



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, please visit www.carefirst.com or call 1-800-535-2292. 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 see the Glossary at www.cciio.cms.gov or call 1-800-535-2292 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u>?	In-Network: \$250 /individual; \$500 /family. Out-of-Network: \$500 /individual; \$1,000 /family.	Generally, you must pay all the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , at least two family members must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u>?	Yes. <u>In-network preventive care</u> services, primary care visits, <u>specialist</u> visits, <u>urgent care</u> and maternity office visits are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	<u>Prescription Drug</u> : \$50 /individual. There are no other specific <u>deductibles</u> .	You must pay all the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u>?	Medical: In-Network: \$1,000 /individual; \$2,000 /family. Out-of-Network: \$2,000 /individual; \$4,000 /family. <u>Prescription Drug</u> : \$5,100 /individual; \$10,200 /family.	The <u>out-of-pocket limit</u> is the most you could pay in a <u>plan</u> year for covered services. If you have other family members on this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u>?	<u>Premiums</u> , <u>balance-billing</u> charges, health care this <u>plan</u> doesn't cover and penalties for failure to obtain <u>preauthorization</u> for services.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u>?	Yes. See www.carefirst.com or call 1-800-535-2292 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 provider's 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 <u>specialist</u> you choose without a <u>referral</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 <u>copay</u> /visit. <u>Deductible</u> does not apply.	20% <u>coinsurance</u> plus charges above <u>allowed amount</u> .	None.
	<u>Specialist</u> visit	\$40 <u>copay</u> /visit. <u>Deductible</u> does not apply.	20% <u>coinsurance</u> plus charges above <u>allowed amount</u> .	None.
	<u>Preventive care/screening/Immunization</u>	No charge. <u>Deductible</u> does not apply.	No charge. <u>Balance-billing</u> charges may apply.	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)	10% <u>coinsurance</u> .	30% <u>coinsurance</u> plus charges above <u>allowed amount</u> .	<u>In-network</u> lab test benefits limited to tests performed at LabCorp.
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u> .	30% <u>coinsurance</u> plus charges above <u>allowed amount</u> .	None.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.caremark.com	Generic drugs	Retail: \$5 <u>copay</u> /prescription. Mail order: \$10 <u>copay</u> /prescription.	Not covered.	<u>Prescription drug deductible</u> : \$50/individual. Limit: Retail 30-day supply; Mail order: 90-day supply. No charge for ACA-required generic preventive drugs (e.g., FDA-approved generic contraceptives) or brand name preventive drugs if a generic is not medically appropriate. <u>Preauthorization</u> may be required for certain drugs or coverage may be denied.
	Preferred brand drugs	Retail: \$30 <u>copay</u> /prescription. Mail order: \$60 <u>copay</u> /prescription.	Not covered.	
	Non-preferred brand drugs	Retail: \$50 <u>copay</u> /prescription. Mail order: \$100 <u>copay</u> /prescription.	Not covered.	
	<u>Specialty drugs</u>	See above for <u>copays</u> .	Not covered.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u> .	30% <u>coinsurance</u> plus charges above <u>allowed amount</u> .	None
	Physician/surgeon fees			

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		<u>In-Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
If you need immediate medical attention	<u>Emergency room care</u>	10% <u>coinsurance</u> .	10% <u>coinsurance</u> .	None.
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u> .	10% <u>coinsurance</u> .	None.
	<u>Urgent care</u>	\$25 <u>copay</u> /visit; 10% <u>coinsurance</u> ; <u>deductible</u> does not apply.	\$25 <u>copay</u> /visit; 10% <u>coinsurance</u> plus charges above <u>allowed amount</u> .	Unexpected, urgently required services only.
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u> .	30% <u>coinsurance</u> plus charges above <u>allowed amount</u> .	<u>Preauthorization</u> is required or coverage may be denied.
	Physician/surgeon fees	10% <u>coinsurance</u> .	30% <u>coinsurance</u> plus charges above <u>allowed amount</u> .	None.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visit: \$25 <u>copay</u> /visit and <u>deductible</u> does not apply. Other outpatient services: 10% <u>coinsurance</u> .	20% <u>coinsurance</u> plus charges above <u>allowed amount</u> .	None.
	Inpatient services	10% <u>coinsurance</u> .	30% <u>coinsurance</u> plus charges above <u>allowed amount</u> .	<u>Preauthorization</u> required or coverage may be denied.
If you are pregnant	Office visits	No charge. <u>Deductible</u> does not apply.	20% <u>coinsurance</u> plus charges above <u>allowed amount</u>	Maternity care may include tests and services described somewhere else in the SBC (i.e., ultrasound). <u>Cost sharing</u> does not apply for <u>preventive services</u> . Depending on the type of services, <u>cost sharing</u> may apply.
	Childbirth/delivery professional services	10% <u>coinsurance</u> .	30% <u>coinsurance</u> plus charges above <u>allowed amount</u> .	None.
	Childbirth/delivery facility services			

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>In-Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u> .	30% <u>coinsurance</u> plus charges above <u>allowed amount</u> .	Limited to 90 days/calendar year. <u>Preauthorization</u> required or coverage may be denied.
	<u>Rehabilitation services</u>	10% <u>coinsurance</u> .	30% <u>coinsurance</u> plus charges above <u>allowed amount</u> .	Physical, Speech and Occupational Therapies are limited to a combined 60 visits/calendar year. <u>Preauthorization</u> required.
	<u>Habilitation services</u>	10% <u>coinsurance</u> .	30% <u>coinsurance</u> plus charges above <u>allowed amount</u> .	<u>Preauthorization</u> required after first visit or coverage may be denied. Limited to individuals under the age of 19.
	<u>Skilled nursing care</u>	10% <u>coinsurance</u> .	30% <u>coinsurance</u> plus charges above <u>allowed amount</u> .	<u>Preauthorization</u> required or coverage may be denied.
	<u>Durable medical equipment</u>	10% <u>coinsurance</u> .	30% <u>coinsurance</u> plus charges above <u>allowed amount</u> .	None.
	<u>Hospice services</u>	10% <u>coinsurance</u> .	30% <u>coinsurance</u> plus charges above <u>allowed amount</u> .	Respite care limited to 14 days/Hospice Eligibility Period. Bereavement counseling limited to 6 months or 15 visits. <u>Preauthorization</u> required or coverage may be denied.
If your child needs dental or eye care	Children's eye exam	\$5 <u>copay</u> /exam.	You pay 100% and apply for reimbursement up to \$38.	Separately administered by National Vision Administrators. Limit: 1 exam/year.
	Children's glasses	\$15 <u>copay</u> /pair lenses; no charge for frames up to \$75 allowance.	You pay 100% and apply for reimbursement up to \$41.50/pair lenses and \$29.50/pair frames.	Separately administered by National Vision Administrators. Limit: 1 pair glasses/year.
	Children's dental check-up	PPO: no charge. HMO: \$5 <u>copay</u> /exam.	PPO: no charge. HMO: not covered.	Separately administered by United Concordia. PPO: limit 2 exams/year.

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.)

- Cosmetic surgery (Except for services related to mastectomy, cleft lip, or cleft palate)
- Long-term care
- Routine foot care (Unless medically necessary)
- Weight loss programs (Except as required by ACA)

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Abortion.
- Acupuncture.
- Bariatric surgery.
- Chiropractic care (Limit: 12 visits/calendar year).
- Dental care (Adult) (Separately administered by United Concordia; limit: 2 exams/year)
- Hearing aids (Limit: 1 hearing aid per ear every 3 years)
- Infertility treatment (Preauthorization required)
- Non-emergency care when travelling outside the U.S. (See www.carefirst.com)
- Private-duty nursing (Preauthorization required)
- Routine eye care (Adult) (Separately administered by National Vision Administrators; limit 1 pair glasses or contacts/12 months)

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: Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, <http://www.cciio.cms.gov>, or call 1-877-267-2323 x61565. 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 plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, call 1-800-535-2292.

Does this plan provide Minimum Essential Coverage? **Yes**

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

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 1-800-535-2292.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-535-2292.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-535-2292.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-535-2292.

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

About these Coverage Examples:



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

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

- The plan's overall deductible \$250
- Specialist copayment \$40
- Hospital (facility) coinsurance 10%
- Other coinsurance 10%

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	\$12,700
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In this example, Peg would pay:

<u>Cost Sharing</u>	
<u>Deductibles*</u>	\$260
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$750
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Peg would pay is	\$1,030

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

- The plan's overall deductible \$250
- Specialist copayment \$40
- Hospital (facility) coinsurance 10%
- Other coinsurance 10%

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	\$5,600
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In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles*</u>	\$300
<u>Copayments</u>	\$810
<u>Coinsurance</u>	\$40
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$1,150

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

- The plan's overall deductible \$250
- Specialist copayment \$40
- Hospital (facility) coinsurance 10%
- Other coinsurance 10%

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	\$2,800
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In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles*</u>	\$260
<u>Copayments</u>	\$160
<u>Coinsurance</u>	\$220
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$640

*NOTE: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

The plan would be responsible for the other costs of these EXAMPLE covered services.