br>(Network Providers Only)  | Limit<br>(If Applicable)   |
|---|--|--|
| <b>Transplant Services</b>  | Covered the same as office visits, inpatient services, and outpatient services   | Refer to your Evidence of Coverage   |
| <b>Temporomandibular/Craniomandibular Joint Disorder and Craniomandibular Jaw Disorder</b>  | Covered the same as office visits, inpatient services, and outpatient services   | None   |
| <b>Home Health</b><br>Private Duty Nursing<br><br>Home Infusion Therapy<br><br>All Other Services   | 40% coinsurance after deductible<br><br>40% coinsurance after deductible<br><br>40% coinsurance after deductible                         | 35 visits per Benefit Year. A visit equals 8 hours.<br><br>Included in all other services limits<br><br>100 combined visits per Benefit Year. A visit equals at least 4 hours.   |
| <b>Hospice Care</b>   | 40% coinsurance after deductible   | Refer to your Evidence of Coverage   |
| <b>Medical Supplies, Durable Medical Equipment, and Appliances</b><br>Appliances<br><br>Durable Medical Equipment<br><br>Medical Supplies<br><br>Orthotic Device<br><br>Prosthetics | 40% coinsurance after deductible   | Refer to your Evidence of Coverage   |
| <b>Prescription Drugs</b><br>Tier 0 (Preventive)<br><br>Tier 1 (Low Cost)<br><br>Tier 2 (Preferred)<br><br>Tier 3 (Non-Preferred)<br><br>Tier 4 (Specialty)                         | No charge<br><br>Up to \$3 copay<br><br>Up to \$70 copay<br><br>40% coinsurance after deductible<br><br>50% coinsurance after deductible | Up to a 90-day supply when filled at:<br>Retail or Mail Order for drugs in Tiers 0-3<br><br>All others limited to a 30-day supply<br><br>Any copays shown are for a 30-day supply. 90-day supplies are 3 times the copay.<br><br>Insulin cost share not to exceed \$35 per 30-day supply in aggregate.   |
| <b>Vision (pediatric)</b><br>Children's Eye Exam<br><br>Low Vision Testing and Aids<br><br>Children's Eyewear   | No charge<br><br>No charge<br><br>No charge  | 1 routine eye exam per Benefit Year<br><br>Limited to one evaluation and aid per Benefit Year.<br><br>Limited to one pair of glasses or contact lenses per Benefit Year. If medically necessary, a replacement pair of glasses is allowed. Refer to your Evidence of Coverage for additional eyewear options that may have an additional charge. |

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| Covered Service              | You Pay<br>(Network Providers Only) | Limit<br>(If Applicable)  |
|------------------------------|-------------------------------------|---|
| <b>Vision (adults)</b>       |                                     |   |
| Eye Exam                     | \$65 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             |
| <b>Other Dental Services</b> |                                     |   |
| Accidental Dental            | 40% coinsurance after deductible    | Injury as a result of chewing or biting is not considered an accidental injury. |
| Dental Anesthesia            | 40% coinsurance after deductible    | Refer to your Evidence of Coverage  |
| <b>Fitness Program</b>       | 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-WV-pa](http://www.caresource.com/mp-WV-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](http://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.

You may view the Access Plan required by Health Benefit Plan Network Access and Adequacy Act online at [CareSource.com]. You may also contact us at 1-855-202-0622 to request a copy.

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### Dependent Information

|                     |              |
|---------------------|--------------|
| Dependent Name      | [John Doe]   |
| Relationship to You | [104000000]  |
| Date of Birth       | [01/01/1965] |
| Effective Date      | [01/01/2025] |

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