



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 or by calling 1-855-258-6518.

| Important Questions | Answers | Why this Matters: |
|---|---|---|
| What is the overall <u>deductible</u> ? | For participating providers: \$1,000 person/ \$2000 family For non-participating provider: \$2,000 person / \$4,000 family | You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> 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 <u>deductible</u> . |
| Are there other <u>deductibles</u> for specific services? | Yes. For pediatric dental coverage: \$25 participating provider/ \$50 non-participating provider There are no other specific <u>deductibles</u> . | You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services. |
| Is there an <u>out-of-pocket limit</u> on my expenses? | For participating providers: \$3,500 person/ \$7,000 family For non-participating provider: \$7,000 person / \$14,000 family | The <u>out-of-pocket limit</u> 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 <u>out-of-pocket limit</u> ? | Premiums, balance-billed charges, and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| 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 <u>network of providers</u> ? | Yes. For a list of <u>preferred providers</u> , see www.carefirst.com or call 1-855-258-6518. | If you use an in-network doctor or other health care <u>provider</u> , 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 <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> . |
| Do I need a referral to see a <u>specialist</u> ? | No | You can see the <u>specialist</u> 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 6. See your policy or plan document for additional information about <u>excluded services</u> . |

Questions: If you are a member please call the number on your ID card or visit www.carefirst.com. Otherwise, please call 1-855-258-6518. If you aren't clear about any of the underlined terms used in this form, see the Glossary at www.carefirst.com/sbcg.



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** 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 **coinsurance** 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**, **copayments** and **coinsurance** 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 | \$20 copay | Deductible, then 40% of Allowed Benefit | None |
| | Specialist visit | \$20 copay | Deductible, then 40% of Allowed Benefit | None |
| | Other practitioner office visit | Deductible, then 20% of Allowed Benefit for Spinal Manipulation services | Deductible, then 40% of Allowed Benefit for Spinal Manipulation services | None |
| | Preventive care/screening/immunization | No Charge | No Charge | None |
| If you have a test | Diagnostic test (x-ray, blood work) | Deductible, then 20% of Allowed Benefit | Deductible, then 40% of Allowed Benefit | None |
| | Imaging (CT/PET scans, MRIs) | Deductible, then 20% of Allowed Benefit | Deductible, then 40% of Allowed Benefit | None |

| Common Medical Event | Services You May Need | Your cost if you use a | | Limitations & Exceptions |
|---|--|--|--|---|
| | | Participating Provider | Non-Participating Provider | |
| If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.carefirst.com | Generic drugs | Preferred Preventative Drugs: No charge Generic Drugs: \$10 copay (34-day supply) \$20 copay (90-day supply) | Preferred Preventative Drugs: No charge Generic Drugs: \$10 copay (34-day supply) \$20 copay (90-day supply) | None. |
| | Preferred brand drugs | \$45 copay (34- day supply) \$90 copay (90- day supply) | \$45 copay (34- day supply) \$90 copay (90- day supply) | None. |
| | Non-preferred brand drugs | \$65 copay (34- day supply) \$130 copay (90- day supply) | \$65 copay (34- day supply) \$130 copay (90- day supply) | None. |
| | Specialty drugs | 50% of Allowed Benefit | 50% of Allowed Benefit | None |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | Deductible, then 20% of Allowed Benefit | Deductible, then 40% of Allowed Benefit | None |
| | Physician/surgeon fees | Deductible, then 20% of Allowed Benefit | Deductible, then 40% of Allowed Benefit | None |
| If you need immediate medical attention | Emergency room services | Deductible, then 20% of Allowed Benefit | In-network Deductible, then 20% of Allowed Benefit | None |
| | Emergency medical transportation | Deductible, then 20% of Allowed Benefit | In-network Deductible, then 20% of Allowed Benefit | Prior authorization required for air ambulance services |
| | Urgent care | \$20 copay | \$20 copay | None |
| If you have a hospital stay | Facility fee (e.g., hospital room) | Deductible, then 20% of Allowed Benefit | Deductible, then 40% of Allowed Benefit | Prior authorization required Some services may have limitations or exclusions based on your contract |
| | Physician/surgeon fee | Deductible, then 20% of Allowed Benefit | Deductible, then 40% of Allowed Benefit | None |

| Common Medical Event | Services You May Need | Your cost if you use a | | Limitations & Exceptions |
|---|--|---|---|---|
| | | Participating Provider | Non-Participating Provider | |
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral health outpatient services | Office Visits: \$20 Copay Outpatient Facility: Deductible, then 20% of Allowed Benefit | Deductible, then 40% of Allowed Benefit | None |
| | Mental/Behavioral health inpatient services | Deductible, then 20% of Allowed Benefit | Deductible, then 40% of Allowed Benefit | Prior authorization required |
| | Substance use disorder outpatient services | Office Visits: \$20 Copay Outpatient Facility: Deductible, then 20% of Allowed Benefit | Deductible, then 40% of Allowed Benefit | None |
| | Substance use disorder inpatient services | Deductible, then 20% of Allowed Benefit | Deductible, then 40% of Allowed Benefit | Prior authorization required |
| If you are pregnant | Prenatal and postnatal care | No Charge | No Charge | Some services may have limitations or exclusions based on your contract |
| | Delivery and all inpatient services | Deductible, then 20% of Allowed Benefit | Deductible, then 40% of Allowed Benefit | None |

| Common Medical Event | Services You May Need | Your cost if you use a | | Limitations & Exceptions |
|---|---------------------------|---|---|---|
| | | Participating Provider | Non-Participating Provider | |
| If you need help recovering or have other special health needs | Home health care | Deductible, then 20% of Allowed Benefit | Deductible, then 40% of Allowed Benefit | Limited to 90 visits per episode of care Prior authorization required |
| | Rehabilitation services | Deductible, then 20% of Allowed Benefit | Deductible, then 40% of Allowed Benefit | None |
| | Habilitation services | Deductible, then 20% of Allowed Benefit | Deductible, then 40% of Allowed Benefit | Prior authorization required Some services may have limitations or exclusions based on your contract |
| | Skilled nursing care | Deductible, then 20% of Allowed Benefit | Deductible, then 40% of Allowed Benefit | Limited to 60 days per benefit period Prior authorization required |
| | Durable medical equipment | Deductible, then 20% of Allowed Benefit | Deductible, then 40% of Allowed Benefit | None |
| | Hospice service | Deductible, then 20% of Allowed Benefit | Deductible, then 40% of Allowed Benefit | Prior authorization required Services limited to a maximum 180 day hospice eligibility period |
| If your child needs dental or eye care | Eye exam | No Charge | Expenses in excess of the Allowed Benefit of \$40 | Pediatric Vision: Under age 19; Limited to 1 visit per benefit period |
| | Glasses | No Charge | Expenses in excess of the Allowed Benefit | Pediatric vision: Under age 19 Limited to 1 pair per benefit period |

| Common Medical Event | Services You May Need | Your cost if you use a | | Limitations & Exceptions |
|----------------------|-----------------------|------------------------|----------------------------|-----------------------------------|
| | | Participating Provider | Non-Participating Provider | |
| | Dental check-up | No Charge | 20% of the Allowed Benefit | Pediatric Dental: Under age 19 |

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
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Hearing aids
- Infertility treatment
- Long-term care
- Private-duty nursing
- 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.)

- Chiropractic care
- Most coverage provided outside the United States.
- Non-emergency care when traveling outside the U.S.

Your Rights to Continue Coverage:

**** Individual health insurance—**

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-855-258-6518. You may also contact your state insurance department at

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

OR

**** 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 1-855-258-6518. 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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or 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 or 1-855-258-6518. 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
- Virginia – 1-877-310-6560 or www.scc.virginia.gov/boi

For group health coverage subject to ERISA you may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

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

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

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: \$5,540
- Patient pays: \$2,000

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 |
| Total | \$7,540 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$1,000 |
| Copays | \$20 |
| Coinsurance | \$830 |
| Limits or exclusions | \$150 |
| Total | \$2,000 |

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

- Amount owed to providers: \$5,400
- Plan pays: \$3,600
- Patient pays: \$1,800

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 |
| Total | \$5,400 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$1,000 |
| Copays | \$360 |
| Coinsurance | \$360 |
| Limits or exclusions | \$80 |
| Total | \$1,800 |

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: www.carefirst.com

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, copayments, and coinsurance 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 copayments, deductibles, and coinsurance. 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.

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