

 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can see the Glossary at www.carefirst.com/sbcg or call 1-855-258-6518 to request a copy. For more information about your coverage, or to get a copy of the complete terms of coverage, please visit www.carefirst.com.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-Network: \$500 individual/ \$1,000 family; Out-of-Network: \$1,000 individual/ \$2,000 family.	Generally, you must pay all the costs from provider up to the deductible amount before this plan begins to pay. If you have other family member(s) on the plan , each family member may need to meet their own individual deductible , OR all family members may combine to meet the overall family deductible before the plan begins to pay, depending upon plan coverage. Please refer to your contract for further details.
Are there services covered before you meet your deductible ?	Yes, all In-Network preventive care services, as well as the following (non-hospital facilities only, when applicable): Primary care, Specialist, Retail health, Prescription drugs, Emergency room, Urgent care, Mental Health office visit, Rehabilitation services.	This plan covers some items and services even if you haven't yet met the deductible amount. But, a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	Medical: In-Network: \$1,500 individual/ \$4,500 family; Out-of-Network: \$3,000 individual/ \$9,000 family. Prescription Drug: In-Network: \$4,500 individual/ \$9,000 family.	The out-of-pocket limit is the most you could pay in a plan year for covered services. If you have other family member(s) on the plan , each family member may need to meet their own out-of-pocket limits , OR all family members may combine to meet the overall family out-of-pocket limit , depending upon plan coverage. Please refer to your contract for further details.

What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, and health care this plan does not cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider?	Yes. See www.carefirst.com or call 1-855-258-6518 for a list of provider network .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do I need a referral to see a specialist?	No.	You can see the specialist you choose without a referral .

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Provider: \$40 copay per visit Hospital Facility: Deductible, then No Charge	Provider & Hospital Facility: Deductible, then 30% of Allowed Benefit	If a service is rendered at a Hospital Facility, the additional Facility charge may apply
	Specialist visit	Provider: \$40 copay per visit Hospital Facility: Deductible, then No Charge	Provider & Hospital Facility: Deductible, then 30% of Allowed Benefit	If a service is rendered at a Hospital Facility, the additional Facility charge may apply
	Retail Health Clinic	\$40 copay per visit	Deductible, then 30% of Allowed Benefit	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Preventive care/screening/immunization	No Charge	Well Child Care & All Related Services: 30% of Allowed Benefit Adult Physical, Routine GYN & All Related Services: Deductible, then 30% of Allowed Benefit Breast Cancer Screenings, Pap Test, Prostate Cancer Screenings, Colorectal Screenings & All Related Services: No Charge	Some services may have limitations or exclusions based on your contract
If you have a test	Diagnostic test (x-ray, blood work)	LabTest: Non-Hospital: Deductible, then 20% of Allowed Benefit Hospital: Deductible, then 20% of Allowed Benefit XRay: Non-Hospital: Deductible, then 20% of Allowed Benefit Hospital: Deductible, then 20% of Allowed Benefit	LabTest: Non-Hospital: Deductible, then 30% of Allowed Benefit Hospital: Deductible, then 30% of Allowed Benefit XRay: Non-Hospital: Deductible, then 30% of Allowed Benefit Hospital: Deductible, then 30% of Allowed Benefit	None
	Imaging (CT/PET scans, MRIs)	Non-Hospital: Deductible, then 20% of Allowed Benefit Hospital: Deductible, then 20% of Allowed Benefit	Non-Hospital: Deductible, then 30% of Allowed Benefit Hospital: Deductible, then 30% of Allowed Benefit	None
	Generic drugs	\$10 copay	Paid As In-Network	For all prescription drugs: Prior authorization may be required for

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.carefirst.com/rx	Preferred brand drugs	\$30 copay	Paid As In-Network	certain drugs; No Charge for preventive drugs or contraceptives; Copay applies up to 34-day supply; Up to 90-day supply of maintenance drugs is 2 copays; Specialty Drugs: Participating Providers: covered when purchased through the Exclusive Specialty Pharmacy Network Non-Participating Providers: Not Covered
	Non-preferred brand drugs	\$50 copay	Paid As In-Network	
	Preferred Specialty drugs	50% of Allowed Benefit up to a maximum of \$100	Not Covered	
	Non-preferred Specialty drugs	50% of Allowed Benefit up to a maximum of \$150	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Non-Hospital & Hospital: Deductible, then No Charge	Non-Hospital & Hospital: Deductible, then 30% of Allowed Benefit	None
	Physician/surgeon fees	Non-Hospital & Hospital: Deductible, then No Charge	Non-Hospital & Hospital: Deductible, then 30% of Allowed Benefit	None
If you need immediate medical attention	Emergency room care	\$200 copay per visit	Paid As In-Network	Limited to Emergency Services or unexpected, urgently required services; Additional professional charges may apply; Copay waived if admitted
	Emergency medical transportation	Deductible, then No Charge	Deductible, then 30% of Allowed Benefit	Prior authorization is required for air ambulance services, except when Medically Necessary in an emergency
	Urgent care	\$100 copay per visit	Deductible, then 30% of Allowed Benefit	Limited to unexpected, urgently required services
If you have a hospital stay	Facility fee (e.g., hospital room)	Deductible, then 20% of Allowed Benefit	Deductible, then 30% of Allowed Benefit	Prior authorization is required
	Physician/surgeon fee	Deductible, then 20% of Allowed Benefit	Deductible, then 30% of Allowed Benefit	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: \$40 copay per visit Hospital Facility: Deductible, then No Charge	Office Visit & Hospital Facility: Deductible, then 30% of Allowed Benefit	For treatment at an Outpatient Hospital Facility, additional charges may apply
	Inpatient services	Deductible, then 20% of Allowed Benefit	Deductible, then 30% of Allowed Benefit	Prior authorization is required; Additional professional charges may apply
If you are pregnant	Office visits	No Charge	Deductible, then 30% of Allowed Benefit	For routine pre/postnatal office visits only. For non-routine obstetrical care or complications of pregnancy, cost sharing may apply
	Childbirth/delivery professional services	Deductible, then 20% of Allowed Benefit	Deductible, then 30% of Allowed Benefit	None
	Childbirth/delivery facility services	Deductible, then 20% of Allowed Benefit	Deductible, then 30% of Allowed Benefit	Additional professional charges may apply
If you need help recovering or have other special health needs	Home health care	Deductible, then 20% of Allowed Benefit	Deductible, then 30% of Allowed Benefit	Prior authorization is required Benefits are limited to 90 days per benefit period. Renews when care not received for 60 consecutive days
	Rehabilitation services	Provider & Hospital Facility: \$40 copay per visit	Provider & Hospital Facility: Deductible, then 30% of Allowed Benefit	If a service is rendered at a Hospital Facility, the additional Facility charge may apply
	Habilitation services	Provider & Hospital Facility: \$40 copay per visit	Provider & Hospital Facility: Deductible, then 30% of Allowed Benefit	If a service is rendered at a Hospital Facility, the additional Facility charge may apply
	Skilled nursing care	Deductible, then 20% of Allowed Benefit	Deductible, then 30% of Allowed Benefit	Prior authorization is required; Benefits are limited to 60 days per benefit period

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions & Other Important Information
		In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Durable medical equipment	Deductible, then No Charge	Deductible, then 30% of Allowed Benefit	Prior authorization is required for specified services. Please see your contract
	Hospice services	Inpatient Care: Deductible, then 20% of Allowed Benefit Outpatient Care: Deductible, then 20% of Allowed Benefit	Inpatient Care: Deductible, then 30% of Allowed Benefit Outpatient Care: Deductible, then 30% of Allowed Benefit	Prior authorization is required; Hospice Maximum: Benefits are limited to 180 lifetime days inpatient/outpatient combined 60 days inpatient per lifetime Respite Care: Benefits are limited to 14 days Bereavement: Must be rendered within 90 days following the death of a covered member Family Counseling: Applies to the 180 day Hospice Maximum
If your child needs dental or eye care	Children's eye exam	\$10 copay per visit	Plan pays \$33; Member pays balance	Benefits are limited to 1 visit per benefit period
	Children's glasses	Discount Programs Available To All Members	Not Covered	Benefits are limited to 1 set of glasses/lenses per benefit period
	Children's dental check-up	Not Covered	Not Covered	None

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .)		
<ul style="list-style-type: none"> • Acupuncture • Bariatric surgery • Cosmetic surgery 	<ul style="list-style-type: none"> • Dental care (Adult) • Long-term care • Private-duty nursing 	<ul style="list-style-type: none"> • Routine foot care • Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Abortion, except in limited circumstances
- Chiropractic care
- Coverage provided outside the United States. See www.carefirst.com
- Hearing aids
- Infertility treatment
- Non-emergency care when traveling outside the U.S.
- Routine eye care (Adult)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor Employee Benefits Security Administration, <http://www.dol.gov/ebsa/healthreform>, or call 1-866-444-EBSA (3272); or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, <http://www.cciio.cms.gov>, or call 1-877-267-2323 x61565. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact: Department of Labor Employee Benefits Security Administration, <http://www.dol.gov/ebsa/healthreform>, or call 1-866-444-EBSA (3272); or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, <http://www.cciio.cms.gov>, or call 1-877-267-2323 x61565.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

————— *To see examples of how this plan might cover costs for a sample medical situation, see the next section.* —————

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$500
- [Specialist Copayment](#) \$40
- Hospital (facility) [Coinsurance](#) 20%
- Other [Coinsurance](#) 20%

This EXAMPLE event includes services like:
 Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,800
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In this example, Peg would pay:

<i>Cost Sharing</i>	
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Deductibles	\$500
Copayments	\$0
Coinsurance	\$1,714

<i>What isn't covered</i>	
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Limits or exclusions	\$10
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The total Peg would pay is	\$2,224
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Managing Joe's type 2 Diabetes
(a year of a routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$500
- [Specialist Copayment](#) \$40
- Hospital (facility) [Coinsurance](#) 20%
- Other [Copayment](#) \$0

This EXAMPLE event includes services like:
 Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,400
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In this example, Joe would pay:

<i>Cost Sharing</i>	
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Deductibles	\$500
Copayments	\$1,020
Coinsurance	\$12

<i>What isn't covered</i>	
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Limits or exclusions	\$0
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The total Joe would pay is	\$1,532
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Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$500
- [Specialist Copayment](#) \$40
- Hospital (facility) [Copayment](#) \$200
- Other [Coinsurance](#) 20%

This EXAMPLE event includes services like:
 Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,900
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In this example, Mia would pay:

<i>Cost Sharing</i>	
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Deductibles	\$500
Copayments	\$440
Coinsurance	\$10

<i>What isn't covered</i>	
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Limits or exclusions	\$0
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The total Mia would pay is	\$950
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The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.