2017 Schedule of Benefits

Plan Name: CareSource Gold



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: \$1,000 Family: \$2,000
Coinsurance	20%
Annual Out-of-Pocket Maximum** (includes deductible, coinsurance and copays)	Individual: \$2,500 Medical/\$2,000 Pharmacy Family: \$5,000 Medical/\$4,000 Pharmacy



- * See Section 13: Evidence of Coverage Glossary for the definition of annual deductible. For individual coverage, you are responsible for paying the first \$1,000 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 \$2,000 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 \$1,000 up to the family maximum of \$2,000. 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 \$2,500 Medical/\$2,000 Pharmacy.

Covered Service	You Pay (Network Providers Only)	Subject to Deductible	Limit (If Applicable)
Office Visits (includes retail clinics) Primary Care Specialist Care	\$0 \$40	No No	
Preventive Care As defined by federal law	\$0	No	

Learn more about CareSource and all our plan options at CareSource.com/marketplace.

Covered Service	You Pay (Network Providers Only)	Subject to Deductible	Limit (If Applicable)
Diagnostic			
Lab	20%	Yes	
X-Ray	\$75	Yes	
Major Diagnostic — PET, MRI, MRA, CT, SPECT	\$150	Yes	
Mammograms (outpatient)			
Preventive	\$0	No	
Diagnostic	\$75	Yes	
•	Ψ/3	103	
Inpatient Services	0450 1 1 15		
Facility	\$150 per day for days 1-5,	No	Prior authorization required
Dhysician	\$0 per day for days 6-100	V	
Physician	20%	Yes	
Outpatient Services			
Facility	20%	Yes	
Physician	20%	Yes	
Maternity Care			
Prenatal Visit, Office Visits and Postpartum Care	\$40	No	
Inpatient Services	\$150 per day for days 1-5,	No	
	\$0 per day for days 6-100		
Outpatient Services	20%	Yes	
Urgent Care	\$75	No	
Emergency Services			
Emergency Services Emergency Room Services	\$250	Yes	Emorgonov room copay or
Emergency Room Services	\$250	162	Emergency room copay or coinsurance waived if you are
			admitted to the hospital directly
			from the Emergency Department.
Ambulance Services	20%	Yes	nom the Emergency Department.
Therapy Services	200/	V	20 visits you benefit newled
Physical Therapy	20% 20%	Yes Yes	30 visits per benefit period 30 visits per benefit period
Occupational Therapy Speech Therapy	20%	Yes	30 visits per benefit period
Cardiac Rehabilitation Services	20%	Yes	36 visits per benefit period
Chiropractic Services	20%	Yes	Manipulation therapy - 30 visits per
Offitopractic dervices	2078	163	benefit period
But a facility the Occupant	0 1.11 ""	, . ,. ,	
Behavioral Health Services	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.	
			intensive outpatient services.
Transplant Services	Covered the same as office visits, inpatient services and outpatient services		
Temporomandibular/Carniomandibular Joint	Covered the same as office visits, inpatient		
Disorder and Craniomandibular Jaw Disorder	services and outpatient services		
Skilled Nursing	\$100 per day for days 1-5,	No	90 day limit per benefit period
• • • • • • • • • • • • • • • • • • •	\$0 per day for days 6-100		
Home Health	20%	Yes	100 combined visits per benefit
	23/0	100	year
Tionic riculti			· · · · · · · · · · · · · · · · · · ·
	20%	Yes	Prior authorization required
Hospice Care	20%	Yes	Prior authorization required
Hospice Care Diabetic Services			Prior authorization required
Hospice Care	20% 20% 20%	Yes Yes Yes	Prior authorization required

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Covered Service	You Pay (Network Providers Only)	Subject to Deductible	Limit (If Applicable)
Durable Medical Equipment	20%	Yes	May require prior authorization
Prescription Drugs Retail — 30-day supply Tier 0: Preventive Tier 1: Generic Tier 2: Preferred	\$0 \$0 \$120	No No No	Up to a 31 day supply Up to a 31 day supply Up to a 31 day supply
Tier 3: Non-Preferred Tier 4: Specialty Preferred Tier 5: Specialty Non-Preferred	\$160 40% 50%	No No No	Up to a 31 day supply Up to \$300 and up to a 31 day supply Up to \$300 and up to a 31 day supply
Mail Order — 90-day supply Tier 0: Preventive Tier 1: Generic Tier 2: Preferred Tier 3: Non-Preferred Tier 4: Specialty Preferred Tier 5: Specialty Non-Preferred	\$0 \$0 \$300 \$400 40% 50%	No No No No No	Up to a 90 day supply Up to \$300 and up to a 90 day supply Up to \$300 and up to a 90 day supply Up to \$300 and up to a 90 day supply
Vision (pediatric) Eye Exam for Children Eye Glasses	\$0 20%	No Yes	One routine eye exam per benefit year. Limited to one pair per benefit year and one replacement pair if medically necessary.
Dental (accidental injury)	20%	Yes	
Dental (pediatric) Preventive Major Orthodontic	\$0 25% 20%	No No No	2 dental check-ups per benefit period Orthodontia lifetime limit \$3,000

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** 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.

Non-Discrimination Statement:

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, religion affiliation, health status, or public assistance status.

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

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,请拨打您的会员 ID 卡上的会员服务电话号码。

Learn more about CareSource and all our plan options at CareSource.com/marketplace.