

Ohio Marketplace

2026 Evidence of Coverage Rider


CareSource[®]





CareSource Ohio Co.

230 N. Main St.
Dayton; OH 45402

ADULT VISION AND FITNESS RIDER

This Rider is a part of the Evidence of Coverage (EOC) to which it is attached. It is subject to all of the terms, conditions, exclusions, and limitations of the EOC which are not in conflict with the terms, benefits, exclusions, and limitations of this Rider.

CareSource Adult Vision and Fitness Rider includes the Benefits and services described in this Rider. They are offered at an extra cost to you, as further described in the Schedule of Benefits and may be referred to as “Adult Vision Benefits” and “Adult Fitness Programs”. These Benefits are not Essential Health Benefits.

Note: Vision Benefits for pediatric Members are available in Section 5: *Your Covered Services* of your EOC.

Network of Providers

CareSource utilizes a Network for the provision of covered adult vision Benefits, and fitness programs. We will only provide coverage for adult vision and fitness program Benefits when you use an optometrist, ophthalmologist, fitness center, or other appropriate Provider within our Network. We do not cover vision and fitness program services provided by Non-Network Providers.

1. ADULT VISION BENEFITS

Network of Providers

Vision Benefits under this section are available to covered adults aged 19 and older. These Benefits are administered by EyeMed®. The management and other services that EyeMed provides include, among others, maintaining and managing the Network Providers who will provide Covered Services to you under this section. You must use an EyeMed Network Provider in order to receive Benefits under this section. If you do not use an EyeMed Network Provider to receive Health Care Services under this section, you will be responsible for all costs, and such Health Care Services will be considered Non-Covered Services. Please call 1-833-337-3129 for help locating an EyeMed Network Provider and for additional information and details.

IMPORTANT: IF YOU OPT TO RECEIVE VISION CARE SERVICES OR VISION MATERIALS THAT ARE NOT COVERED SERVICES UNDER THIS PLAN, A PARTICIPATING NETWORK PROVIDER MAY CHARGE YOU HIS OR HER NORMAL FEE FOR SUCH SERVICES OR MATERIALS. PRIOR TO PROVIDING YOU WITH VISION CARE SERVICES OR VISION CARE MATERIALS THAT ARE NOT COVERED BENEFITS, THE VISION CARE PROVIDER WILL PROVIDE YOU WITH AN ESTIMATED COST FOR EACH SERVICE OR MATERIAL UPON REQUEST.

Covered Services

- **Comprehensive Eye Exam with Dilation, if Medically Necessary.** Limited to one (1) per Benefit Year. Cost share applies.
- **Eyewear:** Covered in Full up to a \$250 allowance per Benefit Year, limited to one (1) eyewear allowance per Benefit Year. Allowance may be used for glasses (frame, lenses, and lens options package) or contact lenses once per Benefit Year.
 - Eyeglasses (includes frames, lens, and lens options).
 - Frames, lens and options: 20% discount on the balance after \$250 allowance.
 - Contact lenses (includes materials only).
 - Conventional - 15% discount on the balance after \$250 allowance.
 - Disposable - no discount after \$250 allowance.
- **Low-Vision:** Low vision is a significant loss of vision but not total blindness.
 - **Supplemental Testing:** Diagnostic evaluation beyond a comprehensive eye examination, including an ocular function assessment, measurements, visual field evaluations. Limited to one (1) per Benefit Year.
 - **Low Vision Aids:** Includes, but is not limited to spectacle-mounted magnifiers, hand-held or spectacle-mounted telescopes, hand-held and stand magnifiers, and video magnification. Limited to one (1) per Benefit Year.
- **Retinal Imaging Benefit:** Covered at no member cost share. Limited to one (1) per Benefit Year.
- **Medically Necessary Contact Lenses:** In general, contact lenses may be Medically Necessary and appropriate when the use of contact lenses, in lieu of eyeglasses, will result in significantly better visual and/or improved binocular function, including avoidance of diplopia or suppression. Contact lenses may be determined to be Medically Necessary in the treatment of the following conditions: keratoconus, pathological myopia, aphakia, anisometropia, aniseikonia, aniridia, corneal disorders, post-traumatic disorders, irregular astigmatism. Medically Necessary contact lenses are dispensed in lieu of other eyewear.

In the event that contact lenses are determined to be Medically Necessary, the contact lenses and associated services, including fit and follow-ups, will be Covered in Full with no limitation on the number of follow-ups required.

Additional Services

The following are services you have access to as a Covered Person, but shall not be considered a Benefit under the Plan:

- **Laser Vision Correction (Lasik or PRK from U.S. Laser Network):** The Plan will not provide Benefits for laser vision correction services. However, Members may receive 15% off retail price or 5% off promotional price of the cost of laser vision correction services.
- **Additional Pairs Discount:** The Plan will only provide Benefits for one eyewear allowance for eyeglasses or contact lenses. You may purchase additional eyewear at your own cost, and you may receive a 40% discount off complete pair eyeglass purchases and a 15% discount off conventional contact lenses upon exhaustion of the Benefits above at the point of sale with a Network Provider. Not all Providers honor discounts on Non-Covered Services.

Exclusions

The Plan does not cover the following:

- Services and materials not meeting accepted standards of optometric practice.
- State or territorial taxes on vision services performed.
- Visual therapy.
- Replacement of lost/stolen eyewear.
- Non-prescription (Plano) lenses.
- Two pairs of eyeglasses in lieu of bifocals.
- Insurance of contact lenses.

2. THE ACTIVE & FIT FITNESS PROGRAM

The Plan provides covered adults aged 18 and older with the ability to enroll in select fitness centers for the Benefit Year while enrolled in the Plan. Using the Active & Fit fitness program is voluntary and is provided at no cost to you. Enrollment may give you access to cardiovascular equipment, strength training equipment, certain fitness classes, and other amenities, such as saunas, locker rooms, and pools, where available.

The Active & Fit program also offers digital fitness choices with home fitness tools, including:

- **Home Fitness Kits:** You are eligible to receive one home fitness kit per Benefit Year from a variety of fitness categories, with some kits including a wearable device (e.g., Fitbit or Garmin).
- **On-Demand Workouts:** View a variety of workout videos for all fitness levels.
- **Healthy Living Coaching:** Coaches help you meet your fitness, nutrition, and lifestyle goals during scheduled phone sessions.
- **Workout Plans:** Receive a personalized workout plan to help you build a safe and healthy routine.

For more information on this program, how to enroll, available services in your area, and exclusions and limitations, please call Active & Fit member services at the number found on the back of your ID card, or at ActiveandFit.com.

Limitations

- Fees paid under this program, if required, do not count towards your Annual Out-of-Pocket Maximum, are non-refundable, are not prorated, and may be required to be paid to a third party and not CareSource.
- Available fitness or exercise centers may vary and change at any time. Enrolled adults may not have access to all services offered by the fitness center and some services may require the purchase of upgraded memberships.
- Prior to enrollment, please verify with the fitness center what services are included as part of this program and what services (if any) would require additional fees.
- Not all Covered Persons may be eligible to participate in this program. Available fitness centers may have certain restrictions for enrollment, such as age requirements.

- Enrollment in this program is limited to the current Benefit Year and while Covered Persons are enrolled in the Plan. If you disenroll or are terminated from the Plan during the Benefit Year, then you will no longer be able to access fitness centers.
- Home kits are subject to change.

This Rider amends and is incorporated into the EOC between you and CareSource. This Rider takes the place of any other issued to you by CareSource on a prior date. Effective date is the same date as the Policy. All coverage under this Rider shall begin at 12:00 midnight and shall end at 11:59:59 Eastern Standard Time.



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