The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, contact www.caresource.com/marketplace or call 1-888-815-6446. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.caresource.com/marketplace or call 1-888-815-6446 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 individual/\$0 family per benefit year.	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your <u>deductible</u> ?	Yes.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Not Applicable.	This plan does not have an out-of-pocket limit on your expenses.
What is not included in the <u>out-of-pocket limit</u> ?	Not Applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> on your expenses.
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.caresource.com/marketplace or call 1-888-815-6446 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance</u> <u>billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information*
	Primary care visit to treat an injury or illness	No charge.	Not covered.	The plan deductible is \$0. The charges listed in the What You Will Pay section apply.
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	No charge.	Not covered.	Plan covers 100% of <u>allowed amount</u> in excess of the <u>copayment</u> . <u>Copayment</u> waived when the only charge is for allergy injections/serum. If you receive services in addition to office visits, additional <u>copayments</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply.
	Other practitioner office visit Nurse practitioner/retail clinic Chiropractor	No charge. No charge.	Not covered.	The plan deductible is \$0. The charges listed in the What You Will Pay section apply. Manipulation therapy - 20 visits per benefit
	Preventive care/screening/ immunization	No charge.	Not covered.	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	X-ray: No charge. Lab: No charge.	Not covered.	None.
	Imaging (CT/PET scans, MRIs)	No charge.	Not covered.	Prior authorization required.

Common		What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information*
	Preventive drugs	Retail: No charge. Mail-Order: No charge.	Not covered.	Retail: Up to a 31-day supply. Mail-Order: Up to a 90-day supply. Certain drugs may require a prior authorization. You may be required to use a lower cost drug(s) prior to benefits under your policy being available for certain prescribed drugs.
If you need drugs to treat your illness or condition More information about	Generic drugs	Retail: No charge. Mail-Order: No charge.	Not covered.	 Retail: Up to a 31-day supply. Mail-Order: Up to a 90-day supply. Certain drugs may require a prior authorization. You may be required to use a lower cost drug(s) prior to benefits under your policy being available for certain prescribed drugs.
prescription drug <u>coverage</u> is available at www.caresource.com/m arketplace.	Preferred brand drugs	Retail: No charge. Mail-Order: No charge.	Not covered.	 Retail: Up to a 31-day supply. Mail-Order: Up to a 90-day supply. Certain drugs may require a prior authorization. You may be required to use a lower cost drug(s) prior to benefits under your policy being available for certain prescribed drugs.
	Non-preferred brand drugs	Retail: No charge. Mail-Order: No charge.	Not covered.	 Retail: Up to a 31-day supply. Mail-Order: Up to a 90-day supply. Certain drugs may require a prior authorization. You may be required to use a lower cost drug(s) prior to benefits under your policy

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-888-815-6446. **3 of 8** ADV-SBC-KY001(REV.12/2018)BCLP-Silver Zero KY-EXCM-0498a

Common	ommon What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information*
				being available for certain prescribed drugs.
	Specialty drugs	Retail: No charge. Mail-Order: No charge.	Not covered.	Retail: Up to a 31 day supply. Mail-Order: Up to a 90 day supply. Certain drugs may require a prior authorization. You may be required to use a lower cost drug(s) prior to benefits under your policy being available for certain prescribed drugs.
<u>S</u> t	Specialty drugs non-preferred	Retail: No charge. Mail-Order: No charge.	Not covered.	Retail: Up to a 31 day supply. Mail-Order: Up to a 90 day supply. Certain drugs may require a prior authorization. You may be required to use a lower cost drug(s) prior to benefits under your policy being available for certain prescribed drugs.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	No charge.	Not covered.	Prior authorization required.
surgery	Physician/surgeon fees	No charge.	Not covered.	None.
	Emergency room care	No charge.	No charge.	<u>Copayment</u> waived if you are admitted to the hospital directly from the Emergency Department.
If you need immediate medical attention	Emergency medical transportation	No charge.	No charge.	None.
	Urgent care	No charge.	No charge.	If you receive services in addition to <u>urgent</u> <u>care</u> , additional <u>copayments</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply.
If you have a hospital	Facility fee (e.g., hospital room)	No charge.	Not covered.	Prior authorization required.
stay	Physician/surgeon fees	No charge.	Not covered.	None.

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-888-815-6446. **4 of 8** ADV-SBC-KY001(REV.12/2018)BCLP-Silver Zero KY-EXCM-0498a

Common Medical Event	Services You May Need	What You Will PayNetwork ProviderOut-of-Network Provider(You will pay the least)(You will pay the most)		Limitations, Exceptions, & Other Important Information*
If you need mental health, behavioral	Outpatient services	No charge.	Not covered.	Prior authorization required for all inpatient
health, or substance abuse services	Inpatient services	No charge.	Not covered.	stays, partial <u>hospitalization</u> programs, and intensive outpatient services.
	Office visits	No charge.	Not covered.	Copayment covers initial physician visit and all
lf you are pregnant	Childbirth/delivery professional services	No charge.	Not covered.	subsequent prenatal visits, postnatal visits, and physician delivery charges covered under the Global Maternity Fee. Additional <u>copayments</u> , <u>deductibles</u> , or <u>coinsurance</u> may apply depending on services rendered in addition to the Global Maternity Fee. Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	No charge.	Not covered.	Your cost for inpatient services only. See above for physician delivery charges.
	Home health care	No charge.	Not covered.	100 visits per benefit year. One visit equals at least 4 hours.
If you need help recovering or have other special health needs	Rehabilitation servicesPhysical therapyOccupational therapySpeech therapyPulmonary rehabilitationCardiac rehabilitationChiropractic servicesPost-cochlear implant auraltherapyCognitive rehabilitationtherapy	No charge. No charge. No charge. No charge. No charge. No charge. No charge. No charge.	Not covered.	 25 visits per benefit year. 36 visits per benefit year. Manipulation therapy - 20 visits per benefit year. 30 visits per benefit year. 20 visits per benefit year.
	Habilitation services Physical therapy	No charge.	Not covered.	25 visits per benefit year.

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-888-815-6446. **5 of 8** ADV-SBC-KY001(REV.12/2018)BCLP-Silver Zero KY-EXCM-0498a

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information*
	Occupational therapy Speech therapy	No charge. No charge.		25 visits per benefit year. 25 visits per benefit year.
	Skilled nursing care	No charge.	Not covered.	Any combination of benefits for skilled nursing facility/inpatient <u>rehabilitation services</u> is limited to 90 days per calendar year.
Private duty nursing		No charge.	Not covered.	250 visits per benefit year. One visit equals 8 hours.
	Durable medical equipment	No charge.	Not covered.	May require prior authorization.
	Hospice services	No charge.	No charge.	Prior authorization required.
	Children's eye exam	No charge.	Not covered.	One routine eye exam per benefit year.
If your child needs dental or eye care	Children's eye wear	No charge.	Not covered.	Limited to 1 pair per benefit year and 1 replacement pair if medically necessary.
	Children's dental	No charge for preventive. No charge for basic and major restorative services. No charge for orthodontic services.	Not covered.	2 dental check-ups per benefit year. No limit for medically necessary orthodontia. Cosmetic orthodontia lifetime limit of \$2,000.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your pol	icy or <u>plan</u> document for more	e information and a list of any other <u>excluded services</u> .)		
 Abortion (Except when the life of the mother is endangered) Acupuncture Bariatric surgery Cosmetic surgery 	Dental care (Adult)Infertility treatmentLong term care	 Non-emergency care when traveling outside the U.S. Routine foot care Weight loss programs 		
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				
Chiropractic care Private	duty nursing	Routine eye care (Adult)		
Hearing aids	5			

* For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-888-815-6446. **6 of 8** ADV-SBC-KY001(REV.12/2018)BCLP-Silver Zero KY-EXCM-0498a Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: 1-800-595-6053. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <u>Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact the Kentucky Department of Insurance: 1-800-595-6053.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have <u>Minimum Essential Coverage</u> for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-815-6446. Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-815-6446. Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-815-6446. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-888-815-6446.

-----To see examples of how this plan might cover costs for a sample medical situation, see the next section.-------



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network prenatal care
and a hospital delivery)

\$0

\$0

\$0

0%

The plan's overall <u>deductible</u>
Specialist copayment
Hospital (facility) <u>copayment</u>
Other coinsurance

This EXAMPLE event includes services like: Specialist office visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (*ultrasounds and blood work*) Specialist visit (*anesthesia*)

Total Example Cost	\$12,840
In this example, Peg would pay:	

Cost Sharing			
Deductibles	\$0		
Copayments	\$0		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions \$			
The total Peg would pay is			

Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)

The <u>plan's</u> overall <u>deductible</u>	\$0
Specialist copayment	\$0
Hospital (facility) <u>copayment</u>	\$0
Other coinsurance	0%

This EXAMPLE event includes services like:Primary care physician office visits (including
disease education)Diagnostic tests (blood work)Prescription drugsDurable medical equipment (glucose meter)

Total Example Cost\$7,460

In this example, Joe would pay:		
Cost Sharing		
Deductibles	\$0	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Joe would pay is	\$0	

Mia's Simple Fracture (in-network emergency room visit and follow up care)

The <u>plan's</u> overall <u>deductible</u>	\$0
Specialist copayment	\$0
Hospital (facility) <u>copayment</u>	\$0
Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like: Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,010
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In this example, Mia would pay:

Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$0

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services. ADV-SBC-KY001(REV.12/2018)BCLP-Silver Zero



If you, or someone you're helping, have questions about CareSource, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-888-815-6446 TTY:711.

ARABIC

إذا كان لديك، أو لدي أي شخص تساعده، أية استفسارات بخصوص CareSource، فيحق لك الحصول على مساعدة ومعلومات مجانًا وباللغة التي تتحدث بها. للتحدث إلى أحد المترجمين الفوريين، اتصل على .1-888-815-6446 TTY:711

AMHARIC

እርስዎ፣ ወይም እርስዎ የሚያግዙት ግለሰብ፣ ስለ CareSource ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የማግኘት መብት አላችሁ። ከአስተርጓሚ ጋር ለመነጋገር፣ 1-888-815-6446 TTY:711 የደውሉ።

BURMESE

CareSource အကြောင်း သင် သို့မဟုတ် သင်အကူအညီပေးနေသူ တစ်စုံတစ်ပောက်က မေးမြန်းလွှာပွဲကြ သင့်ပြောဆိုသော ဘာသာစကားဖြင့် အကူအညီနှင့် အချက်အလက်များအား အခမဲ့ ရယူနိုင်ရန် အခွင့်အရေးရှိပါသည်။ ဘာသာပြန်တစ်ဦးအား စကားပြောဆိုရန် 1-888-815-6446 TTY:711 ဤတွင် နံပါတ်ဖြည့်သွင်းပါ] သို့ ခေါ် ဆိုပါ။

CHINESE

如果您或者您在帮助的人对 CareSource 存有疑问,您 有权免费获得以您的语言提供的帮助和信息。 如果您需 要与一位翻译交谈,请致电 1-888-815-6446 TTY:711。

CUSHITE – OROMO

Isin yookan namni biraa isin deeggartan CareSource irratti gaaffii yo qabaattan, kaffaltii irraa bilisa haala ta'een afaan keessaniin odeeffannoo argachuu fi deeggarsa argachuuf mirga ni qabdu. Nama isiniif ibsu argachuuf, lakkoofsa bilbilaa 1-888-815-6446 TTY:711 tiin bilbilaa.

DUTCH

Als u, of iemand die u helpt, vragen heeft over CareSource, hebt u het recht om kosteloos hulp en informatie te ontvangen in uw taal. Als u wilt spreken met een tolk, bel dan naar 1-888-815-6446 TTY:711.

FRENCH (CANADA)

Des questions au sujet de CareSource? Vous ou la personne que vous aidez avez le droit d'obtenir gratuitement du soutien et de l'information dans votre langue. Pour parler à un interprète, veuillez téléphoner au 1-888-815-6446 TTY:711.

GERMAN

Wenn Sie, oder jemand dem Sie helfen, eine Frage zu CareSource haben, haben Sie das Recht, kostenfrei in Ihrer eigenen Sprache Hilfe und Information zu bekommen. Um mit einem Dolmetscher zu sprechen, rufen Sie die Nummer 1-888-815-6446 TTY:711 an.

GUJARATI જો તમે અ્થવા તમે કોઇને મદદ કરી રહ્યાં તેમ ાંથી કોઇને CareSource વિશે પ્રશ્નો હોર તો તમને મદદ અને મે હહતી મેળિનિો અવિક ર છે. તે ખર્ય વિન તમ રી ભે ષ <u>માં પ્ર પ્</u>ત કરી શક્ ર્ છે. દ ભ વષરો િ ત કરિ મ ટે,આ 1-888-815-6446 TTY:711 પર કોલે કરો.

HINDI

यदि आपके, या आप जिसकी मदद कर रहे हैं उसके CareSource के बारे में कोई सवाल हैं तो आपके पास बगैर किसी लागत के अपनी भाषा में सहायता और जानकारी प्राप्त करने का अधिकार है। एक दुभाषिए से बात करने के लिए कॉल करें, 1-888-815-6446 ŤΤΥ:711.

ITALIAN

Se Lei, o qualcuno che Lei sta aiutando, ha domande su CareSource, ha il diritto di avere supporto e informazioni nella propria lingua senza alcun costo. Per parlare con un interprete, chiami il 1-888-815-6446 TTY:711.

JAPANESE

JAPANESE ご本人様、または身の回りの方で、CareSource に関 するご質問がございましたら、ご希望の言語でサポー トを受けたり、情報を入手したりすることができます (無償)。 通訳をご利用の場合は、1-888-815-6446 TTY:711 にご連絡ください。

KOREAN 귀하 본인이나 귀하께서 돕고 계신 분이 CareSource에 대해 궁금한 점이 있으시면, 원하는 언어로 별도 비용 없이 도움을 받으실 수 있습니다. 통역사가 필요하시면 다음 번호로 전화해 주십시오: 1-888-815-6446 TTY:711.

PENNSYLVANIA DUTCH

Wann du hoscht en Froog, odder ebber, wu du helfscht, hot en Froog baut CareSource, hoscht du es Recht fer Hilf un Information in deinre eegne Schprooch griege, un die Hilf koschtet nix. Wann du mit me Interpreter schwetze witt, kannscht du 1-888-815-6446 TTY:711 uffrufe.

RUSSIAN

Если у Вас или у кого-то, кому Вы помогаете, есть вопросы относительно CareSource, Вы имеете право бесплатно получить помощь и информацию на Вашем языке. Для разговора с переводчиком, позвоните по номеру 1-888-815-6446 ТТҮ:711.

SPANISH

Si usted o alguien a quien ayuda tienen preguntas sobre CareSource, tiene derecho a recibir esta información y ayuda en su propio idioma sin costo. Para hablar con un intérprete, llame al 1-888-815-6446 TTY:711.

UKRAINIAN

Якщо у вас, чи в особи, котрій ви допомагаєте, виникнуть запитання щодо CareSource, ви маєте право безкоштовно отримати допомогу та інформацію вашою мовою. Щоб замовити перекладача, зателефонуйте за номером 1-888-815-6446 TTY:711.

VIETNAMESE

Nếu bạn hoặc ai đó bạn đang giúp đỡ, có thắc mắc về CareSource, ban có quyền được nhận trợ giúp và thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, vui lòng gọi số 1-888-815-6446 TTY:711.



CareSource complies with applicable state and federal civil rights laws and does not discriminate on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status. CareSource does not exclude people or treat them differently because of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status.

CareSource provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified sign language interpreters, and (2) written information in other formats (large print, audio, accessible electronic formats, other formats). In addition, CareSource provides free language services to people whose primary language is not English, such as: (1) qualified interpreters, and (2) information written in other languages. If you need these services, please contact CareSource at 1-888-815-6446 TTY:711.

If you believe that CareSource has failed to provide the above mentioned services to you or discriminated in another way on the basis of age, gender, gender identity, color, race, disability, national origin, marital status, sexual preference, religious affiliation, health status, or public assistance status, you may file a grievance, with:

> CareSource Attn: Civil Rights Coordinator P.O. Box 1947, Dayton, Ohio 45401 1-844-539-1732, TTY: 711 Fax: 1-844-417-6254

CivilRightsCoordinator@CareSource.com

You can file a grievance by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You may also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office of Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F HHH Building Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.