

Every Plan Covers the Essentials

All plans must offer essential health benefits (except for Catastrophic plans). Some plans offer more benefits, but no plan can offer fewer benefits:

- Doctor visits
- Hospitalization
- Emergency care
- Maternity and newborn care
- Pediatric care, including dental and vision benefits
- Prescription drugs
- Laboratory tests
- Mental health care
- Substance abuse treatment
- Preventive and wellness care, as well as chronic disease management, at no extra cost to you, including:
 - Flu and pneumonia shots
 - Birth control
 - Routine vaccinations
 - Screenings for cancer, such as mammograms and colonoscopies

*Please refer to SBCs for a full description of these benefits.