Plan Name: Core Gold Zero



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



- * 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	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

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)	
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	No charge	None	
Cardiac Rehabilitation Services	No charge	None	
Manipulation Therapy	No charge	40 combined visits per Benefit Year	
Post-Cochlear Implant Aural Therapy	No charge	Combined Limit with Speech Therapy	
Cognitive Rehabilitation Therapy	No charge	40 combined visits per Benefit Year	
Other Rehabilitative Services			
Includes Chemotherapy, Dialysis, and Radiation	No charge	Refer to your Evidence of Coverage	
Autism Spectrum Disorder Services	No charge	None	
Physical Therapy Occupational Therapy	No charge	None	
Speech Therapy	No charge	None	
Adaptive Behavior Treatment	No charge	Includes Applied Behavior Analysis	
Adaptive Denavior Treatment	ivo charge	(ABA)	
Behavioral Health Services Office Visits	No charge		
Outpatient Services			
Intensive Outpatient Program (IOP) Services	No charge		
Partial Hospitalization Program (PHP) Services	No charge	None	
Residential Services	No charge		
Opioid Treatment Program	No charge		
Inpatient Services	No charge		
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 Home Infusion Therapy	No charge	Included in all other services limits	
All Other Services	No charge	120 combined visits per Benefit Year. A visit equals 2 hours or less.	
Hospice Care	No charge	Refer to your Evidence of Coverage	

Covered Service	You Pay (Network Providers Only)	Limit (If Applicable)
Medical Supplies, Durable Medical Equipment, and Appliances Appliances		
Durable Medical Equipment		
Medical Supplies	No charge	Refer to your Evidence of Coverage
Orthotic Device	Ĭ	
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. Refer to your Evidence of Coverage for additional eyewear options that may have an additional charge.
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

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	[104000000]
Date of Birth	[01/01/1965]
Effective Date	[01/01/2025]