

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.	You do not have to meet deductibles for specific services under this plan. See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ or www.dbm.maryland.gov/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: \$1,500 individual/\$3,000 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-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
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	Provider: \$15 copay per visit Hospital Facility: No Charge	Not Covered	
	Specialist visit	Provider: \$30 copay per visit Hospital Facility: No Charge	Not Covered	
	Retail health clinic	\$15 copay per visit	Not Covered	None
	Preventive care/screening/immunization	No Charge	Not Covered	Check what your <u>plan</u> will pay for. Age and frequency schedules may apply.
If you have a test	Diagnostic test (x-ray, blood work)	Lab Test: Non-Hospital & Hospital: No Charge X-Ray: Non-Hospital & Hospital: No Charge	Not Covered	None
	Imaging (CT/PET scans, MRIs)	Non-Hospital & Hospital: No Charge	Not Covered	None
If you need drugs to treat your illness or condition More information about prescription drug coverage is available	Generic drugs	Not Covered	Not Covered	Outpatient Prescription Drug coverage is not included in your medical plan. You elect this coverage separately from your medical plan. The plan is administered by CVS Caremark; you receive a separate ID card and pay a separate premium for prescription coverage.
	Preferred brand drugs	Not Covered	Not Covered	
	Non-preferred brand drugs	Not Covered	Not Covered	
	Preferred Specialty drugs	Not Covered	Not Covered	
	Non-preferred Specialty drugs	Not Covered	Not Covered	See the State of Maryland's website at www.dbm.maryland/benefits for more details
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Non-Hospital & Hospital: No Charge	Not Covered	None
	Physician/surgeon fees	Non-Hospital & Hospital: No Charge	Not Covered	None
If you need immediate medical attention	Emergency room care	\$150 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	No Charge	No Charge	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Urgent care	\$30 copay per visit	Not Covered	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	Prior authorization is required
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office Visit: \$15 copay per visit Hospital Facility: No Charge	Not Covered	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	Not Covered	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	Not Covered	Prior authorization is required Benefits are limited to 120 days unlimited visits per benefit period; 40 home health aide visits
	Rehabilitation services	Provider & Hospital Facility: \$30 copay per visit	Not Covered	Prior authorization is required for Physical and Occupational Therapies after the 20th visit; by-pass authorization requirement for visits only when surgery is performed on same day as facility Prior authorization is required for Speech Therapy after the 1st visit If a service is rendered at a Hospital Facility, the additional Facility charge may apply

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				Benefits for Speech, Physical and Occupational Therapies are limited to 50 visits combined per benefit period
	Habilitation services	Provider & Hospital Facility: \$30 copay per visit	Not Covered	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	No Charge	Not Covered	Prior authorization is required Benefits are limited to 180 days per benefit period
	Durable medical equipment	No Charge	Not Covered	None
	Hospice services	No Charge	Not Covered	Prior authorization is required Respite care: Benefits are limited to 14 days Bereavement: Benefits are limited to 6 months or 15 days
If your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	Benefits are limited to 1 per benefit period
	Children's glasses	\$70 copay	Not Covered	Benefits are limited to 1 per benefit period
	Children's dental check-up	Not Covered	Not Covered	Separate enrollment required. Details at www.dbm.maryland.gov/benefits

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
- Weight loss programs
- Dental care
- Routine foot care

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

- Abortion
- Acupuncture
- Bariatric surgery
- Chiropractic care
- Coverage provided outside the US
- Hearing aids
- Infertility treatment
- Non-emergency care when travelling outside the US
- Private-duty nursing
- Routine eye 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](#) \$
- [Specialist \[cost sharing\]](#) \$
- [Hospital \(facility\) \[cost sharing\]](#) %
- [Other \[cost sharing\]](#) %

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
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In this example, Peg would pay:

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

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

- The [plan's](#) overall [deductible](#) \$
- [Specialist \[cost sharing\]](#) \$
- [Hospital \(facility\) \[cost sharing\]](#) %
- [Other \[cost sharing\]](#) %

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
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In this example, Joe would pay:

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

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

- The [plan's](#) overall [deductible](#) \$
- [Specialist \[cost sharing\]](#) \$
- [Hospital \(facility\) \[cost sharing\]](#) %
- [Other \[cost sharing\]](#) %

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
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In this example, Mia would pay:

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

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