[SECTION XXVIII] CARECONNECT INSURANCE COMPANY, INC. Gold EPO 30/50 Tradition SCHEDULE OF BENEFITS Low Rx

COST-SHARING	Participating Provider Member Responsibility for Cost- Sharing	Non-Participating Provider Member Responsibility for Cost- Sharing	
Deductible Individual Family	\$1,000 \$2,000	Non-Participating Provider services are not Covered except as required for emergency care.	
Out-of-Pocket Limit	\$3,000 \$6,000		
[Deductibles, Coinsurance and Copayments that make up Your Out-of-Pocket Limit accumulate on a calendar year ending on December 31 of each year]			
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)	\$30 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Specialist Office Visits (or Home Visits)	\$50 Copayment	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]	
 [Sterilization Procedures for Women* 	Covered in full	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost]	
• [Vasectomy	\$30 Copayment (PCP)/ \$50 Copayment (Specialist)	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	

Bone Density Testing*Screening for Prostate Cancer	Covered in full 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	
 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)	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
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)	\$100 Copayment	\$100 Copayment	See Benefit For Description
Non-Emergency Ambulance Services	\$100 Copayment 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	\$200 Copayment	\$200 Copayment.	See Benefit For Description
Urgent Care Center	\$50 Copayment	Non-Participating Provider Services Are	See Benefit For

		Not Covered and You Pay the Full Cost	Description
PROFESSIONAL SERVICES AND OUTPATIENT CARE	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	Limits
Acupuncture	\$50 Copayment 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 • Performed as Outpatient Hospital Services	10% Coinsurance after Deductible 10% Coinsurance after Deductible 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	See Benefit For Description
Performed in a PCP Office Performed in a Specialist Office	\$30 Copayment \$50 Copayment	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	10% 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)	10% Coinsurance after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Autologous Blood Banking	10% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Cardiac & Pulmonary			See Benefit For

Rehabilitation Performed in a Specialist Office Performed as Outpatient Hospital Services	\$50 Copayment \$50 Copayment	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	Description
 Performed as Inpatient Hospital Services 	10% Coinsurance after Deductible per admission Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
ChemotherapyPerformed in a PCPOffice	\$30 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Performed in a Specialist Office	\$50 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
 Performed as Outpatient Hospital Services 	\$50 Copayment Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Chiropractic Services	\$50 Copayment Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
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	10% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Performed in a Specialist Office	10% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Performed as Outpatient Hospital	10% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Services	Preauthorization Required		
Dialysis • Performed in a PCP Office	\$30 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
 Performed in a Freestanding Center or Specialist Office Setting 	\$50 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost t	Dialysis Performed by Non-Participating Providers is limited to 10 visits per
 Performed as Outpatient Hospital Services 	\$50 Copayment Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	calendar year
Habilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)	\$50 Copayment 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	\$30 Copayment 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	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description

	Services; Surgery; Laboratory & Diagnostic Procedures) Preauthorization Required		
Infusion Therapy • Performed in a PCP Office	\$30 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Performed in Specialist Office	\$50 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
 Performed as Outpatient Hospital Services 	\$50 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Home Infusion Therapy	\$30 Copayment 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	10% Coinsurance 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 	10% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	

Outpatient Hospital Services	10% Coinsurance after Deductible Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Medications Administered in			See benefit for
	Included as part of the PCP office visit Cost-Sharing	Non-Participating Provider services are not Covered and You pay the full cost	description
	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	\$30 Copayment	Non-Participating Provider services are not Covered and You pay the full cost	
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Maternity & Newborn CarePrenatal Care	Covered in full	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
	10% 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
Physician and Midwife Services for Delivery	10% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	discharged from Hospital early
Breast Pump	Covered in Full	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	Covered for duration of breast feeding
Postnatal Care	Covered in Full	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	broast recaing
	Preauthorization Required		

Outpatient Hospital Surgery Facility Charge	10% 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	10% Coinsurance after Deductible	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 	10% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
 Performed as Outpatient Hospital Services 	10% Coinsurance after Deductible	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	\$50 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
 Performed as Outpatient Hospital Services 	\$50 Copayment Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)	\$50 Copayment Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	60 visits per condition, 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	\$50 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost Second opinions on diagnosis of cancer are Covered at Participating Cost-Sharing for Non-Participating Specialist	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	10% Coinsurance after Deductible per admission	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	All transplants must be performed at
 Outpatient Hospital Surgery 	10% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	designated Facilities
 Surgery Performed at an Ambulatory Surgical Center 	10% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Office Surgery	10% Coinsurance after Deductible	See Benefit For Description	
	Preauthorization Required		
Telemedicine Program	Covered In Full	See Benefit For Description	See Benefit For Description
ADDITIONAL SERVICES,	Participating Provider Member	Non-Participating Provider Member	Limits

EQUIPMENT & DEVICES	Responsibility for Cost-Sharing	Responsibility for Cost-Sharing	
ABA Treatment for Autism	\$30 Copayment	Non-Participating Provider Services Are	See Benefit For
Spectrum Disorder	Preauthorization Required	Not Covered and You Pay the Full Cost	Description
Assistive Communication	\$30 Copayment	Non-Participating Provider Services Are	See Benefit For
Devices for Autism Spectrum	Preauthorization Required	Not Covered and You Pay the Full Cost	Description
Disorder			
Diabetic Equipment, Supplies			See Benefit For
& Self-Management Education			Description
 Diabetic Equipment, 	\$30 Copayment	Non-Participating Provider Services Are	
Supplies and Insulin (30-Day Supply)		Not Covered and You Pay the Full Cost	
Diabetic Education	\$30 Copayment	Non-Participating Provider Services Are	
	Preauthorization Required	Not Covered and You Pay the Full Cost	
Durable Medical Equipment & Braces	10% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For
braces	Preauthorization Required for Items Above \$500	Not Covered and You Pay the Full Cost	Description
External Hearing Aids	10% Coinsurance after Deductible	Non-Participating Provider Services Are	Single Purchase
	Preauthorization Required	Not Covered and You Pay the Full Cost	Once Every
			three (3) Years
Cochlear Implants	10% Coinsurance after Deductible	Non-Participating Provider Services Are	One (1) Per Ear
	Preauthorization Required	Not Covered and You Pay the Full Cost	Per Time Covered
Hospice Care		Non-Participating Provider Services Are	210 Days per
Inpatient	10% Coinsurance after Deductible per	Not Covered and You Pay the Full Cost	Plan Year

	admission		
Outpatient	\$30 Copayment Preauthorization Required	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	Five (5) Visits for Family Bereavement Counseling
Medical Supplies	10% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Prosthetic Devices • External	10% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	One prosthetic device, per limb, per lifetime with coverage for
 Internal 	10% Coinsurance after Deductible 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)	10% 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	10% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Skilled Nursing Facility (Includes Cardiac & Pulmonary Rehabilitation)	10% 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	10% Coinsurance after Deductible per	Non-Participating Provider services are	60 days per Plan

(Physical, Speech and Occupational Therapy)	admission	not Covered and You pay the full cost	Year
Inpatient Rehabilitation Services (Physical, Speech &	Preauthorization required 10% Coinsurance after Deductible per admission	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	60 Days Per Plan Year
Occupational therapy)	Preauthorization Required	That Governou and Tou Full Horal and Good	Tidii Todi
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)	10% 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 (Including Partial Hospitalization & Intensive Outpatient Program Services)		Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Office Visits	\$30 Copayment		
Inpatient Substance Use Services (for a continuous confinement when in a Hospital)	10% Coinsurance after Deductible per admission Preauthorization Required. However, Preauthorization is Not Required for Emergency Admissions or for Participating OASAS-certified Facilities.	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description

Outpatient Substance Use Services • Office Visits • All other outpatient substance abuse services	\$30 Copayment 10% Coinsurance after Deductible	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	Unlimited
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	\$10 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	See Benefit For Description
Tier 2	\$50 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Tier 3	50% Coinsurance max to \$250	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	A 00 0	N. B. ii. ii. B. ii. G. i. A.	Description
Tier 1	\$30 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Tier 2	\$150 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Tier 3	50% Coinsurance max to \$750	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	\$25 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	Description
Tier 2	\$125 Copayment	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Tier 3	50% Coinsurance max to \$625	Non-Participating Provider Services Are Not Covered and You Pay the Full Cost	
Enteral Formulas	\$10 Copayment	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	Up to \$200 per six (6) month period; up to an additional \$100 per six (6) month period for Spouse	Up to \$200 per six (6) month period; up to an additional \$100 per six (6) month period for Spouse
PEDIATRIC DENTAL	Participating Provider Member	Non-Participating Provider Member	Limits
&VISION CARE	Responsibility for Cost-Sharing	Responsibility for Cost-Sharing	

Pediatric Dental Care			One (1) Dental
			Exam &
 Preventive Dental 	\$30 Copayment	Non-Participating Provider Services Are	Cleaning Per six
Care	. ,	Not Covered and You Pay the Full Cost	(6)-Month
		·	Period
Routine Dental Care	\$30 Copayment	Non-Participating Provider Services Are	
		Not Covered and You Pay the Full Cost	
 Major Dental Care 			
(Oral Surgery,			
Endodontics,	10% Coinsurance after Deductible	Non-Participating Provider Services Are	
Prosthodontics &		Not Covered and You Pay the Full Cost	
Periodontics		Non-Participating Provider Services Are	
		Not Covered and You Pay the Full Cost	
 Orthodontics 	10% Coinsurance after Deductible		
	Orthodontics & Major Dental		
	Require Preauthorization		
Pediatric Vision Care			One (1) Exam
			Per 12-Month
 Exams 	\$30 Copayment	Non-Participating Provider Services Are	Period; One (1)
		Not Covered and You Pay the Full Cost	Prescribed
			Lenses &
 Lenses & Frames 	10% Coinsurance after Deductible	Non-Participating Provider Services Are	Frames in a 12-
		Not Covered and You Pay the Full Cost	Month Period
 Contact Lenses 	10% Coinsurance after Deductible	Non-Participating Provider Services Are	
		Not Covered and You Pay the Full Cost	