

Coverage for: Individual | Plan Type: POS

 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 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.carefirst.com/sbcg or call 1-855-258-6518 to request a copy. For more information about your coverage, or to get a copy of the complete terms of coverage, please visit www.carefirst.com.

| Important Questions | Answers | Why This Matters: |
|-----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the overall deductible? | In-Network: \$250 individual/\$500 family; Out-of-Network: \$500 individual/\$1,000 family | Generally, you must pay all the costs from providers up to the deductible amount before this plan begins to pay. If you have other family member(s) on the plan , each family member may need to meet their own individual deductible , OR all family members may combine to meet the overall family deductible before the plan begins to pay, depending upon plan coverage. Please refer to your contract for further details. |
| Are there services covered before you meet your deductible? | Yes, all In-Network preventive care services, as well as the following (non-hospital facilities only, when applicable): Primary care, Specialist, Retail health, Outpatient surgery, Emergency room, Emergency medical transportation, Urgent care, Inpatient services, Mental health services, Childbirth/delivery, Home health care, Rehabilitation services and Hospice services | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other deductibles for specific services? | Yes. Prescription Drug: \$100 individual/\$200 family. | You must pay all the costs for these services up to the specific deductible amount before this plan begins to pay for these services. |

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|---------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the <u>out-of-pocket limit</u> for this <u>plan</u> ? | Medical: In-Network: \$3,000 individual/\$6,000 family; Out-of-Network: \$5,000 individual/\$10,000 family. Prescription Drug: \$3,500 individual/\$7,000 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 member(s) on the <u>plan</u> , each family member may need to meet their own <u>out-of-pocket limits</u> , OR all family members may combine to meet the overall family <u>out-of-pocket limit</u> , depending upon <u>plan</u> coverage. Please refer to your contract for further details. |
| What is not included in the <u>out-of-pocket limit</u> ? | Premiums, balance-billing charges, health care this plan doesn't cover, copayments for certain services, and penalties for failure to obtain pre-authorization 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 855-258-6518 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 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> . |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations , Exceptions , & Other Important Information |
|---------------------------------------------------------------|--------------------------------------------------|---------------------------------------------------------------------------|-----------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you visit a health care <u>provider's</u> office or clinic | Primary care visit to treat an injury or illness | Provider: \$30 copay per visit Hospital Facility: \$40 copay per visit | Provider & Hospital Facility: Deductible, then 30% of Allowed Benefit | If a service is rendered at a Hospital Facility, the additional Facility charge may apply |
| | <u>Specialist</u> visit | Provider & Hospital Facility: \$40 copay per visit | Provider & Hospital Facility: Deductible, then 30% of Allowed Benefit | If a service is rendered at a Hospital Facility, the additional Facility charge may apply |
| | Retail health clinic | \$30 copay per visit | Deductible, then | None |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations , Exceptions , & Other Important Information |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you have a test | <u>Preventive care/screening/immunization</u> | | 30% of Allowed Benefit | |
| | <u>Diagnostic test</u> (x-ray, blood work) | No Charge | Deductible, then 30% of Allowed Benefit | Some services may have limitations or exclusions based on your contract |
| If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.carefirst.com/rxgroup | Lab Tests: Non-Hospital & Hospital: Deductible, then 10% of Allowed Benefit | Lab Tests: Non-Hospital & Hospital: Deductible, then 30% of Allowed Benefit | | |
| | <u>Imaging</u> (CT/PET scans, MRIs) | X-Ray: Non-Hospital & Hospital: Deductible, then 10% of Allowed Benefit | X-Ray: Non-Hospital & Hospital: Deductible, then 30% of Allowed Benefit | In-Network Lab Test benefits apply only to tests performed at LabCorp. |
| | Non-Hospital & Hospital: Deductible, then 10% of Allowed Benefit | Non-Hospital & Hospital: Deductible, then 30% of Allowed Benefit | | None |
| | Generic drugs | Deductible, then \$20 copay | Paid As In-Network | For all prescription drugs: Prior authorization may be required for certain drugs; No Charge for preventive drugs or contraceptives; Copay applies to up to 34-day supply; Up to 90-day supply of maintenance drugs is 2 copays; |
| | Preferred brand drugs | Deductible, then \$55 copay | Paid As In-Network | Specialty Drugs: |
| | Non-preferred brand drugs | Deductible, then \$80 copay | Paid As In-Network | Participating Providers: covered when purchased through the Exclusive Specialty Pharmacy Network |
| | Preferred <u>Specialty drugs</u> | Deductible, then \$100 copay | Not Covered | |
| | Non-preferred <u>Specialty drugs</u> | Deductible, then \$100 copay | Not Covered | |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations , Exceptions , & Other Important Information |
|---------------------------------------------------------------------------|--------------------------------------------------|--------------------------------------------------------------------------|------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| | | | | Non-Participating Providers: Not Covered |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | Non-Hospital & Hospital: \$100 copay per visit | Non-Hospital & Hospital: Deductible, then 30% of Allowed Benefit | None |
| | Physician/surgeon fees | Non-Hospital & Hospital: No Charge | Non-Hospital & Hospital: Deductible, then 30% of Allowed Benefit | None |
| If you need immediate medical attention | Emergency room care | \$150 copay per visit | Paid As In-Network | Limited to Emergency Services or unexpected, urgently required services; Additional professional charges may apply; Copay waived if admitted |
| | Emergency medical transportation | 10% of Allowed Benefit | 10% of Allowed Benefit | None |
| | Urgent care | \$40 copay per visit | Deductible, then 30% of Allowed Benefit | Limited to unexpected, urgently required services |
| If you have a hospital stay | Facility fee (e.g., hospital room) | \$150 copay per admission | Deductible, then 30% of Allowed Benefit | Prior authorization is required |
| | Physician/surgeon fees | No Charge | Deductible, then 30% of Allowed Benefit | None |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Office Visit: \$30 copay per visit Hospital Facility: No Charge | Office Visit & Hospital Facility: Deductible, then 30% of Allowed Benefit | For treatment at an Outpatient Hospital Facility, additional charges may apply |
| | Inpatient services | \$150 copay per admission | Deductible, then 30% of Allowed Benefit | Prior authorization is required; Additional professional charges may apply |
| If you are pregnant | Office visits | No Charge | Deductible, then 30% of Allowed Benefit | For routine pre/postnatal office visits only. For non-routine obstetrical care |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations , Exceptions , & Other Important Information |
|----------------------------------------------------------------|-------------------------------------------|---------------------------------------------------------------------------------|--------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| | | | | or complications of pregnancy, cost sharing may apply. |
| | Childbirth/delivery professional services | No Charge | Deductible, then 30% of Allowed Benefit | None |
| | Childbirth/delivery facility services | \$150 copay per admission | Deductible, then 30% of Allowed Benefit | Additional professional charges may apply |
| If you need help recovering or have other special health needs | Home health care | 10% of Allowed Benefit | 30% of Allowed Benefit | Prior authorization is required Benefits are limited to 90 days per benefit period |
| | Rehabilitation services | Provider: \$30 copay per visit Hospital Facility: \$40 copay per visit | Provider & Hospital Facility: Deductible, then 30% of Allowed Benefit | If a service is rendered at a Hospital Facility, the additional Facility charge may apply Benefits for Speech, Physical and Occupational Therapies are limited to 60 visits per benefit period |
| | Habilitation services | Provider: \$30 copay per visit Hospital Facility: \$40 copay per visit | Provider & Hospital Facility: Deductible, then 30% of Allowed Benefit | Prior authorization is required after the first visit Benefits are limited to Members under the age of 19 If a service is rendered at a Hospital Facility, the additional Facility charge may apply |
| | Skilled nursing care | Deductible, then 10% of Allowed Benefit | Deductible, then 30% of Allowed Benefit | Prior authorization is required |
| | Durable medical equipment | Deductible, then 10% of Allowed Benefit | Deductible, then 30% of Allowed Benefit | None |
| | Hospice services | Inpatient and Outpatient Facility: | Inpatient and Outpatient Facility: 30% of Allowed Benefit | Prior authorization is required |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations , Exceptions , & Other Important Information |
|----------------------------------------|----------------------------|----------------------------------------------|----------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| | | 10% of Allowed Benefit | | Hospice Maximum, Bereavement and Family counseling: Approved plan of treatment is required Respite Care: Benefits are limited to 14 days |
| If your child needs dental or eye care | Children's eye exam | Not Covered | Not Covered | None |
| | Children's glasses | Not Covered | Not Covered | None |
| | Children's dental check-up | Not Covered | Not Covered | None |

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
- Dental care (Adult)
- Long-term care
- Routine eye care
- Routine foot care
- Weight loss programs

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
- Coverage provided outside the US. See www.carefirst.com
- Hearing aids
- Infertility treatment
- Non-emergency care when travelling outside the US
- Private-duty nursing

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 Labor Employee Benefits Security Administration, <http://www.dol.gov/ebsa/healthreform>, or call 1-866-444-EBSA (3272); or 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 to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Department of Labor Employee Benefits Security Administration, <http://www.dol.gov/ebsa/healthreform>, or call 1-866-444-EBSA (3272); or 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.

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 1-855-258-6518.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-258-6518.

Chinese (): 1-855-258-6518.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-855-258-6518.

—————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 tool](#) to estimate the 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) Copayment \$150
- 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 |
|--------------------|----------|

In this example, Peg would pay:

| Cost Sharing | |
|----------------------|-------|
| Deductibles | \$250 |
| Copayments | \$300 |
| Coinurance | \$125 |
| What isn't covered | |
| Limits or exclusions | \$10 |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

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) Copayment \$150
- 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 |
|--------------------|---------|

In this example, Joe would pay:

| Cost Sharing | |
|-----------------------------------|----------------|
| Deductibles | \$250 |
| Copayments | \$1,035 |
| Coinurance | \$76 |
| What isn't covered | |
| Limits or exclusions | \$0 |
| The total Joe would pay is | \$1,361 |

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

| | |
|-----------------------------------------------------------------|-------|
| ■ The plan's overall deductible | \$250 |
| ■ Specialist Copayment | \$40 |
| ■ Hospital (facility) Copayment | \$150 |
| ■ 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 |
|---------------------------|----------------|

In this example, Mia would pay :

| Cost Sharing | |
|-----------------------------------|--------------|
| Deductibles | \$250 |
| Copayments | \$400 |
| Coinurance | \$105 |
| What isn't covered | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$755 |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.