

2026 Schedule of Benefits

Plan Name: Low Premium Silver 500 \$0 Generic Drugs + 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: \$500<br>Family: \$1,000   |
| Coinsurance                                                                      | 15%                                    |
| Annual Out-of-Pocket Maximum**<br>(includes deductible, coinsurance, and copays) | Individual: \$1,150<br>Family: \$2,300 |



- \* 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<sup>2</sup></b><br>Teladoc                                    | No charge                           | Refer to your Evidence of Coverage |
| Primary<br>Includes Primary Care Provider and<br>Mental Health/Substance Abuse | No charge                           | None                               |
| Specialist                                                                     | \$15 copay                          | None                               |
| <b>Urgent Care<sup>1</sup></b>                                                 | \$25 copay                          | None                               |

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| Covered Service                                       | You Pay<br>(Network Providers Only)      | Limit<br>(If Applicable)                                                                                                                                                                               |
|-------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Diagnostic Services<sup>1</sup></b>                |                                          |                                                                                                                                                                                                        |
| Lab                                                   | \$10 copay                               | None                                                                                                                                                                                                   |
| X-Ray/Radiology                                       | \$50 copay after deductible              | None<br>If received from a Chiropractor, see<br>Chiropractic Care Services for cost<br>share.                                                                                                          |
| Advanced Imaging (PET, MRI, MRA, CT,<br>SPECT)        | \$100 copay after deductible             | None                                                                                                                                                                                                   |
| <b>Mammograms (Outpatient)</b>                        |                                          |                                                                                                                                                                                                        |
| Preventive                                            | No charge                                | Refer to your Evidence of Coverage                                                                                                                                                                     |
| Diagnostic <sup>1</sup>                               | \$50 copay after deductible              | None                                                                                                                                                                                                   |
| <b>Inpatient Services</b>                             |                                          |                                                                                                                                                                                                        |
| Facility Fee                                          | \$300 copay after deductible<br>per stay | None                                                                                                                                                                                                   |
| Physician/Surgeon Fees                                | No charge after deductible               | 1 visit per physician per day                                                                                                                                                                          |
| Skilled Nursing Facility                              | \$200 copay after deductible<br>per stay | None                                                                                                                                                                                                   |
| <b>Outpatient Services</b>                            |                                          |                                                                                                                                                                                                        |
| Facility Fee                                          | 15% coinsurance after<br>deductible      | None                                                                                                                                                                                                   |
| Physician/Surgeon Fees                                | 15% coinsurance after<br>deductible      | None                                                                                                                                                                                                   |
| <b>Maternity Services<sup>1</sup></b>                 |                                          |                                                                                                                                                                                                        |
| Prenatal Visit, Office Visits, and Postpartum<br>Care | \$15 copay                               | None                                                                                                                                                                                                   |
| Inpatient Services                                    | \$300 copay after deductible             | None                                                                                                                                                                                                   |
| Outpatient Services                                   | 15% coinsurance after<br>deductible      | None                                                                                                                                                                                                   |
| <b>Ambulance Services</b>                             | 15% coinsurance after<br>deductible      | None                                                                                                                                                                                                   |
| <b>Emergency Health Care Services<sup>1</sup></b>     | 15% coinsurance after<br>deductible      | If admitted to the hospital directly from<br>the Emergency Department, these<br>services will be covered the same as<br>inpatient services and the applicable<br>copayment and coinsurance will apply. |
| <b>Habilitative Services</b>                          |                                          |                                                                                                                                                                                                        |
| Physical/Occupational Therapy                         | No charge                                | 30 visits each per Benefit Year<br>If received from a Chiropractor, see<br>Chiropractic Care Services for cost<br>share.                                                                               |
| Speech Therapy                                        | No charge                                | None                                                                                                                                                                                                   |
| Manipulation Therapy                                  | 15% coinsurance after<br>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>                                                  |                                     |                                                                                                                    |
| Physical/Occupational Therapy                                                   | No charge                           | 30 visits each per Benefit Year<br>If received from a Chiropractor, see Chiropractor Care Services for cost share. |
| Speech Therapy                                                                  | No charge                           | None                                                                                                               |
| Pulmonary Rehabilitation                                                        | 15% coinsurance after deductible    | 30 visits per Benefit Year                                                                                         |
| Cardiac Rehabilitation Services                                                 | 15% coinsurance after deductible    | 36 visits per Benefit Year                                                                                         |
| Manipulation Therapy                                                            | 15% coinsurance after deductible    | 30 visits per Benefit Year<br>If received from a Chiropractor, see Chiropractor Care Services for cost share.      |
| Post-Cochlear Implant Aural Therapy                                             | No charge                           | None                                                                                                               |
| Other Rehabilitative Services<br>Includes Chemotherapy, Dialysis, and Radiation | 15% coinsurance after deductible    | Refer to your Evidence of Coverage                                                                                 |
| <b>Chiropractor Care Services</b>                                               |                                     |                                                                                                                    |
| X-Ray/Radiology                                                                 | \$15 copay                          | None                                                                                                               |
| Rehabilitative Services                                                         |                                     |                                                                                                                    |
| Physical Therapy                                                                | \$15 copay                          | Limits for Physical Therapy and Manipulation apply                                                                 |
| Manipulation Therapy                                                            | \$15 copay                          | Limits for Physical Therapy and Manipulation apply                                                                 |
| Habilitation Services                                                           |                                     |                                                                                                                    |
| Physical Therapy                                                                | \$15 copay                          | Limits for Physical Therapy and Manipulation apply                                                                 |
| Manipulation Therapy                                                            | \$15 copay                          | Limits for Physical Therapy and Manipulation apply                                                                 |
| <b>Chronic Pain Treatment</b>                                                   |                                     |                                                                                                                    |
| Physical/Occupational Therapy                                                   | No charge                           | 20 combined visits per event, in addition to any Rehabilitative and Habilitative visits                            |
| Chronic Pain Management Program                                                 | No charge                           |                                                                                                                    |
| Chiropractic/Osteopathic Manipulation Services                                  | No charge                           |                                                                                                                    |
| <b>Autism Spectrum Disorder Services</b>                                        |                                     |                                                                                                                    |
| Physical/Occupational Therapy                                                   | No charge                           | Combined limit with Habilitative Services                                                                          |
| Speech Therapy                                                                  | No charge                           | Combined limit with Habilitative Services                                                                          |
| Adaptive Behavior Treatment                                                     | No charge                           | Includes Applied Behavior Analysis (ABA)                                                                           |

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| Covered Service                                                                            | You Pay<br>(Network Providers Only)                                            | Limit<br>(If Applicable)                                               |
|--------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|------------------------------------------------------------------------|
| <b>Behavioral Health Services</b>                                                          |                                                                                |                                                                        |
| Office Visits <sup>2</sup>                                                                 | No charge                                                                      | None                                                                   |
| Outpatient Services <sup>1</sup>                                                           |                                                                                |                                                                        |
| Intensive Outpatient Program (IOP) Services                                                | 15% coinsurance after deductible                                               | None                                                                   |
| Partial Hospitalization Program (PHP) Services                                             | 15% coinsurance after deductible                                               | None                                                                   |
| Residential Services                                                                       | \$200 copay after deductible per stay                                          | None                                                                   |
| Opioid Treatment Program                                                                   | 15% coinsurance after deductible                                               | None                                                                   |
| Inpatient Services <sup>1</sup>                                                            | \$300 copay after deductible per stay                                          | None                                                                   |
| <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>                                                                         |                                                                                |                                                                        |
| Private Duty Nursing                                                                       | 15% coinsurance after deductible                                               | 35 visits per Benefit Year. A visit equals 8 hours.                    |
| Home Infusion Therapy                                                                      | 15% coinsurance after deductible                                               | Included in all other services limits                                  |
| All Other Services                                                                         | 15% coinsurance after deductible                                               | 100 combined visits per Benefit Year. A visit equals at least 4 hours. |
| <b>Hospice Care</b>                                                                        | 15% coinsurance after deductible                                               | Refer to your Evidence of Coverage                                     |
| <b>Medical Supplies, Durable Medical Equipment, and Appliances</b>                         |                                                                                |                                                                        |
| Appliances                                                                                 | 15% coinsurance after deductible                                               | Refer to your Evidence of Coverage                                     |
| Durable Medical Equipment                                                                  | 15% coinsurance after deductible                                               | Refer to your Evidence of Coverage                                     |
| Medical Supplies                                                                           | 15% coinsurance after deductible                                               | Refer to your Evidence of Coverage                                     |
| Orthotic Device                                                                            | 15% coinsurance after deductible                                               | Refer to your Evidence of Coverage                                     |
| Prosthetics                                                                                | 15% coinsurance after deductible                                               | Refer to your Evidence of Coverage                                     |

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| Covered Service                                                                                                                         | You Pay<br>(Network Providers Only)                                                                                                                                                               | Limit<br>(If Applicable)                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Prescription Drugs</b><br>Preventive Drugs<br>Generic Drugs<br>Preferred Brand Drugs<br>Non-Preferred Brand Drugs<br>Specialty Drugs | No charge<br>No charge<br>Up to \$25 copay<br>30% coinsurance after deductible<br>45% coinsurance after deductible                                                                                | Up to a 30-day supply for Specialty Drugs<br>Up to a 90-day supply for all other Retail and Mail Order.<br>Any copays shown are for a 30-day supply. 90-day supplies available at 3 times the copay.<br>Insulin cost share not to exceed \$35 and diabetic devices not to exceed \$100 per 30-day supply in aggregate.                   |
| <b>Vision (pediatric)</b><br>Children's Eye Exam<br>Low Vision Testing and Aids<br>Children's Eyewear                                   | No charge<br>No charge<br>No charge                                                                                                                                                               | 1 routine eye exam per Benefit Year<br>Limited to one evaluation and aid per Benefit Year.<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. |
| <b>Vision (adults)</b><br>Eye Exam<br>Low Vision Testing and Aids<br>Eyewear                                                            | \$25 copay<br>No charge<br>No charge                                                                                                                                                              | 1 routine eye exam per Benefit Year<br>Limited to one evaluation and aid per Benefit Year.<br>1 pair of glasses/contacts per Benefit Year up to a \$250 allowance                                                                                                                                                                        |
| <b>Other Dental Services</b><br>Accidental Dental<br>Dental Anesthesia                                                                  | 15% coinsurance after deductible<br>15% coinsurance after deductible                                                                                                                              | Injury as a result of chewing or biting is not considered an accidental injury.<br>Refer to your Evidence of Coverage                                                                                                                                                                                                                    |
| <b>Fitness Program</b>                                                                                                                  | No charge                                                                                                                                                                                         | Refer to your Evidence of Coverage                                                                                                                                                                                                                                                                                                       |
| <b>Other Covered Services<sup>3</sup></b><br>Allergy Testing<br>Allergy Injections<br>Allergy Serum                                     | Covered the same as office visits or diagnostic services<br>Covered the same as office visits<br>Covered the same as office visits or Medical Supplies, Durable Medical Equipment, and Appliances | None<br>None<br>None                                                                                                                                                                                                                                                                                                                     |

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- <sup>1</sup> 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.
- <sup>2</sup> 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.
- <sup>3</sup> 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.

**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      | [01/01/2026] |

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