

## 2017 Schedule of Benefits

Plan Name: CareSource Silver 3 Dental and Vision



### Plan Information

Primary Member	
Member ID	
Date of Birth	
Effective Date	
Last Coverage Change Date	

### Dependent Information

Dependent Name	
Relationship to You	
Date of Birth	
Effective Date	

### Highlights

Annual Deductible*	Individual: \$350 Family: \$700
Coinsurance	5%
Annual Out-of-Pocket Maximum** (includes deductible, coinsurance and copays)	Individual: \$650 Family: \$1,300

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 \$350 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 \$700 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 \$350 up to the family maximum of \$700. 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 \$650.

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 [CareSource.com/marketplace](https://www.caresource.com/marketplace).

Covered Service	You Pay (Network Providers Only)	Subject to Deductible	Limit (If Applicable)
<b>Diagnostic</b> Lab X-Ray	5% \$50	Yes Yes	
<b>Major Diagnostic</b> — PET, MRI, MRA, CT, SPECT	\$125	Yes	
<b>Mammograms</b> (outpatient) Preventive Diagnostic	\$0 \$50	No Yes	
<b>Inpatient Services</b> Facility  Physician	\$75 per day for days 1-5, \$0 per day for days 6-100 5%	No  Yes	Prior authorization required
<b>Outpatient Services</b> Facility Physician	5% 5%	Yes Yes	
<b>Maternity Care</b> Prenatal Visit, Office Visits and Postpartum Care Inpatient Services  Outpatient Services	\$0 \$75 per day for days 1-5, \$0 per day for days 6-100 5%	No No Yes	
<b>Urgent Care</b>	\$0	No	
<b>Emergency Services</b> Emergency Room Services   Ambulance Services	\$325   5%	Yes   Yes	Emergency room copay or coinsurance waived if you are admitted to the hospital directly from the Emergency Department.
<b>Therapy Services</b> Physical Therapy Occupational Therapy Speech Therapy Cardiac Rehabilitation Services Chiropractic Services	5% 5% 5% 5% 5%	Yes Yes Yes Yes Yes	20 visits per benefit period 20 visits per benefit period 20 visits per benefit period 36 visits per benefit period Manipulation therapy - 12 visits per benefit period
<b>Behavioral Health Services</b>	Covered the same as office visits, inpatient services and outpatient services		Prior authorization required for all inpatient stays, partial hospitalization programs and intensive outpatient services.
<b>Transplant Services</b>	Covered the same as office visits, inpatient services and outpatient services		
<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>	\$75 per day for days 1-5, \$0 per day for days 6-100	No	90 day limit per benefit period
<b>Home Health</b>	5%	Yes	100 combined visits per benefit year
<b>Hospice Care</b>	5%	Yes	Prior authorization required

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Covered Service	You Pay (Network Providers Only)	Subject to Deductible	Limit (If Applicable)
<b>Diabetic Services</b>			
Education	5%	Yes	
Equipment	5%	Yes	
Supplies	5%	Yes	
<b>Durable Medical Equipment</b>	5%	Yes	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	\$5	No	Up to a 31 day supply
Tier 3: Non-Preferred	\$20	No	Up to a 31 day supply
Tier 4: Specialty Preferred	25%	No	Up to \$150 and up to a 31 day supply
Tier 5: Specialty Non-Preferred	35%	No	Up to \$150 and 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	\$12.50	No	Up to a 90 day supply
Tier 3: Non-Preferred	\$50	No	Up to a 90 day supply
Tier 4: Specialty Preferred	25%	No	Up to \$150 and up to a 90 day supply
Tier 5: Specialty Non-Preferred	35%	No	Up to \$150 and up to a 90 day supply
<b>Vision (pediatric)</b>			
Eye Exam for Children	\$0	No	One routine eye exam per benefit year.
Eye Glasses	5%	Yes	Limited to one pair per benefit year and one replacement pair if medically necessary.
<b>Enhanced Vision (adults)</b>	\$25	Yes	\$150 limit per year
<b>Dental (accidental injury)</b>	5%	Yes	
<b>Dental (pediatric)</b>			
Preventive	\$0	No	2 dental check-ups per benefit period
Major	5%	No	
Orthodontic	20%	No	Orthodontia lifetime limit \$3,000
<b>Enhanced Dental (adults)</b>			
Preventive and Diagnostic (2 check-ups per year)	\$0	No	\$800 limit for all services combined
Basic Restorative	\$0	No	
Major Restorative	5%	No	

**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 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 [CareSource.com/marketplace](https://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 [CareSource.com/marketplace](https://www.caresource.com/marketplace).

**Non-Discrimination Statement:**

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**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, Por favor, llame al número de Servicios para Afiliados que figura en su tarjeta de identificación.

**Chinese**

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