

## 2018 Schedule of Benefits

Plan Name: CareSource HSA Bronze Zero



### Plan Information

Primary Member	[John Doe]
Member ID	[104000000]
Date of Birth	[01/01/1965]
Effective Date	[01/01/2018]
Last Coverage Change Date	[01/01/2017]

### Dependent Information

Dependent Name	[Nancy Doe]
Relationship to You	[Spouse]
Date of Birth	[01/01/1966]
Effective Date	[01/01/2018]

### 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.

\* See Section 13: *Evidence of Coverage Glossary* for the definition of annual deductible. For individual coverage, you are responsible for paying the first \$0 of covered services each benefit year before CareSource begins to pay for any covered service where the annual deductible applies. For family coverage, you are responsible for paying the first \$0 for covered services for your entire family each benefit year before CareSource begins to pay for any covered service where the annual deductible applies. However, for each individual covered member within your family, the maximum amount each member would pay towards the family deductible is the individual deductible amount, in this case \$0 up to the family maximum of \$0. The annual deductible does not apply to covered services identified with "No" in the Subject to Deductible column in the Covered Service table below.

\*\* See Section 13: *Evidence of Coverage Glossary* for the definition of annual out-of-pocket maximum. For family coverage, each individual covered member within your family is contributing towards the family annual out-of-pocket maximum. However, for each individual covered member within your family, the maximum amount each member would pay towards the family annual out-of-pocket maximum is the individual out-of-pocket maximum, which is \$0.

Covered Service	You Pay (Network Providers Only)	Subject to Deductible	Limit (If Applicable)
<b>Office Visits</b> (includes retail clinics) Primary Care Specialist Care	0% 0%	No No	
<b>Preventive Care</b> As defined by federal law	\$0	No	

Learn more about CareSource and all our plan options at [www.caresource.com/marketplace](http://www.caresource.com/marketplace).

Covered Service	You Pay (Network Providers Only)	Subject to Deductible	Limit (If Applicable)
<b>Diagnostic</b> Lab	0%	No	May require prior authorization
X-Ray	0%	No	
<b>Major Diagnostic</b> — PET, MRI, MRA, CT, SPECT	0%	No	May require prior authorization
<b>Mammograms</b> (outpatient) Preventive	\$0	No	
Diagnostic	0%	No	
<b>Inpatient Services</b> Facility/Physician	0%	No	Prior authorization required
<b>Outpatient Services</b> Facility	0%	No	May require prior authorization
Physician	0%	No	
<b>Maternity Care</b> Prenatal Visit, Office Visits and Postpartum Care	0%	No	
Inpatient Services	0%	No	
Outpatient Services	0%	No	
<b>Urgent Care</b>	0%	No	
<b>Emergency Services</b> Emergency Room Services	0%	No	Emergency room copay or coinsurance waived if you are admitted to the hospital directly from the Emergency Department
Ambulance Services	0%	No	
<b>Habilitative Services</b> Physical Therapy	0%	No	25 visits per benefit year
Occupational Therapy	0%	No	25 visits per benefit year
Speech Therapy	0%	No	25 visits per benefit year
<b>Rehabilitative Services</b> Physical Therapy	0%	No	25 visits per benefit year
Occupational Therapy	0%	No	25 visits per benefit year
Speech Therapy	0%	No	25 visits per benefit year
Pulmonary Rehabilitation	0%	No	25 visits per benefit year
Cardiac Rehabilitation Services	0%	No	36 visits per benefit year
Chiropractic Services	0%	No	Manipulation therapy - 20 visits per benefit year
Post-Cochlear Implant Aural Therapy	0%	No	30 visits per benefit year
Cognitive Rehabilitation Therapy	0%	No	20 visits per benefit year
<b>Behavioral Health Services</b>	Covered the same as office visits, inpatient services and outpatient services		Prior authorization is required for all inpatient stays. Partial hospitalization and intensive outpatient services may require prior authorization

Learn more about CareSource and all our plan options at [www.caresource.com/marketplace](http://www.caresource.com/marketplace).

Covered Service	You Pay (Network Providers Only)	Subject to Deductible	Limit (If Applicable)
<b>Transplant Services</b>	Covered the same as office visits, inpatient services and outpatient services		Prior authorization required
<b>Temporomandibular/Craniomandibular Joint Disorder and Craniomandibular Jaw Disorder</b>	Covered the same as office visits, inpatient services and outpatient services		
<b>Skilled Nursing</b>	0%	No	90 day limit per benefit year
<b>Private Duty Nursing</b>	0%	No	250 visits per benefit year. One visit equals 8 hours
<b>Home Health</b>	0%	No	100 visits per benefit year. One visit equals at least 4 hours
<b>Hospice Care</b>	0%	Yes	Prior authorization required
<b>Diabetic Services</b>			
Education	0%	No	
Equipment	0%	No	
Supplies	0%	No	
<b>Durable Medical Equipment</b>	0%	No	May require prior authorization
<b>Prescription Drugs</b>			
<i>Retail — 30-day supply</i>			
Tier 0: Preventive	\$0	No	Up to a 31 day supply
Tier 1: Generic	0%	No	Up to a 31 day supply
Tier 2: Preferred	0%	No	Up to a 31 day supply
Tier 3: Non-Preferred	0%	No	Up to a 31 day supply
Tier 4: Specialty Preferred	0%	No	Up to a 31 day supply
Tier 5: Specialty Non-Preferred	0%	No	Up to a 31 day supply
<i>Mail Order — 90-day supply</i>			
Tier 0: Preventive	\$0	No	Up to a 90 day supply
Tier 1: Generic	0%	No	Up to a 90 day supply
Tier 2: Preferred	0%	No	Up to a 90 day supply
Tier 3: Non-Preferred	0%	No	Up to a 90 day supply
Tier 4: Specialty Preferred	0%	No	Up to a 90 day supply
Tier 5: Specialty Non-Preferred	0%	No	Up to a 90 day supply
<b>Vision (pediatric)</b>			
Eye Exam for Children	\$0	No	One routine eye exam per benefit year
Eye Wear	\$0	No	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
<b>Dental (accidental injury)</b>	0%	No	
<b>Dental (pediatric)</b>			
Preventive/Diagnostic	0%	No	2 dental check-ups per benefit year
Minor/Major Orthodontic	0%	No	No limit for medically necessary orthodontia. Cosmetic orthodontia lifetime limit of \$1,700

Learn more about CareSource and all our plan options at [www.caresource.com/marketplace](http://www.caresource.com/marketplace).

**Prior Authorization:** Some health care services require prior authorization from the Plan. Prior authorization is the process used by the Plan to determine those health care services listed on the Plan's prior authorization list that meet evidence-based criteria for medical necessity and are covered services under the Plan prior to the health care service being provided. The provider (in-network or out-of-network) is responsible for obtaining prior authorization for the health care services described on the prior authorization list. Please refer to Chapter 2 of the Evidence of Coverage at [www.caresource.com/marketplace](http://www.caresource.com/marketplace) for complete details after you are enrolled.

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).

Your CareSource marketplace plan was designed to meet certain requirements set by the Internal Revenue Service and qualifies as a high deductible health plan (HDHP). As such, your CareSource marketplace plan is compatible for use with a Health Savings Account (HSA). However, please be aware that CareSource is not offering or administering an HSA in conjunction with your CareSource marketplace HDHP. In addition, your enrollment in a CareSource marketplace HDHP is only one of the eligibility requirements for establishing and maintaining an HSA. You are responsible for determining whether you are eligible to establish an HSA. You should consult your financial, tax or legal advisor for more information regarding your obligations and eligibility for establishing and maintaining an HSA.