

Plan Information

Primary Member	[John Doe]
Member ID	[10400000]
Date of Birth	[01/01/1965]
Effective Date	[01/01/2025]
Last Coverage Change Date	[01/01/2024]

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

Highlights

Annual Deductible*	Individual: \$800 Family: \$1,600	
Coinsurance	20%	This summary
Annual Out-of-Pocket Maximum** (includes deductible, coinsurance, and copays)	Individual: \$3,000 Family: \$6,000	This summary shows in-network benefits only.

* Deductible: The individual Deductible applies to each covered family member. No one person can contribute more than the individual Deductible amount. Once two or more covered family members' Deductibles combine to equal the family Deductible amount, the Deductible will be satisfied for the family for that Calendar Year.

** Out-of-Pocket Maximum: The individual Out-of-Pocket Limit applies to each covered family member. Once two or more covered family members' Out-of-Pocket Limits combine to equal the family Out-of-Pocket Limit amount, the Out-of-Pocket Limit will be satisfied for the family for that Calendar Year.

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	\$5 copay	None
Specialist	\$20 copay	None
Urgent Care	\$20 copay	None

Covered Service	You Pay	Limit
	(Network Providers Only)	(If Applicable)
Diagnostic Services Lab	\$40 copay	None
X-Ray/Radiology	\$150 copay after deductible	None
Advanced Imaging (PET, MRI, MRA, CT, SPECT)	\$200 copay after deductible	None
Mammograms (Outpatient) Preventive	No charge	Refer to your Evidence of Coverage
Diagnostic	No charge	None
Inpatient Services Facility Fee	\$250 copay after deductible per stay	None
Physician/Surgeon Fees	No charge after deductible	1 visit per physician per day
Skilled Nursing Facility	20% coinsurance after deductible	60 Day limit per Benefit Year
Outpatient Services Facility Fee	20% coinsurance after	None
Physician/Surgeon Fees	deductible 20% coinsurance after deductible	None
Maternity Services Prenatal Visit, Office Visits, and Postpartum Care	\$20 copay	None
Inpatient Services	\$250 copay after deductible	None
Outpatient Services	20% coinsurance after deductible	None
Ambulance Services	20% coinsurance after deductible	None
Emergency Health Care Services	\$250 copay after deductible	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	\$5 copay	40 combined visits per Benefit Year
Occupational Therapy	\$5 copay	40 combined visits per Benefit Year
Speech Therapy	\$5 copay	40 combined visits per Benefit Year
Audiology	20% coinsurance after deductible	40 combined visits per Benefit Year
Manipulation Therapy	20% coinsurance after deductible	40 combined visits per Benefit Year

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)	
Rehabilitative Services			
Physical Therapy	\$5 copay	40 combined visits per Benefit Year	
Occupational Therapy	\$5 copay	40 combined visits per Benefit Year	
Speech Therapy	\$5 copay	40 combined visits per Benefit Year	
Pulmonary Rehabilitation	20% coinsurance after deductible	None	
Cardiac Rehabilitation Services	20% coinsurance after deductible	None	
Manipulation Therapy	20% coinsurance after deductible	40 combined visits per Benefit Year	
Post-Cochlear Implant Aural Therapy	\$5 copay	Combined Limit with Speech Therapy	
Cognitive Rehabilitation Therapy	20% coinsurance after deductible	40 combined visits per Benefit Year	
Other Rehabilitative Services			
Includes Chemotherapy, Dialysis, and Radiation	20% coinsurance after deductible	Refer to your Evidence of Coverage	
Autism Spectrum Disorder Services Physical Therapy	\$5 copay	None	
Occupational Therapy	\$5 copay	None	
Speech Therapy	\$5 copay	None	
Adaptive Behavior Treatment	\$5 copay	Includes Applied Behavior Analysis (ABA)	
Behavioral Health Services Office Visits	\$5 copay		
Outpatient Services			
Intensive Outpatient Program (IOP) Services	20% coinsurance after deductible		
Partial Hospitalization Program (PHP) Services	20% coinsurance after deductible	None	
Residential Services	20% coinsurance after deductible		
Opioid Treatment Program	20% coinsurance after deductible		
Inpatient Services	\$250 copay after deductible per stay		
Transplant Services	Covered the same as office visits, inpatient services, and outpatient services	Refer to your Evidence of Coverage	
Temporomandibular/Craniomandibular Joint Disorder and Craniomandibular Jaw Disorder	Covered the same as office visits, inpatient services, and outpatient services	None	

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)	
Home Health		(
Home Infusion Therapy	20% coinsurance after deductible	Included in all other services limits	
All Other Services	20% coinsurance after deductible	120 combined visits per Benefit Year. A visit equals 2 hours or less.	
Hospice Care	20% coinsurance after deductible	Refer to your Evidence of Coverage	
Medical Supplies, Durable Medical Equipment, and Appliances Appliances			
Durable Medical Equipment			
Medical Supplies	20% coinsurance after	Refer to your Evidence of Coverage	
Orthotic Device	deductible		
Prosthetics			
Diabetes Plan Services Select Diabetic Drugs		Refer to	
Select Diabetic Supplies	No charge	caresource.com/GAMPElite2025 for Select Drugs, Supplies, and Specialized	
Specialized Medical Services		Medical Services	
Prescription Drugs Tier 0 (Preventive)	No charge	Up to a 90-day supply when filled at:	
Tier 1 (Low Cost)	Up to \$2 copay	Retail for Generic Drugs in Tiers 0-3 Mail Order for drugs in Tiers 0-3	
Tier 2 (Preferred)	Up to \$30 copay	All others limited to a 30-day supply	
Tier 3 (Non-Preferred)	30% coinsurance after deductible	Any copays shown are for a 30-day supply. 90-day supplies for Retail are 3	
Tier 4 (Specialty)	40% coinsurance after deductible	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. Refer to your Evidence of Coverage for additional eyewear options that may have an additional charge.	
Vision (adults)			
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.	
Eyewear	No charge	1 pair of glasses/contacts per Benefit Year up to a \$250 allowance	

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Other Dental Services Accidental Dental	20% coinsurance after deductible	Injury as a result of chewing or biting is not considered an accidental injury.
Dental Anesthesia	20% coinsurance after deductible	Refer to your Evidence of Coverage
Fitness Program	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.

Dependent Information

Dependent Name	[John Doe]
Relationship to You	[10400000]
Date of Birth	[01/01/1965]
Effective Date	[01/01/2025]