

2025 Schedule of Benefits

Plan Name: Bronze First Limited 7500 \$25 Generic Drugs Adult Vision & Fitness



Plan Information

Primary Member	[John Doe]
Member ID	[104000000]
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: \$7,500 Family: \$15,000
Coinsurance	50%
Annual Out-of-Pocket Maximum** (includes deductible, coinsurance, and copays)	Individual: \$9,200 Family: \$18,400



- * 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 Telehealth Partner Primary Includes Primary Care Provider and Mental Health/Substance Abuse Specialist	No charge \$50 copay \$100 copay	Refer to your Evidence of Coverage None None
Urgent Care	\$75 copay	None

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Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Diagnostic Services		
Lab	50% coinsurance after deductible	None
X-Ray/Radiology	50% coinsurance after deductible	None
Advanced Imaging (PET, MRI, MRA, CT, SPECT)	50% coinsurance after deductible	None
Mammograms (Outpatient)		
Preventive	No charge	Refer to your Evidence of Coverage
Diagnostic	50% coinsurance after deductible	None
Inpatient Services		
Facility Fee	50% coinsurance after deductible	None
Physician/Surgeon Fees	50% coinsurance after deductible	1 visit per physician per day
Skilled Nursing Facility	50% coinsurance after deductible	None
Outpatient Services		
Facility Fee	50% coinsurance after deductible	None
Physician/Surgeon Fees	50% coinsurance after deductible	None
Maternity Services		
Prenatal Visit, Office Visits, and Postpartum Care	\$100 copay	None
Inpatient Services	50% coinsurance after deductible	None
Outpatient Services	50% coinsurance after deductible	None
Ambulance Services	50% coinsurance after deductible	None
Emergency Health Care Services	50% coinsurance 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	\$50 copay	30 visits per Benefit Year
Occupational Therapy	\$50 copay	30 visits per Benefit Year
Speech Therapy	\$50 copay	None
Manipulation Therapy	50% coinsurance after deductible	30 visits per Benefit Year

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Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Rehabilitative Services		
Physical Therapy	\$50 copay	30 visits per Benefit Year
Occupational Therapy	\$50 copay	30 visits per Benefit Year
Speech Therapy	\$50 copay	None
Pulmonary Rehabilitation	50% coinsurance after deductible	30 visits per Benefit Year
Cardiac Rehabilitation Services	50% coinsurance after deductible	36 visits per Benefit Year
Manipulation Therapy	50% coinsurance after deductible	30 visits per Benefit Year
Post-Cochlear Implant Aural Therapy	\$50 copay	None
Other Rehabilitative Services Includes Chemotherapy, Dialysis, and Radiation	50% coinsurance after deductible	Refer to your Evidence of Coverage
Chiropractor Services	\$100 copay	Limits for Physical Therapy and Manipulation apply
Chronic Pain Treatment		
Physical Therapy	\$50 copay	20 combined visits per event, in addition to any Rehabilitative and Habilitative visits
Occupational Therapy	\$50 copay	
Chronic Pain Management Program	\$50 copay	
Chiropractic/Osteopathic Manipulation Services	\$50 copay	
Autism Spectrum Disorder Services		
Physical Therapy	\$50 copay	Combined limit with Habilitative Services
Occupational Therapy	\$50 copay	Combined limit with Habilitative Services
Speech Therapy	\$50 copay	Combined limit with Habilitative Services
Adaptive Behavior Treatment	\$50 copay	Includes Applied Behavior Analysis (ABA)
Behavioral Health Services		
Office Visits	\$50 copay	None
Outpatient Services		
Intensive Outpatient Program (IOP) Services	50% coinsurance after deductible	
Partial Hospitalization Program (PHP) Services	50% coinsurance after deductible	
Residential Services	50% coinsurance after deductible	
Opioid Treatment Program	50% coinsurance after deductible	
Inpatient Services	50% coinsurance after deductible	

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Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
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
Home Health Private Duty Nursing Home Infusion Therapy All Other Services	50% coinsurance after deductible 50% coinsurance after deductible 50% coinsurance after deductible	35 visits per Benefit Year. A visit equals 8 hours. Included in all other services limits 100 combined visits per Benefit Year. A visit equals at least 4 hours.
Hospice Care	50% coinsurance after deductible	Refer to your Evidence of Coverage
Medical Supplies, Durable Medical Equipment, and Appliances Appliances Durable Medical Equipment Medical Supplies Orthotic Device Prosthetics	50% coinsurance after deductible	Refer to your Evidence of Coverage
Prescription Drugs Tier 0 (Preventive) Tier 1 (Low Cost) Tier 2 (Preferred) Tier 3 (Non-Preferred) Tier 4 (Specialty)	No charge Up to \$25 copay Up to \$50 copay after deductible Up to \$100 copay after deductible Up to \$500 copay after deductible	Up to a 90-day supply when filled at: Retail or Mail Order for drugs in Tiers 0-3 All others limited to a 30-day supply Any copays shown are for a 30-day supply. 90-day supplies are 3 times the copay. Insulin cost share not to exceed \$35 per 30-day supply in aggregate.
Vision (pediatric) Children's Eye Exam Low Vision Testing and Aids Children's Eyewear	No charge No charge No charge	1 routine eye exam per Benefit Year Limited to one evaluation and aid per Benefit Year. 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.

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Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Vision (adults) Eye Exam Low Vision Testing and Aids Eyewear	40% coinsurance No charge No charge	1 routine eye exam per Benefit Year Limited to one evaluation and aid per Benefit Year. 1 pair of glasses/contacts per Benefit Year up to a \$250 allowance
Other Dental Services Accidental Dental Dental Anesthesia	50% coinsurance after deductible 50% coinsurance after deductible	Injury as a result of chewing or biting is not considered an accidental injury. 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-WV-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.

The copays and coinsurance listed in the 'You Pay' column would only apply if the item or service is not furnished directly by a provider meeting the criteria outlined below, otherwise there would be no cost to you.

- 1) an Indian Health Service, an Indian Tribe, Tribal Organization, or Urban Indian Organization (each as defined in 25 U.S.C. 1603);
- 2) a provider who was referred by one of the organizations listed in item 1.

You may view the Access Plan required by Health Benefit Plan Network Access and Adequacy Act online at [CareSource.com]. You may also contact us at 1-855-202-0622 to request a copy.

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Dependent Information

Dependent Name	[John Doe]
Relationship to You	[104000000]
Date of Birth	[01/01/1965]
Effective Date	[01/01/2025]

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