

## 2025 Schedule of Benefits

Plan Name: Healthy Heart Gold 1500 \$0 Select Drugs & Specialized Services 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: \$1,500 Family: \$3,000
Coinsurance	30%
Annual Out-of-Pocket Maximum** (includes deductible, coinsurance, and copays)	Individual: \$7,500 Family: \$15,000



\* 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)
<b>Preventive Services</b> As defined by federal & state law	No charge	Refer to your Evidence of Coverage
<b>Office Visits</b> Zero Cost Telehealth Partner	No charge	Refer to your Evidence of Coverage
Primary		
Includes Primary Care Provider and Mental Health/Substance Abuse	\$10 copay	None
Specialist	\$40 copay	None
<b>Urgent Care</b>	\$30 copay	None

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Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
<b>Diagnostic Services</b> Lab X-Ray/Radiology  Advanced Imaging (PET, MRI, MRA, CT, SPECT)	\$20 copay 30% coinsurance after deductible \$100 copay after deductible	None None None
<b>Mammograms (Outpatient)</b> Preventive Diagnostic	No charge 30% coinsurance after deductible	Refer to your Evidence of Coverage None
<b>Inpatient Services</b> Facility Fee  Physician/Surgeon Fees Skilled Nursing Facility	\$500 copay after deductible per stay No charge after deductible 30% coinsurance after deductible	None 1 visit per physician per day None
<b>Outpatient Services</b> Facility Fee  Physician/Surgeon Fees	30% coinsurance after deductible 30% coinsurance after deductible	None None
<b>Maternity Services</b> Prenatal Visit, Office Visits, and Postpartum Care Inpatient Services Outpatient Services	\$40 copay \$500 copay after deductible 30% coinsurance after deductible	None None None
<b>Ambulance Services</b>	30% coinsurance after deductible	None
<b>Emergency Health Care Services</b>	No charge 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.
<b>Habilitative Services</b> Physical Therapy Occupational Therapy Speech Therapy Manipulation Therapy	\$10 copay \$10 copay \$10 copay 30% coinsurance after deductible	30 visits per Benefit Year 30 visits per Benefit Year None 30 visits per Benefit Year

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Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
<b>Rehabilitative Services</b> Physical Therapy Occupational Therapy Speech Therapy Pulmonary Rehabilitation Cardiac Rehabilitation Services Manipulation Therapy Post-Cochlear Implant Aural Therapy Other Rehabilitative Services Includes Chemotherapy, Dialysis, and Radiation	\$10 copay \$10 copay \$10 copay 30% coinsurance after deductible 30% coinsurance after deductible 30% coinsurance after deductible \$10 copay 30% coinsurance after deductible	30 visits per Benefit Year 30 visits per Benefit Year None 30 visits per Benefit Year 36 visits per Benefit Year 30 visits per Benefit Year None Refer to your Evidence of Coverage
<b>Chiropractor Services</b>	\$40 copay	Limits for Physical Therapy and Manipulation apply
<b>Chronic Pain Treatment</b> Physical Therapy Occupational Therapy Chronic Pain Management Program Chiropractic/Osteopathic Manipulation Services	\$10 copay \$10 copay \$10 copay \$10 copay	20 combined visits per event, in addition to any Rehabilitative and Habilitative visits
<b>Autism Spectrum Disorder Services</b> Physical Therapy Occupational Therapy Speech Therapy Adaptive Behavior Treatment	\$10 copay \$10 copay \$10 copay \$10 copay	Combined limit with Habilitative Services Combined limit with Habilitative Services Combined limit with Habilitative Services Includes Applied Behavior Analysis (ABA)
<b>Behavioral Health Services</b> Office Visits Outpatient Services Intensive Outpatient Program (IOP) Services Partial Hospitalization Program (PHP) Services Residential Services Opioid Treatment Program Inpatient Services	\$10 copay 30% coinsurance after deductible 30% coinsurance after deductible 30% coinsurance after deductible 30% coinsurance after deductible \$500 copay after deductible per stay	None

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<b>Transplant Services</b>	Covered the same as office visits, inpatient services, and outpatient services	Refer to your Evidence of Coverage
<b>Temporomandibular/Craniomandibular Joint Disorder and Craniomandibular Jaw Disorder</b>	Covered the same as office visits, inpatient services, and outpatient services	None
<b>Home Health</b> Private Duty Nursing  Home Infusion Therapy  All Other Services	30% coinsurance after deductible  30% coinsurance after deductible  30% 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.
<b>Hospice Care</b>	30% coinsurance after deductible	Refer to your Evidence of Coverage
<b>Medical Supplies, Durable Medical Equipment, and Appliances</b> Appliances  Durable Medical Equipment  Medical Supplies  Orthotic Device  Prosthetics	30% coinsurance after deductible	Refer to your Evidence of Coverage
<b>Healthy Heart Plan Services</b> Select Healthy Heart Drugs  Select Healthy Heart Supplies  Specialized Medical Services	No charge	Refer to <a href="https://www.caresource.com/WVMPElite2025">caresource.com/WVMPElite2025</a> for Select Drugs, Supplies, and Specialized Medical Services
<b>Prescription Drugs</b> Tier 0 (Preventive)  Tier 1 (Low Cost)  Tier 2 (Preferred)  Tier 3 (Non-Preferred)  Tier 4 (Specialty)	No charge  Up to \$2 copay  Up to \$60 copay  30% coinsurance after deductible  40% coinsurance 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.
<b>Vision</b> (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)
<b>Vision (adults)</b>		
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
<b>Other Dental Services</b>		
Accidental Dental	30% coinsurance after deductible	Injury as a result of chewing or biting is not considered an accidental injury.
Dental Anesthesia	30% coinsurance after deductible	Refer to your Evidence of Coverage
<b>Fitness Program</b>	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](http://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](http://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.

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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