Coverage Period: 01/01/2018 – 12/31/2018 Coverage for: Individual + Family | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 1-855-202-0622. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at www.caresource.com/marketplace or call 1-855-202-0622 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 <u>plan</u> covers.
Are there services covered before you meet your deductible?	Yes.	This <u>plan</u> does not have a <u>deductible</u> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Not Applicable.	This <u>plan</u> does not have an <u>out-of-pocket limit</u> 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 1-855-202-0622 for a list of network providers.	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 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 Medical Event	Services You May Need	What Y Network Provider (You will pay the least)	ou Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important 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	<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.
care <u>provider's</u> office or clinic	Other practitioner office visit Nurse practitioner/retail clinic	No charge.	Not covered.	The plan deductible is \$0. The charges listed in the What You Will Pay section apply. Manipulation thereps, 20 vicits per handit.
	Chiropractor	No charge.		Manipulation therapy - 30 visits per benefit year.
	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	<u>Diagnostic test</u> (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.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.caresource.com/m	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.
arketplace.	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

 $^{^* \} For \ more \ information \ about \ limitations \ and \ exceptions, \ see \ the \ \underline{plan} \ or \ policy \ document \ at \ www.caresource.com/marketplace \ or \ call \ 1-855-202-0622.$

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider	Out-of-Network Provider	Information*	
		(You will pay the least)	(You will pay the most)	authorization. You may be required to use a lower cost drug(s) prior to benefits under your policy being available for certain prescribed drugs.	
	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 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.	
	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.	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-855-202-0622.

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*	
				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.	Copayment 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.	
medical attention	<u>Urgent care</u>	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.	
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	
If you are pregnant	Childbirth/delivery professional services	No charge.	Not covered.	subsequent prenatal visits, postnatal visits, a physician delivery charges covered under the Global Maternity Fee. Additional copayments deductibles, or coinsurance may apply depending on services rendered in addition the Global Maternity Fee. Depending on the type of services, a copayme coinsurance, or deductible may apply. Matern care may include tests and services describe elsewhere in the SBC (i.e. ultrasound.)	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-855-202-0622.

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*	
	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 combined visits per benefit year.	
If you need help	Rehabilitation services Physical therapy Occupational therapy Speech therapy Cardiac rehabilitation Chiropractic services	No charge. No charge. No charge. No charge. No charge.	Not covered.	30 visits per benefit year. 30 visits per benefit year. 30 visits per benefit year. 36 visits per benefit year. Manipulation therapy - 30 visits per benefit year.	
recovering or have other special health needs	Habilitation services Physical therapy Occupational therapy Speech therapy	No charge. No charge. No charge.	Not covered.	30 visits per benefit year. 30 visits per benefit year. 30 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.	100 combined visits per benefit year.	
	<u>Durable medical equipment</u>	No charge.	Not covered.	May require prior authorization.	
	<u>Hospice services</u>	No charge.	Not covered.	Prior authorization required.	
	Children's eye exam	No charge.	Not covered.	One routine eye exam per benefit year.	
	Children's eye wear	No charge.	Not covered.	Limited to 1 pair per benefit year and 1 replacement pair if medically necessary.	
If your child needs dental or eye care	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 \$1,700.	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-855-202-0622.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion (Except in cases of rape, incest or when the life of the mother is endangered).
- Hearing aidsLong term care

Non-emergency care when traveling outside the U.S.Routine foot care

Acupuncture

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.)

- Bariatric surgery
- Chiropractic care
- Cosmetic surgery

- Dental care (Adult), if optional Dental + Vision is selected:
 - \$20 copay for preventive and basic services
 - 40% coinsurance for major restorative services
 - \$800 annual maximum

- Infertility treatment
- Private duty nursing
- Routine eye care (Adult)
- If optional Dental + Vision is selected:
 - \$250 annual maximum for glasses or contacts

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^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-855-202-0622.

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: 1-304-558-3386. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov 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 West Virginia Department of Insurance: 1-304-558-3386.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage 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 <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-202-0622.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-202-0622.

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-855-202-0622.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-855-202-0622.

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

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at www.caresource.com/marketplace or call 1-855-202-0622.

About these Coverage Examples:



Total Example Cost

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)

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

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)

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

\$12.840

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 coinsurance	0%
Hospital (facility) coinsurance	0%
Other <u>coinsurance</u>	0%

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)
Diagnostic tests (blood work)
Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost

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 plan's overall deductible	\$0
Specialist coinsurance	0%
■ Hospital (facility) coinsurance	0%
Other coinsurance	0%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

\$7,460

Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

In this example, Mia would pay:

iii iiiis example, iiia woulu 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.



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 1-855-202-0622 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 T-855-202-0622 TTY:711.

AMHARIC

ሕርስዎ፣ ወይም ሕርስዎ የሚያባዙት ባለሰብ፣ ስለ CareSource ጥያቄ ካላችሁ፣ ያለ ምንም ክፍያ በቋንቋዎ እርዳታና መረጃ የጣግኘት መብት አላችሁ። ከአስተርጓሚ *ጋ*ር ለመነ*ጋገ*ር፣ 1-855-202-0622 TTY:7II ይደውሉ።

BURMESE

CareSourceအကြောင်းသင့်သို့မဟုတ်သင်အကူအညီပေးနေသူ တစ်စုံတစ်ယောက်က မေးမြန်းလာပါက သင်ပြောဆိုသော ဘာသာစကားဖြင့် အကူအညီနှင့် အချက်အလက်များအား အခမဲ့ ရယူနိုင်ရန် အခွင့်အရေးရှိပါသည်။ ဘာသာပြန်တစ်ဦးအား စကားပြောဆိုရန် 1-855-202-0622 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 1-855-202-0622 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 1-855-202-0622 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 1-855-202-0622 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 1-855-202-0622 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 1-855-202-0622 TTY:711 an.

GUJARATI જૂો તમે અ્થવા તમે કોઇને મદદ કરી રહાાં તેમુ ાંથી કોઇને CareSource વિશે પ્રશ્નો હોર તો તમને મદદ અને મેં હહતી મેળિ નો અવિક ર છે. તે ખર્ય વિન તમ રી ભે ષ મ i પ્ર પ્ત કરી શક ર છે. દ ભ વષરો ત કરિ મ ટે,આ 1-855-202-0622 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, 1-855-202-0622 ŤTY: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 1-855-202-0622 TTY:711.

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、1-855-202-0622 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: 1-855-202-0622 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 1-855-202-0622 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 1-855-202-0622 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 1-855-202-0622 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 1-855-202-0622 TTY:711.

VIETNAMESE

Nếu bạn hoặc ai đó bạn đạng giúp đỡ, có thắc mắc về CareSource, bạn có quyền được nhận trợ giúp và thông tin bằng ngốn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, vui lòng gọi số 1-855-202-0622 TTY:711.

Notice of Non-Discrimination



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 1-855-202-0622 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.