2026 Schedule of Benefits
Plan Name: Gold Zero + Adult Vision & Fitness

Plan Information

Primary Member	[John Doe]
Member ID	[104000000]
Date of Birth	[01/01/1965]
Effective Date	[01/01/2026]
Last Coverage Change Date	[01/01/2025]

[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

This summary shows in-network benefits only.

* 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 a member has reached their individual Out-of-Pocket Limit, the plan will pay 100% of their Covered Services. 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.

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/Telehealth Visits[2,4] Teladoc	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[1]	No charge	None

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Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Diagnostic Services[1]		
Lab	No charge	None
X-Ray/Radiology	No charge	None If received from a Chiropractor, see Chiropractic Care Services for cost share.
Advanced Imaging (PET, MRI, MRA, CT, SPECT)	No charge	None
Mammograms (Outpatient)		
Preventive	No charge	Refer to your Evidence of Coverage
Diagnostic[1]	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	90 Day limit per Benefit Year
Outpatient Services		
Facility Fee	No charge	None
Physician/Surgeon Fees	No charge	None
Maternity Services[1]		
Prenatal Visit, Office Visits, and Postpartum Care	No charge	None
Inpatient Services	No charge	None
Outpatient Services	No charge	None
Ambulance Services	No charge for both in-network and out-of-network providers	None
Emergency Health Care Services[1]	No charge 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/Occupational Therapy	No charge	20 visits each per Benefit Year If received from a Chiropractor, see Chiropractic Care Services for cost share.
Speech Therapy	No charge	20 visits per Benefit Year

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Rehabilitative Services		
Physical/Occupational Therapy	No charge	20 visits each per Benefit Year If received from a Chiropractor, see Chiropractor Care Services for cost share.
Speech Therapy	No charge	20 visits per Benefit Year
Pulmonary Rehabilitation	No charge	20 visits per Benefit Year
Cardiac Rehabilitation Services	No charge	36 visits per Benefit Year
Manipulation Therapy	No charge	12 visits per Benefit Year If received from a Chiropractor, see Chiropractor Care Services for cost share.
Post-Cochlear Implant Aural Therapy	No charge	30 visits per Benefit Year
Cognitive Rehabilitation Therapy	No charge	20 visits per Benefit Year
Other Rehabilitative Services		
Includes Chemotherapy, Dialysis, and Radiation	No charge	Refer to your Evidence of Coverage
Chiropractor Care Services[4]		
X-Ray/Radiology	No charge	None
Rehabilitative Services		
Physical Therapy	No charge	Limits for Physical Therapy and Manipulation apply
Manipulation Therapy	No charge	Limits for Physical Therapy and Manipulation apply
Habilitation Services		
Physical Therapy	No charge	Limits for Physical Therapy and Manipulation apply
Autism Spectrum Disorder Services		
Occupational Therapy	No charge	20 visits each per Benefit Year
Speech Therapy	No charge	20 visits per Benefit Year
Adaptive Behavior Treatment	No charge	Includes Applied Behavior Analysis (ABA)
Behavioral Health Services		
Office Visits[2]	No charge	None
Outpatient Services[1]		
Intensive Outpatient Program (IOP) Services	No charge	None
Partial Hospitalization Program (PHP) Services	No charge	None
Residential Services	No charge	None
Opioid Treatment Program	No charge	None
Inpatient Services[1]	No charge	None

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
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	No charge	100 visits per Benefit Year, a visit equals 8 hours
All Other Services	No charge	100 combined visits per Benefit Year. A visit equals at least 4 hours.
Hospice Care	No charge	Refer to your Evidence of Coverage
Medical Supplies, Durable Medical Equipment, and Appliances		
Appliances	No charge	Refer to your Evidence of Coverage
Durable Medical Equipment	No charge	Refer to your Evidence of Coverage
Medical Supplies	No charge	Refer to your Evidence of Coverage
Orthotic Device	No charge	Refer to your Evidence of Coverage
Prosthetics	No charge	Refer to your Evidence of Coverage
Hearing Aids and Related Services	No charge	Refer to your Evidence of Coverage
Prescription Drugs		
Preventive Drugs	No charge	Up to a 30-day supply for brand name drugs filled at Retail and Specialty Drugs Up to a 90-day supply for all other Retail and Mail Order. Any copays shown are for a 30-day supply. 90-day supplies available at 3 times the copay for Retail and 2.5 times the copay for Mail Order.
Generic Drugs	No charge	
Preferred Brand Drugs	No charge	
Non-Preferred Brand Drugs	No charge	
Specialty Drugs	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 a 12-month supply of 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.
Vision (adults)		
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.
Eyewear	No charge	1 pair of glasses/contacts per Benefit Year up to a $250 allowance

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Other Dental Services		
Accidental Dental	No charge	$3,000 per Member Per Injury All Services combined
Dental Anesthesia	No charge	Refer to your Evidence of Coverage
Fitness Program	No charge	Refer to your Evidence of Coverage
Other Covered Services[3]		
Allergy Testing	Covered the same as office visits or diagnostic services	None
Allergy Injections	No charge	None
Allergy Serum	No charge	None

[1] When receiving covered services at an office, urgent care or hospital visit, member may be subject to cost share charges from both the facility and the physician/surgeon.

[2] Charge shown for the office visit. Additional services rendered during the office visit may be subject to their applicable additional copayment or deductible/coinsurance as specified in the Schedule of Benefits. Charges applied per provider, per date of service.

[3] Member cost-sharing may vary based on the place of service where it is rendered. Additional services and evaluations rendered during the visit may be subject to their applicable additional copayment or deductible/coinsurance as specified in the Schedule of Benefits.

[4] For services provided in a Chiropractor's office during an office visit, Members will only be responsible for the applicable cost sharing amount for the office visit. X- ray and therapy cost sharing, as shown in the Schedule of Benefits, will apply if services are provided by a Provider at a separate location, even if on the same day as an office visit.

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.

Dependent Information

Dependent Name	[John Doe]
Relationship to You	[104000000]
Date of Birth	[01/01/1965]
Effective Date	[01/01/2026]

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