



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.carefirst.com](http://www.carefirst.com) or by calling 1-888-417-8385.

Important Questions	Answers	Why this Matters:
What is the overall <b>deductible</b> ?	For Preferred Providers: \$0 For Non-Participating Providers: \$250 Individual/\$500 Family	You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</b> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <b>deductible</b> .
Are there other <b>deductibles</b> for specific services?	No	You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <b>out-of-pocket limit</b> on my expenses?	For Preferred Providers: \$1,000 Individual/\$2,000 Family For Non-Participating Providers: \$2,000 Individual/\$4,000 Family	The <b>out-of-pocket limit</b> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
What is not included in the <b>out-of-pocket limit</b> ?	Premiums, balance-billed charges (unless balanced billing is prohibited), and health care this plan doesn't cover	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> . For a definition of balance billing, see the third bullet at the top of page 2.
Is there an overall annual limit on what the plan pays?	No	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
Does this plan use a <b>network of providers</b> ?	Yes. Please visit <a href="http://www.CareFirst.com">www.CareFirst.com</a> or call 1-855-258-6518 for a listing of preferred providers.	If you use an in-network doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
Do I need a referral to see a <b>specialist</b> ?	No	You can see the <b>specialist</b> you choose without permission from this plan.
Are there services this plan doesn't cover?	Yes	Some of the services this plan doesn't cover are listed on page 4. See your policy or plan document for additional information about <b>excluded services</b> .

**Questions:** 1-888-417-8385. [www.carefirst.com](http://www.carefirst.com). If you aren't clear about any of the bolded terms used in this form, see the Glossary at [www.carefirst.com/sbcg](http://www.carefirst.com/sbcg).



- **Co-payments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Co-insurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **co-insurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **co-payments** and **co-insurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		Participating Provider	Non-Participating Provider	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$15 copay	20% coinsurance subject to deductible	—————none—————
	Specialist visit	\$30 copay	20% coinsurance subject to deductible	—————none—————
	Other practitioner office visit	No deductible, copay and coinsurance for Chiropractic and Acupuncture Services	20% coinsurance subject to deductible for Chiropractic and Acupuncture Services	Acupuncture is covered by a physician, when used as an anesthetic
	Preventive care/screening/immunization	\$15 copay/PCP \$30 copay/Specialist	20% coinsurance for Well Child Exam 20% coinsurance subject to deductible for Adult Physical Exam	—————none—————
If you have a test	Diagnostic test (x-ray, blood work)	No deductible, copay and coinsurance	20% coinsurance subject to deductible	—————none—————
	Imaging (CT/PET scans, MRIs)	No deductible, copay and coinsurance	20% coinsurance subject to deductible	—————none—————

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		Participating Provider	Non-Participating Provider	
<p><b>If you need drugs to treat your illness or condition</b></p> <p>More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.carefirst.com">www.carefirst.com</a></p> <p><b>Important:</b> Diabetic Supplies will be covered under your medical benefits</p>	Generic drugs	Not Covered	Not Covered	No Coverage for prescription drugs with Carefirst except for Diabetic Supplies
	Preferred brand drugs	Not Covered	Not Covered	No Coverage for prescription drugs with Carefirst except for Diabetic Supplies
	Non-preferred brand drugs	Not Covered	Not Covered	No Coverage for prescription drugs with Carefirst except for Diabetic Supplies
	Specialty drugs	Not Covered	Not Covered	No Coverage for prescription drugs with Carefirst except for Diabetic Supplies
<p><b>If you have outpatient surgery</b></p>	Facility fee (e.g., ambulatory surgery center)	No deductible, copay and coinsurance	20% coinsurance subject to deductible	<del>_____none_____</del>
	Physician/surgeon fees	No deductible, copay and coinsurance	20% coinsurance subject to deductible	<del>_____none_____</del>
<p><b>If you need immediate medical attention</b></p>	Emergency room services	\$50 copay	\$50 copay	Copay waived if admitted
	Emergency medical transportation	No deductible, copay and coinsurance	No deductible, copay and coinsurance	<del>_____none_____</del>
	Urgent care	\$30 copay	20% coinsurance subject to deductible	<del>_____none_____</del>
<p><b>If you have a hospital stay</b></p>	Facility fee (e.g., hospital room)	\$150 per admission copay	20% coinsurance subject to deductible	Preauthorization required
	Physician/surgeon fee	No deductible, copay and coinsurance	20% coinsurance subject to deductible	<del>_____none_____</del>

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		Participating Provider	Non-Participating Provider	
<b>If you have mental health, behavioral health, or substance abuse needs</b> you must use a Magellan Behavioral Health Network Provider (1-800-245-7013 or <a href="http://www.magellanassist.com">www.magellanassist.com</a> ) to receive in-network benefits.	Mental/Behavioral health outpatient services	\$15 copay	20% coinsurance subject to deductible	————— <del>none</del> —————
	Mental/Behavioral health inpatient services	\$150 per admission copay	20% coinsurance subject to deductible	Preauthorization required
	Substance use disorder outpatient services	\$15 copay	20% coinsurance subject to deductible	————— <del>none</del> —————
	Substance use disorder inpatient services	\$150 per admission copay	20% coinsurance subject to deductible	Preauthorization required
<b>If you are pregnant</b>	Prenatal and postnatal care	No deductible, copay and coinsurance	20% coinsurance subject to deductible	————— <del>none</del> —————
	Delivery and inpatient services	\$150 per admission copay	20% coinsurance subject to deductible	————— <del>none</del> —————
<b>If you need help recovering or have other special health needs</b>	Home health care	No deductible, copay and coinsurance	20% coinsurance subject to deductible	40 days per calendar year
	Rehabilitation services	No deductible, copay and coinsurance	20% coinsurance subject to deductible	Rehabilitation Services include Physical, Occupational and Speech Therapies
	Habilitation services	No deductible, copay and coinsurance	20% coinsurance subject to deductible	Preauthorization required after the first visit
	Skilled nursing care	No deductible, copay and coinsurance	20% coinsurance subject to deductible	60 days per calendar year
	Durable medical equipment	\$15 copay/PCP \$30 copay/Specialist	20% coinsurance subject to deductible	————— <del>none</del> —————
	Hospice service	No deductible, copay and coinsurance	20% coinsurance subject to deductible	————— <del>none</del> —————
<b>If you need dental or eye care</b>	Eye exam	Not Covered	Not Covered	Covered only if medically necessary

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		Participating Provider	Non-Participating Provider	
	Glasses	Not Covered	Not Covered	Covered only if medically necessary
	Dental check up	Not Covered	Not Covered	Covered only if medically necessary

### Excluded Services & Other Covered Services:

#### Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture (if prescribed for rehabilitation purposes)
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids (Adult)
- Long-term care
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

#### Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Bariatric surgery
- Chiropractic care
- Infertility treatment
- Most coverage provided outside the United States. See: [www.carefirst.com](http://www.carefirst.com)
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Termination of pregnancy, except in limited circumstances

## Your Rights to Continue Coverage:

### \*\* Group health coverage–

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-888-417-8385. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: [www.carefirst.com](http://www.carefirst.com) or 1-888-417-8385. You may also contact state consumer Assistance Program

- Maryland -1-800-492-6116 or <http://www.mdinsurance.state.md.us>
- DC – 1-877-685-6391 or [www.disb.dc.gov](http://www.disb.dc.gov)
- Virginia – 1-877-310-6560 or [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi)

## Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

## Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

## 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 (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-258-6518

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

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

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## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



### This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Note: These coverage examples calculations are based on Individual Coverage Tier numbers for this plan.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$7,200
- Patient pays \$340

#### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$0
Co-pays	\$190
Co-insurance	\$0
Limits or exclusions	\$150
<b>Total</b>	<b>\$340</b>

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,440
- Patient pays \$960

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$0
Copays	\$880
Coinsurance	\$0
Limits or exclusions	\$80
<b>Total</b>	<b>\$960</b>



## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care

you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **co-insurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

**Questions:** 1-888-417-8385 [www.carefirst.com](http://www.carefirst.com). If you aren't clear about any of the bolded terms used in this form, see the Glossary at [www.carefirst.com/sbcg](http://www.carefirst.com/sbcg). CareFirst's role is limited to the provision of administrative services only and that CareFirst assumes no financial responsibility for claims arising from these described benefits