2027 Schedule of Benefits
Plan Name: Low Deductible Silver EPO $0 Ded $5 PCP
87416WI003002306

Plan Information

Primary Member	[John Doe]
Member ID	[104000000]
Date of Birth	[01/01/1965]
Effective Date	[01/01/2027]
Last Coverage Change Date	[01/01/2026]

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

Highlights

Annual Deductible*	Individual: $0 Family: $0
Coinsurance	15%
Annual Out-of-Pocket Maximum** (includes deductible, coinsurance, and copays)	Individual: $3,500 Family: $7,000

* 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[7] As defined by federal & state law	$0 Copay	Refer to your Evidence of Coverage
Physician Services – Office Visits[2]		
Teladoc Health®	$0 Copay	Refer to your Evidence of Coverage
Retail Clinics	$0 Copay	None
Primary Care Provider	$5 Copay	None
Specialist	$15 Copay	None

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Plan issued by Common Ground Healthcare Cooperative

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Behavioral Health Care and Substance Use Disorder Services		
Office Visits[2]	$5 Copay	None
Outpatient Services[1]		
Intensive Outpatient Program (IOP) Services	15% Coinsurance	None
Partial Hospitalization Program (PHP) Services	15% Coinsurance	None
Residential Treatment Services	15% Coinsurance	None
Opioid Treatment Program	15% Coinsurance	None
Inpatient Services[1]	15% Coinsurance	None
Diagnostic Services[1]		
Laboratory Tests	15% Coinsurance	None
X-Ray/Radiology[5]	15% Coinsurance	None
Advanced Imaging (PET, MRI, MRA, CT, SPECT)[6]	15% Coinsurance	None
Emergency Health Care Services		
Emergency Room Facility	$55 Copay	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.
Emergency Room Physician	15% Coinsurance	
Inpatient Services		
Facility Fee	15% Coinsurance	None
Physician/Surgeon Fees	15% Coinsurance	1 Visit Per Day Per Physician
Inpatient Rehabilitation Facility	15% Coinsurance	60 Days Per Year
Skilled Nursing Facility	15% Coinsurance	30 Days Per Stay
Outpatient Services		
Facility Fee	15% Coinsurance	None
Physician/Surgeon Fees	15% Coinsurance	None
Urgent Care Services[1]	15% Coinsurance	None
Ambulance Services	15% Coinsurance	Balance billing may apply to emergency ground transportation for out-of-network providers.

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Autism Spectrum Disorder Services		
Physical/Occupational Therapy	15% Coinsurance	None
Speech Therapy	15% Coinsurance	None
Adaptive Behavior Treatment	15% Coinsurance	Includes Applied Behavior Analysis (ABA)
Behavioral/Mental Health Therapy Services[3]	15% Coinsurance	Refer to your Evidence of Coverage
Chiropractic Care Services[4]		
Habilitative Services		
Manipulation Therapy	$5 Copay	None
Physical Therapy	15% Coinsurance	See **Habilitative Services – Outpatient Therapy** Physical Therapy
Rehabilitative Services		
Manipulation Therapy	$5 Copay	None
Physical Therapy	15% Coinsurance	See **Rehabilitative Services – Outpatient Therapy** Physical Therapy
X-Ray/Radiology	15% Coinsurance	None
Dental Services[1]		
Accidental Dental Services	See Categories "Diagnostic Services", "Durable Medical Equipment, Medical and Surgical Supply, Orthotics and Prosthetics", "Inpatient Services", or "Outpatient Services" as cost share is dependent on place of service.	Refer to your Evidence of Coverage
Dental Anesthesia	15% Coinsurance	Refer to your Evidence of Coverage
Durable Medical Equipment, Medical and Surgical Supplies, Orthotics and Prosthetics	15% Coinsurance	None
Habilitative Services – Outpatient Therapy		
Physical (PT)/Occupational Therapy (OT)	15% Coinsurance If received from a Chiropractor, see Chiropractic Care Services for cost share.	20 Visits Each Per Year
Speech Therapy (ST)	15% Coinsurance	20 Visits Per Year
Manipulation Therapy (MT)	15% Coinsurance If received from a Chiropractor, see Chiropractic Care Services for cost share.	None
Hearing Aids	15% Coinsurance	1 Hearing Aid Every 36 Months Per Hearing Impaired Ear.

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Home Health Care Services		
Home Infusion Therapy	15% Coinsurance	60 Combined Home Infusion Therapy and Covered Services Visits Per Year. A visit equals 4 hours or less.
Covered Services	15% Coinsurance	60 Combined Home Infusion Therapy and Covered Services Per Year. A visit equals 4 hours or less.
Hospice Services	15% Coinsurance	None
Maternity Services[1]		
Prenatal Visit, Office Visits, and Postpartum Care	15% Coinsurance	None
Inpatient Services	15% Coinsurance	None
Outpatient Services	15% Coinsurance	None
Rehabilitative Services – Outpatient Therapy		
Physical (PT)/Occupational Therapy (OT)	15% Coinsurance If received from a Chiropractor, see Chiropractic Care Services for cost share.	20 Visits Each Per Year
Speech Therapy (ST)	15% Coinsurance	20 Visits Per Year
Cardiac Rehabilitation Services	15% Coinsurance	36 Visits Per Year
Cognitive Rehabilitation Therapy	15% Coinsurance	20 Visits Per Year
Manipulation Therapy (MT)	15% Coinsurance If received from a Chiropractor, see Chiropractic Care Services for cost share.	None
Post-Cochlear Implant Aural Therapy	15% Coinsurance	30 Visits Per Year
Pulmonary Rehabilitation	15% Coinsurance	20 Visits Per Year
Other Rehabilitative Services		
Includes Chemotherapy, Dialysis, and Radiation	15% Coinsurance	Refer to your Evidence of Coverage
Temporomandibular/Craniomandibular Joint Disorder and Craniomandibular Jaw Disorder	See Physician Services - Office Visits, Outpatient Services, or Inpatient Services since cost share is dependent on services rendered and place of service.	None
Transplant Services	See Physician Services - Office Visits, Outpatient Services, or Inpatient Services since cost share is dependent on services rendered and place of service.	Refer to your Evidence of Coverage

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Vision Services		
Children's Eye Exam	$0 Copay	1 Routine Eye Exam Per Year
All Other Vision Services	15% Coinsurance	Refer to your Evidence of Coverage
Children's Eyewear	15% Coinsurance	1 Pair of Glasses Per Year or 1 Choice of Contacts Per Year. Refer to your Evidence of Coverage for more detail.
Prescription Drugs		
Preventive	$0 Copay	Generic, Preferred Brand and Non-Preferred Brand Drugs: Up to 30-day supply per fill at Retail; up to 90-day supply for Mail Order Specialty Drugs: Up to 30-day supply per fill at Retail and Mail Order Displayed cost share is for a 30-day supply. 90-day supply is available at 2 times the cost of a 30-day supply.
Generic Drugs	Up to $5 Copay	
Preferred Brand Drugs	Up to $20 Copay	
Non-Preferred Brand Drugs	50% Coinsurance	
Specialty Drugs	60% Coinsurance	
Oral Chemotherapy Drugs	15% Coinsurance	

[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] Each modality will be subject to an additional copay or will apply towards your deductible and/or coinsurance.

[5] Coverage for mammogram and breast ultrasound is covered at $0 to the Member. If the Member is enrolled in a high deductible health plan, the Member may need to satisfy the minimum deductible of the plan prior to the service being covered at no cost share.

[6] Coverage for breast MRI is covered at $0 to the Member. If the Member is enrolled in a high deductible health plan, the Member may need to satisfy the minimum deductible of the plan prior to the service being covered at no cost share.

[7] The Affordable Care Act (ACA) provides for coverage of certain preventive services based on age, gender, and other health factors at no cost to the member. Visit [www.commongroundhealthcare.org/coverage-details] for a complete listing. During a preventive care visit, you may receive services that aren't required to be covered at no cost to you under the ACA. Those services may require a copay, or the charges may apply towards your deductible and/or coinsurance.

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 a non-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-WI-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 healthcare 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.

When working with a health insurance broker, the broker is compensated [$20] per member per month.

Dependent Information

Dependent Name	[John Doe]
Relationship to You	[104000000]
Date of Birth	[01/01/1965]
Effective Date	[01/01/2027]

CareSource

Get free help in your language with interpreters and other written materials. Get free aids and support if you have a disability. Call **1-877-514-2442** (TTY: 711).

Obtenga ayuda gratuita en su idioma a través de intérpretes y otros materiales en formato escrito. Obtenga ayudas y apoyo gratuitos si tiene una discapacidad. Llame al: **1-877-514-2442** (TTY: 711).

Jwenn èd gratis nan lang ou ak entèprèt ansanm ak lòt materyèl ekri. Jwenn èd ak sipò gratis si w gen yon andikap. Rele **1-877-514-2442** (TTY: 711).

احصل على مساعدة مجانية بلغتك من خلال المترجمين الفوريين والمواد المكتوبة الأخرى. إذا كنت من ذوي الاحتياجات الخاصة، ستحصل على المساعدات والدعم مجانًا. اتصل على الرقم **1-877-514-2442** (TTY "الهاتف النصيّ للصم وضعاف السمع": 711).

通过口译员和其他书面材料，获得您所使用语言的免费帮助。 如果您有残疾，可以获得免费的辅助设备和支持。 请致电： **1-877-514-2442** （听语障人士专用电话：711）。

Erhalten Sie kostenlose Hilfe in Ihrer Sprache durch Dolmetscher und andere schriftliche Unterlagen. Beziehen Sie kostenlose Hilfsmittel und Unterstützung, wenn Sie eine Behinderung haben. Rufen Sie folgende Telefonnummer an: **1-877-514-2442** (TTY: 711).

Obtenez une aide gratuite dans votre langue grâce à des interprètes et à d'autres documents écrits. Si vous souffrez d'un handicap, vous bénéficiez d'aides et d'assistance gratuites. Appelez le **1-877-514-2442** (ATS : 711).

Nhận trợ giúp miễn phí bằng ngôn ngữ của quý vị với thông dịch viên và các tài liệu bằng văn bản khác. Nhận trợ giúp và hỗ trợ miễn phí nếu quý vị bị khuyết tật. Gọi **1-877-514-2442** (TTY: 711).

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आपकी भाषा के इंटरप्रेटर तथा आपकी भाषा में अन्य लिखित सामग्रियों संबंधी फ्री मदद पाएं। यदि आपको कोई डिसएबिलिटी हो, तो मुफ्त सहायता और सपोर्ट प्राप्त करें। कॉल करें 1-877-514-2442 (TTY: 711).

통역사와 기타 서면 자료의 도움을 귀하의 언어로 무료로 받으세요. 장애가 있을 경우, 보조와 지원을 무료로 받으세요. **1-877-514-2442** (TTY: 711) 로 문의하세요.

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Gba ìrànlọ́wọ́ ọ̀fẹ́ ní èdè rẹ pẹ̀lú àwọn ògbifọ̀ àti àwọn ohun èlò míràn tí a kọ sílẹ̀. Gba àwọn ìrànlọ́wọ́ àti àtìlẹ́yìn ọ̀fẹ́ bí o bá ní àìlera kan. Pe **1-877-514-2442** (TTY: 711).

Makakuha ng libreng tulong sa wika mo gamit ang mga interpreter at mga ibang nakasulat na materyales. Makakuha ng mga libreng pantulong at suporta kung may kapansanan ka. Tumawag sa **1-877-514-2442** (TTY: 711).

په خپله ژبه کې د ژباړونکو او نورو لیکلي شوو موادو له لارې وړیا مرسته ترلاسه کړئ. که تاسو معلولیت لرئ نو وړیا ملاتړ او مرستې ترلاسه کړئ. دې شمېرې ته زنګ ووهئ **1-877-514-2442** (TTY: 711).

వ్యాఖ్యాతలు మరియు ఇతర రాతపూర్వక మెటీరియల్స్‌తో మీ భాషలో ఉచిత సహాయాన్ని పొందండి. ఒకవేళ మీకు వైకల్యం ఉంటే, ఉచిత ఉపకరణాలు మరియు మద్దతు పొందండి. కాల్ చేయండి: **1-877-514-2442** (TTY: 711).

दोभाषे र अन्य लिखित सामग्रीहरूको माध्यमद्वारा आफ्नो भाषामा निःशुल्क मद्दत प्राप्त गर्नुहोस्। तपाईंलाई अशक्तता छ भने निःशुल्क सहायता र समर्थन प्राप्त गर्नुहोस्। **1-877-514-2442** (TTY: 711) मा कल गर्नुहोस्।

သင့်ဘာသာစကားအတွက် စကားပြန်များနှင့် အခြားပုံနှိပ်စာရွက်များကို အခမဲ့အကူအညီရယူပါ။ သင်သည် မသန်စွမ်းသူတစ်ဦးဖြစ်ပါက အခမဲ့အကူအညီများနှင့် အထောက်အပံ့များ ရယူပါ။ ဖုန်းခေါ်ရန် **1-877-514-2442** (TTY: 711)

Bōk jibañ ilo an ejjelok wōnāān ikkijjien kajin eo am ibbān rukok ro im wāween ko jet ilo jeje. Bōk jerbalin jibañ ko ilo an ejjelok wōnāer im jibañ ko ñe ewōr am nañinmejin utamwe. Kalle **1-877- 514-2442** (TTY: 711).

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