[SECTION XXVIII] CARECONNECT INSURANCE COMPANY, INC. Cost-Share Silver EPO 40/60 SCHEDULE OF BENEFITS

COST-SHARING	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	
Deductible • Individual	\$1,500	Non-Participating Provider services are not Covered except as required for Emergency Care.	
• Family	\$3,000	Emergency Care.	
Prescription Drug Deductible			
Individual Family	\$100 \$300		
Out-of-Pocket Limit Individual Family [Deductibles, Coinsurance and Copayments that make up Your Out-of-Pocket Limit accumulate on a calendar year ending on December 31 of each year]	\$ 6,000 \$12,000		
OFFICE VISITS	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Primary Care Office Visits (or Home Visits)	\$40 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Specialist Office Visits (or Home Visits)	\$60 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description

PREVENTIVE CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Well Child Visits and Immunizations*	Covered in full	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Adult Annual Physical Examinations*	Covered in full	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Adult Immunizations*	Covered in full	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Routine Gynecological Services/Well Woman Exams*	Covered in full	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
 Mammograms, Screening and Diagnostic Imaging for the Detection of Breast Cancer 	Covered in full	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
		Non-Participating Provider Services Are Not Covered and You Pay the Full Cost]	
[Sterilization Procedures for	Covered in full		
Women* • [Vasectomy	\$40 Copayment (PCP)/\$60 Copayment (Specialist)	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost] Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
	(Openalist)	Non-Participating Provider Services Are	

Bone Density Testing	Covered in full	Not Covered and You Pay the Full Cost	
Screening for Prostate Cancer	Covered in full	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
 All other preventive services required by USPSTF and HRSA. 	Covered in full	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
*When preventive services are not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA.	Use Cost Sharing for Appropriate Service (Primary Care Office Visit; Specialist Office Visit; Diagnostic Radiology Services; Laboratory Procedures & Diagnostic Testing)		
EMERGENCY CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Pre-Hospital Emergency Medical Services (Ambulance Services)	30% Coinsurance after Deductible	30% Coinsurance after Deductible	See Benefit For Description
Non-Emergency Ambulance Services	30% Coinsurance after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Emergency Department Copayment waived if Hospital admission	\$350 Copayment	\$350 Copayment	See Benefit For Description
Urgent Care Center	\$60 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits

Acupuncture	\$60 Copayment after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit for Description
Advanced Imaging Services • Performed in a Freestanding Radiology Facility or Office Setting	\$100 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
 Performed as Outpatient Hospital Services 	\$100 Copayment Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Allergy Testing & Treatment Performed in a PCP Office Performed in a Specialist Office	\$40 Copayment after Deductible \$60 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Ambulatory Surgical Center Facility Fee	30% Coinsurance after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Anesthesia Services (all settings)	Covered in full Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Autologous Blood Banking	30% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Cardiac & Pulmonary Rehabilitation • Performed in a	\$40 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description

\$40 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
30% Coinsurance after Deductible per admission	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Preauthorization Required		
\$40 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
\$60 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
30% Coinsurance after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
\$60 Copayment after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
	30% Coinsurance after Deductible per admission Preauthorization Required \$40 Copayment after Deductible \$60 Copayment after Deductible Preauthorization Required \$60 Copayment after Deductible	Not Covered and You Pay the Full Cost 30% Coinsurance after Deductible per admission Preauthorization Required Non-Participating Provider Services Are Not Covered and You Pay the Full Cost Non-Participating Provider Services Are Not Covered and You Pay the Full Cost Non-Participating Provider Services Are Not Covered and You Pay the Full Cost Non-Participating Provider Services Are Not Covered and You Pay the Full Cost Non-Participating Provider Services Are Not Covered and You Pay the Full Cost Non-Participating Provider Services Are Not Covered and You Pay the Full Cost Non-Participating Provider Services Are Not Covered and You Pay the Full Cost Non-Participating Provider Services Are Not Covered and You Pay the Full Cost

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Clinical Trials	Use Cost Sharing for Appropriate Service (Primary Care Office Visit; Specialist Office Visit; Surgery; Laboratory & Diagnostic Procedures) Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Diagnostic Testing • Performed in a PCP Office	\$40 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Performed in a Specialist Office	\$60 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
 Performed as Outpatient Hospital Services 	30% Coinsurance after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Dialysis • Performed in a PCP Office	\$40 Copayment after Deductible	\$40 Copayment after Deductible	See Benefit For Description Dialysis Performed by Non-Participating Providers is
 Performed in a Freestanding Center or Specialist Office 	\$60 Copayment after Deductible	\$60 Copayment after Deductible	limited to 10 visits per calendar year

Setting			
 Performed as Outpatient Hospital Services 	30% Coinsurance after Deductible Preauthorization Required	30% Coinsurance after Deductible	
Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)	\$40 Copayment after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	60 visits per condition, per Plan Year combined therapies
Home Health Care	\$40 Copayment after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	40 Visits per Plan Year
Infertility Services	Use Cost Sharing for Appropriate Service (Office Visit; Diagnostic Radiology Services; Surgery; Laboratory & Diagnostic Procedures) Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Infusion Therapy • Performed in a PCP Office	\$40 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Performed in Specialist Office	\$60 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	

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 Performed as Outpatient Hospital Services 	30% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Home Infusion Therapy	\$40 Copayment after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	Home infusion counts towards home health care visit limits
Inpatient Medical Visits	Covered in full per admission	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Laboratory Procedures • Performed in a PCP Office	\$40 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
 Performed in a Freestanding Laboratory Facility or Specialist Office 	\$60 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
 Performed as Outpatient Hospital Services 	30% Coinsurance after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Medications Administered in Office or Outpatient Facilities • Performed in a PCP Office	Included as part of the PCP office visit Cost-Sharing	Non-Participating Provider services are not Covered and You pay the full cost	See benefit for description

 Performed in Specialist Office 	Included as part of the PCP office visit Cost-Sharing	Non-Participating Provider services are not Covered and You pay the full cost	
 Performed in Outpatient Facilities 	\$40 Copayment after Deductible	Non-Participating Provider services are not Covered and You pay the full cost	
Maternity & Newborn Care • Prenatal Care	Covered in full	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
 Inpatient Hospital Services and Birthing Center 	30% Coinsurance after Deductible per admission	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	One (1) Home Care Visit[s] is Covered at no Cost-Sharing if mother is discharged from Hospital early
Physician and Midwife Services for Delivery	30% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Breast PumpPostnal Care	Covered in Full	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost Non-Participating Provider Services Are	
	Covered in Full	Not Covered and You Pay the Full Cost	Covered for duration of breast feeding

	Preauthorization Required		
Outpatient Hospital Surgery Facility Charge	30% Coinsurance after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Preadmission Testing	Covered in full	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Diagnostic Radiology Services • Performed in a PCP Office	\$100 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
 Performed in a Freestanding Radiology Facility or Specialist Office 	\$100 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
 Performed as Outpatient Hospital Services 	\$100 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Therapeutic Radiology Services • Performed in a Freestanding Radiology Facility or Specialist Office	\$100 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Performed as	\$100 Copayment	Non-Participating Provider Services Are	

Outpatient Hospital Services	Preauthorization Required	Not Covered and You Pay the Full Cost	
Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)	\$40 Copayment after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	60 visits per condition, per Plan Year combined therapies. Speech and physical therapy are only Covered following a Hospital stay or surgery.
Second Opinions on the Diagnosis of Cancer, Surgery & Other	\$60 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Surgical Services (Including Oral Surgery; Reconstructive Breast Surgery; Other Reconstructive & Corrective Surgery; Transplants; & Interruption of Pregnancy)			See Benefit For Description
Inpatient Hospital Surgery	30% Coinsurance after Deductible per admission	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Outpatient Hospital Surgery	30% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
 Surgery Performed at an Ambulatory Surgical Center 	30% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Office Surgery		Non-Participating Provider Services Are	

	30% Coinsurance after Deductible Preauthorization Required	Not Covered and You Pay the Full Cost	
Telemedicine Medicine	Covered In Full	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit for Description
ADDITIONAL SERVICES, EQUIPMENT & DEVICES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
ABA Treatment for Autism Spectrum Disorder	\$40 Copayment after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit for Description
Assistive Communication Devices for Autism Spectrum Disorder	\$40 Copayment after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Diabetic Equipment, Supplies & Self-Management Education • Diabetic Equipment, Supplies and Insulin (30-Day Supply)	\$40 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Diabetic Education	\$40 Copayment after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Durable Medical Equipment & Braces	Covered in full Preauthorization Required for Items Above \$500	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
External Hearing Aids	Covered in full Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	Single Purchase Once Every three (3) Years
Cochlear Implants	Covered in full Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	One (1) Per Ear Per Time

			Covered
Hospice Care • Inpatient	30% Coinsurance after Deductible per admission	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	210 Days per Plan Year
 Outpatient 	\$40 copayment after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	Five (5) Visits for Family Bereavement Counseling
Medical Supplies	Covered in full	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Prosthetic Devices • External	Covered in full	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	One (1) prosthetic device, per limb, per lifetime with coverage for
 Internal 	Covered in full Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	repairs and replacements
			Unlimited See Benefit For Description
INPATIENT SERVICES & FACILITIES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Inpatient Hospital for a Continuous Confinement (Including an Inpatient Stay for Mastectomy Care, Cardiac & Pulmonary Rehabilitation, & End of Life Care)	30% Coinsurance after Deductible per admission Preauthorization Required. However, Preauthorization is Not Required for Emergency Admissions.	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost.	See Benefit For Description

Observation Stay	\$350 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Skilled Nursing Facility (Includes Cardiac & Pulmonary Rehabilitation)	30% Coinsurance after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	200 Days Per Plan Year
Inpatient Habilitation Services (Physical, Speech and Occupational Therapy)	30% Coinsurance after Deductible per admission Preauthorization Required.	Non-Participating Provider services are not Covered and You pay the full cost	60 days per Plan Year
Inpatient Rehabilitation Services (Physical, Speech & Occupational therapy)	30% Coinsurance after Deductible per admission Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	60 Days Per Plan Year
MENTAL HEALTH & SUBSTANCE USE DISORDER SERVICES	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Inpatient Mental Health Care (for a continuous confinement when in a Hospital)	30% Coinsurance after Deductible per admission Preauthorization Required. However, Preauthorization is Not Required for Emergency Admissions.	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Outpatient Mental Health Care	\$40 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Inpatient Substance Use Services (for a continuous confinement when in a Hospital)	30% Coinsurance after Deductible per admission Preauthorization Required. However, Preauthorization is Not Required for Emergency Admissions or for Participating	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description

	OASAS-certified Facilities.		
Outpatient Substance Use Services	\$40 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	Unlimited; Up to 20 Visits a Plan Year May Be Used For Family Counseling
PRESCRIPTION DRUGS *Certain Prescription Drugs are not subject to Cost- Sharing when provided in accordance with the comprehensive guidelines supported by HRSA or if the item or service has an "A" or "B" rating from the USPSTF and obtained at a participating pharmacy.	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Retail Pharmacy			
30 Day Supply Tier 1	\$15 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Tier 2	\$35 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Tier 3	\$75 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Up to a 90 Day Supply For			See Benefit For
Maintenance Drugs Tier 1	\$45 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	Description
Tier 2	\$105 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	

Tier 3	\$225 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Mail Order Pharmacy			
Up to a 90 Day Supply			See Benefit For
Tier 1	\$38 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	Description
Tier 2	\$88 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Tier 3	\$188 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Enteral Formulas	Covered in full Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
WELLNESS BENEFITS	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	
Gym Reimbursement	Up to \$200 per six (6) month period; up to an additional \$100 per six (6) month period for Spouse, not subject to Deductible	Up to \$200 per six (6) month period; up to an additional \$100 per six (6) month period for Spouse, not subject to Deductible	Up to \$200 per six (6) month period; up to an additional \$100 per six (6) month period for Spouse
PEDIATRIC DENTAL &VISION CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Pediatric Dental Care			One (1) Dental Exam & Cleaning
Preventive Dental	\$40 Copayment after Deductible	Non-Participating Provider Services Are	Per six (6)-Month

Care		Not Covered and You Pay the Full Cost	Period
Routine Dental Care	\$40 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
 Major Dental Care (Oral Surgery, Endodontics, Prosthodontics & Periodontics) 	30% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Orthodontics	30% Coinsurance after Deductible Orthodontics & Major Dental Require Preauthorization	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Pediatric Vision Care			One (1) Exam Per 12-Month
• Exams	\$40 Copayment after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	Period; One (1) Prescribed Lenses &
Lenses & Frames	30% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	Frames in a 12- Month Period
Contact Lenses	30% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	