



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](http://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](http://www.carefirst.com).

| Important Questions  | Answers  | Why This Matters:  |
|--|--|--|
| <p><b>What is the overall <a href="#">deductible</a>?</b></p>                                | <p>In-Network: \$500 individual/\$1,500 family</p>   | <p>Generally, you must pay all the costs from <a href="#">providers</a> up to the <a href="#">deductible</a> amount before this <a href="#">plan</a> begins to pay. If you have other family member(s) on the <a href="#">plan</a>, each family member may need to meet their own individual <a href="#">deductible</a>, OR all family members may combine to meet the overall family <a href="#">deductible</a> before the <a href="#">plan</a> begins to pay, depending upon plan coverage. Please refer to your contract for further details.</p>   |
| <p><b>Are there services covered before you meet your <a href="#">deductible</a>?</b></p>    | <p>Yes, all In-Network preventive care services, as well as the following (non-hospital facilities only, when applicable): Emergency room care, Urgent care, Home health care and Hospice.</p> | <p>This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a>. See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>   |
| <p><b>Are there other <a href="#">deductibles</a> for specific services?</b></p>             | <p>There are no other specific deductibles.</p>  | <p>You don't have to meet <a href="#">deductibles</a> for specific services.</p>   |
| <p><b>What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a>?</b></p> | <p>Medical: In-Network: \$2,000 individual/\$6,000 family</p>  | <p>The <a href="#">out-of-pocket limit</a> is the most you could pay in a <a href="#">plan</a> year for covered services. If you have other family member(s) on the <a href="#">plan</a>, each family member may need to meet their own <a href="#">out-of-pocket limits</a>, OR all family members may combine to meet the overall family <a href="#">out-of-pocket limit</a>, depending upon <a href="#">plan</a> coverage. Please refer to your contract for further details.</p>   |
| <p><b>What is not included in the <a href="#">out-of-pocket limit</a>?</b></p>               | <p>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.</p>            | <p>Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a>.</p>  |
| <p><b>Will you pay less if you use a <a href="#">network provider</a>?</b></p>               | <p>Yes. See <a href="http://www.carefirst.com">www.carefirst.com</a> or call 855-258-6518 for a list of Network providers.</p>   | <p>This <a href="#">plan</a> uses a <a href="#">provider network</a>. You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a>. You will pay the most if you use an <a href="#">out-of-network provider</a>, and you might receive a bill from a <a href="#">provider</a> for the difference between the provider's charge and what your <a href="#">plan</a> pays (<a href="#">balance billing</a>). Be aware your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.</p> |

|  |    |  |
|--|----|--|
| Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ? | No | You can see the <a href="#">specialist</a> you choose without a <a href="#">referral</a> . |
|--|----|--|

| Common Medical Event  | Services You May Need                                  | What You Will Pay   |  | Limitations, Exceptions, & Other Important Information                                    |
|---|--|---|--|---|
|   |  | Network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most) |   |
| <b>If you visit a health care <a href="#">provider's</a> office or clinic</b> | Primary care visit to treat an injury or illness       | Provider & Hospital Facility: Deductible, then 20% of Allowed Benefit   | Paid As In-Network                                 | If a service is rendered at a Hospital Facility, the additional Facility charge may apply |
|   | <a href="#">Specialist</a> visit                       | Provider & Hospital Facility: Deductible, then 20% of Allowed Benefit   | Paid As In-Network                                 | If a service is rendered at a Hospital Facility, the additional Facility charge may apply |
|   | Retail health clinic                                   | Deductible, then 20% of Allowed Benefit   | Paid As In-Network                                 | None  |
|   | <a href="#">Preventive care/screening/immunization</a> | No Charge   | Paid As In-Network                                 | Some services may have limitations or exclusions based on your contract                   |
| <b>If you have a test</b>   | <a href="#">Diagnostic test</a> (x-ray, blood work)    | Lab Test: Non-Hospital & Hospital: Deductible, then 20% of Allowed Benefit<br>X-Ray: Non-Hospital & Hospital: Deductible, then 20% of Allowed Benefit | Paid As In-Network                                 | None  |
|   | Imaging (CT/PET scans, MRIs)                           | Non-Hospital & Hospital: Deductible, then 20% of Allowed Benefit  | Paid As In-Network                                 | None  |

| Common Medical Event  | Services You May Need                            | What You Will Pay   |  | Limitations, Exceptions, & Other Important Information  |
|---|--|---|--|---|
|   |  | Network Provider<br>(You will pay the least)  | Out-of-Network Provider<br>(You will pay the most) |   |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.express-scripts.com">www.express-scripts.com</a> | Generic drugs                                    | Retail: \$10 copay<br>Mail Order: \$25 copay/prescription   |  | Prescription drug costs accumulate towards a separate out-of-pocket maximum. \$2,000 per person, \$6,000 per family<br>Covers up to a 30-day supply (retail prescription); 31-90 day supply (mail order prescription) |
|   | Preferred brand drugs                            | Retail: If no generic is available, 20% coinsurance (\$30 min/\$45 max)<br>Mail Order: If no generic is available, 20% coinsurance (\$75 min/\$112.50 max)                                      |  |   |
|   | Non-preferred brand drugs                        | Retail: If no generic or preferred brand is available, 25% coinsurance (\$60 min/\$100 max)<br>Mail Order: If no generic or preferred brand is available, 25% coinsurance (\$150 min/\$250 max) |  |   |
| <b>If you have outpatient surgery</b>   | Facility fee (e.g., ambulatory surgery center)   | Non-Hospital & Hospital: Deductible, then 20% of Allowed Benefit  | Paid As In-Network                                 | None  |
|   | Physician/surgeon fees                           | Non-Hospital & Hospital: Deductible, then 20% of Allowed Benefit  | Paid As In-Network                                 | None  |
| <b>If you need immediate medical attention</b>  | <a href="#">Emergency room care</a>              | \$100 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  |
|   | <a href="#">Emergency medical transportation</a> | Deductible, then 20% of Allowed Benefit   | Paid As In-Network                                 | None  |
|   | <a href="#">Urgent care</a>                      | \$50 copay per visit  | Paid As In-Network                                 | Limited to unexpected, urgently required services   |

| Common Medical Event   | Services You May Need                     | What You Will Pay   |  | Limitations, Exceptions, & Other Important Information   |
|--|---|---|--|--|
|  |   | Network Provider<br>(You will pay the least)                              | Out-of-Network Provider<br>(You will pay the most) |  |
| <b>If you have a hospital stay</b>   | Facility fee (e.g., hospital room)        | Deductible, then \$250 per admission copay, then 20% of Allowed Benefit   | Paid As In-Network                                 | Prior authorization is required  |
|  | Physician/surgeon fees                    | Deductible, then 20% of Allowed Benefit                                   | Paid As In-Network                                 | None   |
| <b>If you need mental health, behavioral health, or substance abuse services</b> | Outpatient services                       | Office Visit & Hospital Facility: Deductible, then 20% of Allowed Benefit | Paid As In-Network                                 | For treatment at an Outpatient Hospital Facility, additional charges may apply   |
|  | Inpatient services                        | Deductible, then \$250 per admission copay, then 20% of Allowed Benefit   | Paid As In-Network                                 | Prior authorization is required; Additional professional charges may apply   |
| <b>If you are pregnant</b>   | Office visits                             | No Charge   | Paid As In-Network                                 | For routine pre/postnatal office visits only. For non-routine obstetrical care or complications of pregnancy, cost sharing may apply.                        |
|  | Childbirth/delivery professional services | Deductible, then 20% of Allowed Benefit                                   | Paid As In-Network                                 | None   |
|  | Childbirth/delivery facility services     | Deductible, then \$250 per admission copay, then 20% of Allowed Benefit   | Paid As In-Network                                 | Additional professional charges may apply  |
| <b>If you need help recovering or have other special health needs</b>            | <a href="#">Home health care</a>          | No Charge   | Paid As In-Network                                 | Prior authorization is required<br><br>Benefits are limited to 90 days of unlimited visits per benefit period; 40 home health aide visits per benefit period |
|  | <a href="#">Rehabilitation services</a>   | Provider & Hospital Facility: Deductible, then 20% of Allowed Benefit     | Paid As In-Network                                 | If a service is rendered at a Hospital Facility, the additional Facility charge may apply  |
|  | <a href="#">Habilitation services</a>     | Provider & Hospital Facility: Deductible, then 20% of Allowed Benefit     | Paid As In-Network                                 | Prior authorization is required after the first visit<br>Benefits are limited to Members under the age of 19   |

| Common Medical Event                          | Services You May Need                     | What You Will Pay   |  | Limitations, Exceptions, & Other Important Information   |
|---|---|---|--|--|
|   |   | Network Provider<br>(You will pay the least)                            | Out-of-Network Provider<br>(You will pay the most) |  |
|   |   |   |  | If a service is rendered at a Hospital Facility, the additional Facility charge may apply  |
|   | <a href="#">Skilled nursing care</a>      | Deductible, then \$250 per admission copay, then 20% of Allowed Benefit | Paid As In-Network                                 | Prior authorization is required  |
|   | <a href="#">Durable medical equipment</a> | Deductible, then 20% of Allowed Benefit                                 | Paid As In-Network                                 | None   |
|   | <a href="#">Hospice services</a>          | No Charge   | Paid As In-Network                                 | Prior authorization is required<br>Respite Care:<br>Benefits are limited to 14 days per year<br>Bereavement:<br>Benefits are limited to \$100 maximum<br>Family Counseling:<br>Benefits are limited to \$500 maximum |
| <b>If your child needs dental or eye care</b> | 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)
- Routine foot care
- Long-term care
- Weight loss programs
- Routine eye care

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

- Abortion
- Bariatric surgery
- Chiropractic care
- Acupuncture
- Coverage provided outside the US. See [www.carefirst.com](http://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](http://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**

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**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 (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, kwijigo 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 section.*

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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](#) \$500
- [Specialist](#) [*Cost sharing*] 20%
- Hospital (facility) [*Cost sharing*] 20%
- Other [*Cost sharing*] 20%

**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*)

|                           |                 |
|---------------------------|-----------------|
| <b>Total Example Cost</b> | <b>\$11,171</b> |
|---------------------------|-----------------|

**In this example, Peg would pay:**

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| Deductibles                       | \$500          |
| Copayments                        | \$0            |
| Coinsurance                       | \$1,000        |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$60           |
| <b>The total Peg would pay is</b> | <b>\$1,560</b> |

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

- The [plan's](#) overall [deductible](#) \$500
- [Specialist](#) [*Cost sharing*] 20%
- Hospital (facility) [*Cost sharing*] 20%
- Other [*Cost sharing*] 20%

**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*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$4,113</b> |
|---------------------------|----------------|

**In this example, Joe would pay:**

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| Deductibles                       | \$500          |
| Copayments                        | \$220          |
| Coinsurance                       | \$780          |
| <i>What isn't covered</i>         |                |
| Limits or exclusions              | \$1,783        |
| <b>The total Joe would pay is</b> | <b>\$3,283</b> |

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

- The [plan's](#) overall [deductible](#) \$500
- [Specialist](#) [*Cost sharing*] 20%
- Hospital (facility) [*Cost sharing*] 20%
- Other [*Cost sharing*] 20%

**This EXAMPLE event includes services like:**

Emergency room care (*including medical supplies*)  
 Diagnostic test (*x-ray*)  
 Durable medical equipment (*crutches*)  
 Rehabilitation services (*physical therapy*)

|                           |                |
|---------------------------|----------------|
| <b>Total Example Cost</b> | <b>\$1,047</b> |
|---------------------------|----------------|

**In this example, Mia would pay:**

| <i>Cost Sharing</i>               |              |
|-----------------------------------|--------------|
| Deductibles                       | \$500        |
| Copayments                        | \$0          |
| Coinsurance                       | \$378        |
| <i>What isn't covered</i>         |              |
| Limits or exclusions              | \$0          |
| <b>The total Mia would pay is</b> | <b>\$878</b> |