Plan Name: CareSource Marketplace Gold Zero



Plan Information

Primary Member	[John Doe]
Member ID	[104000000]
Date of Birth	[01/01/1965]
Effective Date	[01/01/2024]
Last Coverage Change Date	[01/01/2023]

[Dependent information can be found at the end of this document.]

Highlights

Annual Deductible*	Individual: \$0 Family: \$0
Coinsurance	0%
Annual Out-of-Pocket Maximum** (includes deductible, coinsurance, and copays)	Individual: \$0 Family: \$0



- * See Section 2: Evidence of Coverage for the Definition of Annual Deductible or Deductible. For individual coverage, you are responsible for paying the first \$0 of Covered Services each Benefit Year before CareSource begins to pay for any covered service where the Annual Deductible applies. For family coverage, you are responsible for paying the first \$0 for Covered Services for your entire family each Benefit Year before CareSource begins to pay for any covered service where the Annual Deductible applies. However, for each individual covered member within your family, the maximum amount each member would pay toward the family Deductible is the individual Deductible amount, in this case \$0 up to the family maximum of \$0. The Annual Deductible applies to Covered Services identified as "after deductible" in the Covered Service table below.
- ** See Section 2: Evidence of Coverage for the Definition of Annual Out-of-Pocket Maximum. For family coverage, each individual covered member within your family is contributing toward the family Annual Out-of-Pocket Maximum. However, for each individual covered member within your family, the maximum amount each member would pay toward the family Annual Out-of-Pocket Maximum is the individual Out-of-Pocket Maximum, which is \$0. Your Evidence of Coverage explains which benefits accrue to your Out-of-Pocket Maximum.

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Preventive Services As defined by federal & state law	No charge	Refer to your Evidence of Coverage
Office Visits Zero Cost Telemedicine Partner	No charge	Refer to your Evidence of Coverage
Primary		
Includes Primary Care Provider, Mental Health/Substance Abuse, and Retail Clinics	No charge	None
Specialist	No charge	None
Urgent Care	No charge	None

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Diagnostic Services	,	
Lab	No charge	None
X-Ray/Radiology	No charge	None
Advanced Imaging (PET, MRI, MRA, CT, SPECT)	No charge	None
Mammograms (Outpatient) Preventive	No charge	Refer to your Evidence of Coverage
Diagnostic	No charge	None
Inpatient Services Facility Fee	No charge	None
Physician/Surgeon Fees	No charge	1 visit per physician per day
Skilled Nursing Facility	No charge	60 Day limit per Benefit Year
Outpatient Services Facility Fee	No charge	None
Physician/Surgeon Fees	No charge	None
Maternity Services Prenatal Visit, Office Visits, and Postpartum Care	No charge	None
Inpatient Services	No charge	None
Outpatient Services	No charge	None
Ambulance Services	No charge	None
Emergency Health Care Services	No charge	If admitted to the hospital directly from the Emergency Department, these services will be covered the same as inpatient services and the applicable copayment and coinsurance will apply.
Habilitative Services Physical Therapy	No charge	40 combined visits per Benefit Year
Occupational Therapy	No charge	40 combined visits per Benefit Year
Speech Therapy	No charge	40 combined visits per Benefit Year
Audiology	No charge	40 combined visits per Benefit Year
Manipulation Therapy	No charge	40 combined visits per Benefit Year

Rehabilitative Services Physical Therapy No charge 40 combined visits per Benefit Year Occupational Therapy No charge 40 combined visits per Benefit Year Speech Therapy No charge 40 combined visits per Benefit Year Pulmonary Rehabilitation Services No charge None Manipulation Therapy No charge 40 combined visits per Benefit Year Manipulation Therapy No charge 40 combined visits per Benefit Year Post-Cochlear Implant Aural Therapy No charge 40 combined visits per Benefit Year Cognitive Rehabilitative Services No charge 40 combined visits per Benefit Year Cother Rehabilitative Services Refer to your Evidence of Coverage Includes Chemotherapy, Dialysis, and Radiation No charge Refer to your Evidence of Coverage Autism Spectrum Disorder Services No charge Combined limit with Habilitative Services Physical Therapy No charge Combined limit with Habilitative Services Coccupational Therapy No charge Combined limit with Habilitative Services Office Visits No charge Includes Applied Behavior Analysis Outpatient Services	Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Cocupational Therapy Speech Therapy Pulmonary Rehabilitation Cardiac Rehabilitation Services Manipulation Therapy Post-Cochlear Implant Aural Therapy Cognitive Rehabilitation Therapy Other Rehabilitative Services Includes Chemotherapy, Dialysis, and Radiation Cacutian Spectrum Disorder Services Prysical Therapy Cocupational Therapy No charge Autism Spectrum Disorder Services Prysical Therapy No charge Autism Spectrum Disorder Services Prysical Therapy No charge Autism Spectrum Disorder Services Prysical Therapy No charge Combined limit with Habilitative Services Prysical Therapy No charge Combined limit with Habilitative Services Prysical Therapy No charge Combined limit with Habilitative Services Prysical Therapy No charge Combined limit with Habilitative Services Prysical Therapy No charge Combined limit with Habilitative Services Includes Applied Behavior Analysis (ABA) Behavioral Health Services Outpatient Services Intensive Outpatient Program (IOP) Services Partial Hospitalization Program (PHP) Services Prysical Therapy No charge Included in all other services limits No charge Included in all other services limits Visit inpatient services Included in all other services limits No charge Included in all other services limits Visit equals 2 hours or less.			
Speech Therapy Pulmonary Rehabilitation Cardiac Rehabilitation Services Manipulation Therapy Post-Cochlear Implant Aural Therapy Post-Cochlear Implant Aural Therapy Rocharge No charge No charge No charge No charge No charge Post-Cochlear Implant Aural Therapy No charge Refer to your Evidence of Coverage Refer to your Evidence of	, , , , , , , , , , , , , , , , , , , ,		•
Pulmonary Rehabilitation Cardiac Rehabilitation Services Manipulation Therapy Post-Cochlear Implant Aural Therapy No charge Post-Cochlear Implant Aural Therapy No charge Post-Cochlear Implant Aural Therapy No charge Cognitive Rehabilitation Therapy No charge Other Rehabilitation Therapy No charge Other Rehabilitative Services Includes Chemotherapy, Dialysis, and Radiation Radiation Autism Spectrum Disorder Services Physical Therapy No charge Combined limit with Habilitative Services Occupational Therapy No charge Combined limit with Habilitative Services Speech Therapy No charge Combined limit with Habilitative Services No charge Combined limit with Habilitative Services Includes Applied Behavior Analysis (ABA) Behavioral Health Services Office Visits Outpatient Services Intensive Outpatient Program (IOP) Services Residential Services Opioid Treatment Program Inpatient Services No charge Opioid Treatment Program Inpatient Services Covered the same as office visits, inpatient services, and outpatient services, and outpatient services. Transplant Services Temporomandibular/Craniomandibular Jaw Disorder Covered the same as office visits, inpatient services, and outpatient services. Temporomandibular/Craniomandibular Jaw Disorder No charge Included in all other services limits No charge Included in all other services limits 120 combined visits per Benefit Year. A visit equals 2 hours or less.			•
Cardiac Rehabilitation Services Manipulation Therapy Post-Cochlear Implant Aural Therapy Cognitive Rehabilitation Therapy Other Rehabilitation Therapy Other Rehabilitation Services Includes Chemotherapy, Dialysis, and Radiation Autism Spectrum Disorder Services Includes Chemotherapy, Dialysis, and Radiation Autism Spectrum Disorder Services Physical Therapy Occupational Therapy No charge Occupational Therapy No charge Occupational Therapy No charge Office Visits Outpatient Services Intensive Outpatient Program (IOP) Services Residential Services Opioid Treatment Program Inpatient Services Opioid Treatment Program Inpatient Services Opioid Treatment Program Inpatient Services Transplant Services Covered the same as office visits, inpatient services, and outpatient services Covered the same as office visits, inpatient services, and outpatient services Covered the same as office visits, inpatient services Temporomandibular/Craniomandibular Jaw Disorder Home Infusion Therapy All Other Services No charge Included in all other services limits 120 combined visits per Benefit Year 40 combined visits per Benefit	•		·
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Post-Cochlear Implant Aural Therapy Cognitive Rehabilitative Services Other Rehabilitative Services Includes Chemotherapy, Dialysis, and Radiation Autism Spectrum Disorder Services Physical Therapy Cocupational Therapy No charge Combined limit with Habilitative Services Physical Therapy No charge Combined limit with Habilitative Services Physical Therapy No charge Combined limit with Habilitative Services Physical Therapy No charge Combined limit with Habilitative Services Combined limit with Habilitative Services Combined limit with Habilitative Services No charge No charge Includes Applied Behavior Analysis (ABA) Behavioral Health Services Office Visits Outpatient Services Intensive Outpatient Program (IOP) Services Residential Services No charge No charge Opioid Treatment Program Inpatient Services No charge No charge No charge Transplant Services Covered the same as office visits, inpatient services, and outpatient services Temporomandibular/Craniomandibular Jaw Disorder and Craniomandibular Jaw Disorder and Craniomandibular Jaw Disorder No charge Included in all other services limits No charge Included in all other services limits All Other Services No charge Included in all other services limits 120 combined visits per Benefit Year. A visit equals 2 hours or less.	Cardiac Rehabilitation Services	No charge	None
Other Rehabilitative Services Includes Chemotherapy, Dialysis, and Radiation Autism Spectrum Disorder Services Physical Therapy Occupational Therapy No charge Speech Therapy Adaptive Behavior Treatment Behavioral Health Services Office Visits Intensive Outpatient Program (IOP) Services Residential Services Opioid Treatment Program Inpatient Services Included Inpatient Services None Included Inpatient Services Imits Included In all other services Imits Included In all other services Imits Visit equals 2 hours or less.	Manipulation Therapy	No charge	40 combined visits per Benefit Year
Other Rehabilitative Services Includes Chemotherapy, Dialysis, and Radiation Autism Spectrum Disorder Services Physical Therapy Occupational Therapy No charge Speech Therapy Adaptive Behavior Treatment No charge Outpatient Services Office Visits Intensive Outpatient Program (IOP) Services Residential Services Opioid Treatment Program Inpatient Services Opioid Treatment Program Inpatient Services Transplant Services Transplant Services Temporomandibular/Craniomandibular Joint Disorder and Craniomandibular Jaw Disorder No charge No charge Includes Applied Behavior Analysis (ABA) Refer to your Evidence of Coverage Combined limit with Habilitative Services Includes Applied Behavior Analysis (ABA) No charge Refer to your Evidence of Coverage visits, inpatient services, and outpatient services, and outpatient services Included in all other services limits All Other Services No charge Included in all other services limits 120 combined visits per Benefit Year. A visit equals 2 hours or less.	Post-Cochlear Implant Aural Therapy	No charge	40 combined visits per Benefit Year
Includes Chemotherapy, Dialysis, and Radiation Autism Spectrum Disorder Services Physical Therapy Occupational Therapy No charge Speech Therapy No charge Adaptive Behavior Treatment Behavioral Health Services Office Visits Outpatient Services Intensive Outpatient Program (IOP) Services Partial Hospitalization Program (PHP) Services Residential Services Opioid Treatment Program Inpatient Services Opioid Treatment Program Inpatient Services Covered the same as office visits, inpatient services, and outpatient services Temporomandibular/Craniomandibular Jaw Disorder Home Health Home Infusion Therapy All Other Services No charge No charge Included in all other services limits Included in all other services limits 120 combined limit with Habilitative Services Includes Applied Behavior Analysis Combined limit with Habilitative Services Includes Applied Behavior Analysis Combined limit with Habilitative Services Includes Applied Behavior Analysis Combined limit with Habilitative Services Includes Applied Behavior Analysis Combined limit with Habilitative Services No charge No charge No charge No charge None Temporomandibular/Craniomandibular Joint Disorder and Craniomandibular No charge Included in all other services limits No charge Included visits per Benefit Year. A visit equals 2 hours or less.	Cognitive Rehabilitation Therapy	No charge	40 combined visits per Benefit Year
Autism Spectrum Disorder Services Physical Therapy Occupational Therapy No charge Speech Therapy No charge Adaptive Behavior Treatment No charge Office Visits Outpatient Services Intensive Outpatient Program (IOP) Services Partial Hospitalization Program (PHP) Services Residential Services Opioid Treatment Program Inpatient Services Opioid Treatment Program Inpatient Services Transplant Services Temporomandibular/Craniomandibular Joint Disorder and Craniomandibular Jaw Disorder No charge No charge Covered the same as office visits, inpatient services, and outpatient services Included in all other services limits No charge Included in all other services limits	Other Rehabilitative Services		
Physical Therapy Occupational Therapy No charge No charge Combined limit with Habilitative Services Combined limit with Habilitative Services Speech Therapy No charge Adaptive Behavior Treatment No charge Combined limit with Habilitative Services Combined limit with Habilitative Services Includes Applied Behavior Analysis (ABA) Behavioral Health Services Office Visits Outpatient Services Intensive Outpatient Program (IOP) Services Partial Hospitalization Program (PHP) Services Partial Hospitalization Program (PHP) Services Opioid Treatment Program Inpatient Services No charge Inpatient Services Transplant Services Covered the same as office visits, inpatient services, and outpatient services, and outpatient services Temporomandibular/Craniomandibular Joint Disorder and Craniomandibular Jaw Disorder Home Health Home Infusion Therapy All Other Services No charge Included in all other services limits	• • • • • • • • • • • • • • • • • • • •	No charge	Refer to your Evidence of Coverage
Occupational Therapy Speech Therapy Adaptive Behavior Treatment No charge No charge No charge No charge Combined limit with Habilitative Services Combined limit with Habilitative Services Includes Applied Behavior Analysis (ABA) Behavioral Health Services Office Visits Outpatient Services Intensive Outpatient Program (IOP) Services Partial Hospitalization Program (PHP) Services Residential Services No charge No charge Inpatient Services No charge Inpatient Services Covered the same as office visits, inpatient services, and outpatient services, and outpatient services Temporomandibular/Craniomandibular Jaw Disorder and Craniomandibular Jaw Disorder Home Health Home Infusion Therapy All Other Services No charge Covered the same as office visits, inpatient services, and outpatient services Included in all other services limits		No observe	Combined limit with List little Continue
Speech Therapy Adaptive Behavior Treatment No charge No charge Combined limit with Habilitative Services Includes Applied Behavior Analysis (ABA) Behavioral Health Services Office Visits Outpatient Services Intensive Outpatient Program (IOP) Services Partial Hospitalization Program (PHP) Services Residential Services Opicid Treatment Program Inpatient Services Inpatient Services Covered the same as office visits, inpatient services, and outpatient services, and outpatient services and outpatient services. Transplant Services Covered the same as office visits, inpatient services, and outpatient services, and outpatient services. Temporomandibular/Craniomandibular Jaw Disorder Temporomandibular/Craniomandibular Jaw Disorder No charge Included in all other services limits All Other Services No charge Included in all other services limits 120 combined visits per Benefit Year. A visit equals 2 hours or less.	•		
Adaptive Behavior Treatment No charge Includes Applied Behavior Analysis (ABA) Behavioral Health Services Office Visits Outpatient Services Intensive Outpatient Program (IOP) Services Partial Hospitalization Program (PHP) Services Residential Services No charge Opioid Treatment Program Inpatient Services Covered the same as office visits, inpatient services, and outpatient services, and outpatient services Transplant Services Covered the same as office visits, inpatient services, and outpatient services, and outpatient services Temporomandibular/Craniomandibular Jaw Disorder Covered the same as office visits, inpatient services, and outpatient services, and outpatient services None Included in all other services limits Included in all other services limits All Other Services No charge Included in all other services limits 120 combined visits per Benefit Year. A visit equals 2 hours or less.			
Behavioral Health Services Office Visits Outpatient Services Intensive Outpatient Program (IOP) Services Partial Hospitalization Program (PHP) Services Residential Services Opioid Treatment Program Inpatient Services Inpatient Services Covered the same as office visits, inpatient services, and outpatient services Temporomandibular/Craniomandibular Jaw Disorder Tombe Health Home Health Home Infusion Therapy All Other Services No charge No charge Refer to your Evidence of Coverage Visits, inpatient services, and outpatient services, and outpatient services Included in all other services limits No charge Included in all other services limits 120 combined visits per Benefit Year. A visit equals 2 hours or less.			
Office Visits Outpatient Services Intensive Outpatient Program (IOP) Services Partial Hospitalization Program (PHP) Services Residential Services Opioid Treatment Program Inpatient Services No charge No charge Inpatient Services Covered the same as office visits, inpatient services, and outpatient services Transplant Disorder and Craniomandibular Jaw Disorder Home Health Home Infusion Therapy All Other Services No charge No charge Refer to your Evidence of Coverage visits, inpatient services, and outpatient services, and outpatient services Included in all other services limits 120 combined visits per Benefit Year. A visit equals 2 hours or less.	Adaptive Behavior Treatment	No charge	
Intensive Outpatient Program (IOP) Services Partial Hospitalization Program (PHP) Services Residential Services Opioid Treatment Program Inpatient Services No charge Inpatient Services Covered the same as office visits, inpatient services, and outpatient services Transplant Services Covered the same as office visits, inpatient services, and outpatient services Temporomandibular/Craniomandibular Jaw Disorder Covered the same as office visits, inpatient services, and outpatient services, and outpatient services Included in all other services limits No charge Included in all other services limits 120 combined visits per Benefit Year. A visit equals 2 hours or less.		No charge	
Services Partial Hospitalization Program (PHP) Services Residential Services No charge Opioid Treatment Program Inpatient Services No charge Inpatient Services Covered the same as office visits, inpatient services, and outpatient services Temporomandibular/Craniomandibular Joint Disorder and Craniomandibular Disorder Covered the same as office visits, inpatient services, and outpatient services Visits, inpatient services, and outpatient services Included in all other services limits All Other Services No charge 120 combined visits per Benefit Year. A visit equals 2 hours or less.	Outpatient Services		
Residential Services Opioid Treatment Program Inpatient Services Covered the same as office visits, inpatient services, and outpatient services Temporomandibular/Craniomandibular Joint Disorder and Craniomandibular Joint Disorder Home Health Home Infusion Therapy All Other Services No charge No charge Covered the same as office visits, inpatient services, and outpatient services, and outpatient services, and outpatient services Included in all other services limits 120 combined visits per Benefit Year. A visit equals 2 hours or less.		No charge	
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Inpatient Services Covered the same as office visits, inpatient services, and outpatient services Temporomandibular/Craniomandibular Joint Disorder and Craniomandibular Jaw Disorder Home Health Home Infusion Therapy All Other Services No charge No charge Refer to your Evidence of Coverage Refer to your Evidence of Coverage None None None Included in all other services limits 120 combined visits per Benefit Year. A visit equals 2 hours or less.	Residential Services	No charge	
Transplant Services Covered the same as office visits, inpatient services, and outpatient services Temporomandibular/Craniomandibular Joint Disorder and Craniomandibular Jaw Disorder Home Health Home Infusion Therapy All Other Services All Other Services Covered the same as office visits, inpatient services, and outpatient services, and outpatient services No charge Included in all other services limits 120 combined visits per Benefit Year. A visit equals 2 hours or less.	Opioid Treatment Program	No charge	
Visits, inpatient services, and outpatient services Temporomandibular/Craniomandibular Joint Disorder and Craniomandibular Jaw Disorder Home Health Home Infusion Therapy All Other Services No charge Visits, inpatient services, and outpatient services, and outpatient services No charge Included in all other services limits 120 combined visits per Benefit Year. A visit equals 2 hours or less.	Inpatient Services	No charge	
Joint Disorder and Craniomandibular Jaw Disordervisits, inpatient services, and outpatient servicesHome Health Home Infusion TherapyNo chargeIncluded in all other services limitsAll Other ServicesNo charge120 combined visits per Benefit Year. A visit equals 2 hours or less.	Transplant Services	visits, inpatient services, and	Refer to your Evidence of Coverage
Home Infusion Therapy All Other Services No charge No charge Included in all other services limits 120 combined visits per Benefit Year. A visit equals 2 hours or less.	Joint Disorder and Craniomandibular Jaw	visits, inpatient services, and	None
visit equals 2 hours or less.		No charge	Included in all other services limits
Hospice Care No charge Refer to your Evidence of Coverage	All Other Services	No charge	
	Hospice Care	No charge	Refer to your Evidence of Coverage

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Diabetic Services	,	,
Education	No charge	Refer to your Evidence of Coverage
Equipment	No charge	Refer to your Evidence of Coverage
Supplies	No charge	Refer to your Evidence of Coverage
Medical Supplies, Durable Medical Equipment, and Appliances Appliances		
Durable Medical Equipment		
Medical Supplies	No charge	Refer to your Evidence of Coverage
Orthotic Device	. To sharge	
Prosthetics		
Prescription Drugs Tier 0 (Preventive)	No charge	Up to a 90-day supply when filled at:
Tier 1 (Low Cost)	No charge	Retail for Generic Drugs in Tiers 0-3 Mail Order for drugs in Tiers 0-3
Tier 2 (Preferred)	No charge	All others limited to a 30-day supply
Tier 3 (Non-Preferred)	No charge	Any copays shown are for a 30-day
Tier 4 (Specialty)	No charge	supply. 90-day supplies for Retail are 3 times the copay and for Mail Order are 2.5 times the copay.
Vision (pediatric) Children's Eye Exam	No charge	1 routine eye exam per Benefit Year
Low Vision Testing and Aids	No charge	Limited to one evaluation and aid per Benefit Year.
Children's Eyewear	No charge	Limited to one pair of glasses or contact lenses per Benefit Year. If medically necessary, a replacement pair of glasses is allowed.
Other Dental Services Accidental Dental	No charge	Injury as a result of chewing or biting is not considered an accidental injury.
Dental Anesthesia	No charge	Refer to your Evidence of Coverage
Dental (pediatric) Class I - Diagnostic/Preventive	No charge	2 check-ups per Benefit Year. Additional benefits available. Refer to your Evidence of Coverage
Class II - Minor Restorative	No charge	Refer to your Evidence of Coverage
Class III - Major/Comprehensive	No charge	Refer to your Evidence of Coverage
Class IV - Orthodontics	No charge	Refer to your Evidence of Coverage

Prior Authorization: Some services and items require prior authorization, which is the process used by the Plan to determine if it meets medical necessity and coverage requirements prior to the service being provided. The provider, or the member when using an out-of-network provider, is responsible for obtaining prior authorization for the services and items described on the prior authorization list. Please refer to the prior authorization list attached to your Evidence of Coverage for additional detail or you can obtain the list at **www.caresource.com/mp-GA-pa**.

This Schedule of Benefits is a summary of your financial responsibility when you receive health care services from a physician, pharmacy, facility, or other provider. All Covered Services are subject to the conditions, exclusions, limitations, terms, and rules of the Evidence of Coverage including any rider/enhancements or amendments. Except as otherwise provided in the Evidence of Coverage, Covered Services must be provided to you by a network provider and medically necessary. The Plan does not cover all health care service expenses. In the event of any discrepancy between this Schedule of Benefits and your Evidence of Coverage, the Evidence of Coverage shall control. For more detailed information about your Covered Services, please refer to the Evidence of Coverage at www.caresource.com/marketplace.

For Covered Services listed in the Evidence of Coverage that are not specifically listed on this Schedule of Benefits, the cost sharing is equal to the coinsurance after the deductible.

about your Covered Services, please refer to the Evidence of Coverage at www.caresource.com/marketplace.

For Covered Services listed in the Evidence of Coverage that are not specifically listed on this Schedule of Benefits, the cost sharing is equal to the coinsurance after the deductible.

Dependent Information

Dependent Name	[John Doe]
Relationship to You	[104000000]
Date of Birth	[01/01/1965]
Effective Date	[01/01/2024]