



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: \$0 | See the Common Medical Events chart below for your costs for services this plan covers. |
| Are there services covered before you meet your deductible ? | Yes, all In-Network services, are provided without a deductible. | 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? | There are no other specific deductibles. | You don't have to meet deductibles for specific services. |
| What is the out-of-pocket limit for this plan ? | Medical: In-Network: \$500 individual Prescription Drug: \$6,100 individual | 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-billing charges, health care this plan doesn't cover, copayments for certain services, and penalties for failure to obtain pre-authorization for services. | 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 855-258-6518 for a list of Network providers. | 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 you 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 |
|---|--|---|---|---|
| | | Blue Cross/Blue Shield (You will pay the least) | Major Medical (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 | Covered Under Major Medical | 20% of Allowed Benefit | If a service is rendered at a Hospital Facility, the additional Facility charge may apply |
| | Specialist visit | Covered Under Major Medical | 20% of Allowed Benefit | If a service is rendered at a Hospital Facility, the additional Facility charge may apply |
| | Retail health clinic | Covered Under Major Medical | 20% of Allowed Benefit | None |
| | Preventive care/screening/immunization | No Charge | No Charge | Some services may have limitations or exclusions based on your contract |
| If you have a test | Diagnostic test (x-ray, blood work) | Covered Under Major Medical | 20% of Medicare Part B deductible and Allowed Benefit | None |
| | Imaging (CT/PET scans, MRIs) | Covered Under Major Medical | 20% of Medicare Part B deductible and Allowed Benefit | None |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.carefirst.com/rxgroup | Generic drugs | \$10 copay | Paid As In-Network | For all prescription drugs: Prior authorization may be required for certain drugs; No Charge for preventive drugs or contraceptives; Copay applies to up to 34-day supply; Up to 90-day supply of maintenance drugs is 2 copays; at a CVS pharmacy or through mail order. Specialty Drugs: Participating Providers: covered when purchased through the Exclusive Specialty Pharmacy Network Non-Participating Providers: Not Covered |
| | Preferred brand drugs | \$20 copay | Paid As In-Network | |
| | Non-preferred brand drugs | \$35 copay | Paid As In-Network | |
| | Preferred Specialty drugs | 50% of Allowed Benefit up to \$75 | Not Covered | |
| | Non-preferred Specialty drugs | 50% of Allowed Benefit up to \$150 | Not Covered | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | No Charge | 20% of Medicare Part B deductible and Allowed Benefit | None |
| | Physician/surgeon fees | No Charge | 20% of Medicare Part B deductible and Allowed Benefit | None |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|--|--|---|--|
| | | Blue Cross/Blue Shield (You will pay the least) | Major Medical (You will pay the most) | |
| If you need immediate medical attention | Emergency room care | No Charge | 20% of Medicare Part B deductible and Allowed Benefit | Limited to Emergency Services or unexpected, urgently required services; Additional professional charges may apply |
| | Emergency medical transportation | Covered Under Major Medical | No Charge | None |
| | Urgent care | Covered Under Major Medical | 20% of Medicare Part B deductible and Allowed Benefit | Limited to unexpected, urgently required services |
| If you have a hospital stay | Facility fee (e.g., hospital room) | No Charge | Not Covered | Prior authorization is required |
| | Physician/surgeon fees | No Charge | Not Covered | None |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | Covered Under Major Medical | 20% of Medicare Part B deductible and Allowed Benefit | For treatment at an Outpatient Hospital Facility, additional charges may apply |
| | Inpatient services | No Charge | Not Covered | Prior authorization is required; Additional professional charges may apply |
| If you are pregnant | Office visits | No Charge | No Charge | For routine pre/postnatal office visits only. For non-routine obstetrical care or complications of pregnancy, cost sharing may apply. |
| | Childbirth/delivery professional services | No Charge | Not Covered | None |
| | Childbirth/delivery facility services | No Charge | Not Covered | Additional professional charges may apply |
| If you need help recovering or have other special health needs | Home health care | No Charge | 20% of Medicare Part A/Part B Allowed Benefit | Prior authorization is required Benefits are limited to 40 Home Health care visits per benefit period. Benefits are limited to 90 Home Health care visits per episode of care. |
| | Rehabilitation services | Covered Under Major Medical | 20% of Medicare Part B deductible and Allowed Benefit | If a service is rendered at a Hospital Facility, the additional Facility charge may apply Benefits are not covered for Speech and Occupational Therapies |

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|---|--|---|--|
| | | Blue Cross/Blue Shield (You will pay the least) | Major Medical (You will pay the most) | |
| | Habilitation services | Covered Under Major Medical | 20% of Medicare Part B deductible and Allowed Benefit | Prior authorization is required after the first visit Benefits are limited to Members under the age of 19 If a service is rendered at a Hospital Facility, the additional Facility charge may apply |
| | Skilled nursing care | 21st to, and including, the 100 th day: No Charge | Thereafter: 20% of Allowed Benefit | Prior authorization is required |
| | Durable medical equipment | Covered Under Major Medical | 20% of Medicare Part B Allowed Benefit | None |
| | Hospice services | No Charge | 20% of Medicare Part A Allowed Benefit | Prior authorization is required There must be a willing and able Caregiver available. Respite Care is limited to a maximum of fourteen (14) days per Benefit Period. At the discretion of CareFirst, Respite Care may be limited to five (5) consecutive days for each inpatient stay. Bereavement counseling is limited to the six (6) month period following the Member's death or fifteen (15) visits, whichever occurs first. |
| If your child needs dental or eye care | Children's eye exam | Not Covered | Not Covered | None |
| | Children's glasses | Not Covered | Not Covered | None |
| | 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](#).)

- | | | |
|-----------------------|--------------------|------------------------|
| • Cosmetic surgery | • Long-term care | • Routine foot care |
| • Dental care (Adult) | • Routine eye 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 | • Coverage provided outside the US. See www.carefirst.com | • Infertility treatment |
| • Acupuncture | • Hearing aids | • Non-emergency care when travelling outside the US |
| • Bariatric surgery | | • Private-duty nursing |
| • Chiropractic care | | |

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

[Minimum Essential Coverage](#) generally includes [plans](#), [health insurance](#) available through the [Marketplace](#) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the [premium tax credit](#).

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](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-855-258-6518.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-855-258-6518.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-855-258-6518.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-855-258-6518.

—————*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](#) \$0
- [Specialist Coinsurance](#) 20%
- [Hospital \(facility\) Copayment](#) \$0
- [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 | \$12,700 |
|---------------------------|-----------------|

In this example, Peg would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|--------------|
| Deductibles | \$0 |
| Copayments | \$0 |
| Coinsurance | \$300 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$10 |
| The total Peg would pay is | \$310 |

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

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

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 | \$5,600 |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|--------------|
| Deductibles | \$0 |
| Copayments | \$200 |
| Coinsurance | \$308 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Joe would pay is | \$508 |

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist Coinsurance](#) 20%
- [Hospital \(facility\) Coinsurance](#) 0%
- [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 | \$2,800 |
|---------------------------|----------------|

In this example, Mia would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|--------------|
| Deductibles | \$0 |
| Copayments | \$10 |
| Coinsurance | \$308 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$318 |

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.