

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Coverage for: Individual and/or Family | Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, <u>www.floridablue.com/plancontracts/group</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at <u>www.floridablue.com/plancontracts/group</u> or call 1-800-352-2583 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: \$1,500 Per Person/\$4,500 Family. Out-of-Network: Combined with In-Network.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	Yes. \$300 <u>Out-of-Network</u> Per Admission <u>Deductible</u> ; \$250 <u>In-Network</u> / \$250 <u>Out-of-Network</u> Per ER Visit. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	In-Network: \$4,500 Per Person/\$13,500 Family. Out-Of-Network: Combined with In-Network.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit?</u>	Premium, balance-billed charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out–of–pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://providersearch.floridablue.com/pr ovidersearch/pub/index.htm or call 1- 800-352-2583 for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

	Common		What You W		Limitations, Exceptions, & Other Important	
	Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
(		Primary care visit to treat an injury or illness	Primary Care Visits: \$25 <u>Copay</u> per Visit/ Virtual Visits: No Charge, <u>Deductible</u> does not apply	Deductible + 40% Coinsurance/ Virtual Visits: Not Covered	Physician administered drugs may have higher cost share. Virtual Visit services are only covered for In-Network providers.	
	If you visit a health care provider's	Specialist visit	Specialist: \$55 <u>Copay</u> per Visit/ Virtual Visits: \$55 <u>Copay</u> per Visit	<u>Deductible</u> + 40% <u>Coinsurance</u> / Virtual Visits: Not Covered	Physician administered drugs may have higher cost share. Virtual Visit services are only covered for In-Network providers.	
	office or clinic	Preventive care/screening/ immunization	No Charge, <u>Deductible</u> does not apply	40% <u>Coinsurance</u>	Physician administered drugs may have higher cost share. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
	If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Independent Clinical Lab: 20% Coinsurance/ Independent Diagnostic Testing Center: Deductible + 20% Coinsurance	Independent Clinical Lab: 40% Coinsurance/ Independent Diagnostic Testing Center: Deductible + 40% Coinsurance	Tests performed in hospitals may have higher cost share.	
		Imaging (CT/PET scans, MRIs)	Physician Office: \$55 <u>Copay</u> per Visit/ Independent Diagnostic Testing Center: <u>Deductible</u> + 20% <u>Coinsurance</u>	Deductible + 40% Coinsurance	Prior Authorization may be required. Your benefits/services may be denied.	

Common Medical Event	Services You May Need	What You W <u>Network Provider</u> (You will pay the least)	/ill Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition	Generic drugs	\$10 <u>Copay</u> per Prescription at retail, \$25 <u>Copay</u> per Prescription by mail	Not Covered	Up to 30 day supply for retail, 90 day supply for mail order. Responsible Rx programs such as Prior Authorization may apply. See Medication guide for more information.
More information about <b>prescription drug coverage</b> is available at	Preferred brand drugs	\$30 <u>Copay</u> per Prescription at retail, 20% <u>Coinsurance</u> up to \$150 maximum per Prescription by mail	Not Covered	Up to 30 day supply for retail, 90 day supply for mail order. Responsible Rx programs such as Prior Authorization may apply. See Medication guide for more information.
https://www.floridabl ue.com/members/to ols-	Non-preferred brand drugs	\$50 <u>Copay</u> per Prescription at retail, 20% <u>Coinsurance</u> up to \$150 maximum per Prescription by mail	Not Covered	Up to 30 day supply for retail, 90 day supply for mail order. Responsible Rx programs such as Prior Authorization may apply. See Medication guide for more information.
resources/pharmac y/medication-guide	Specialty drugs	\$100 <u>Copay</u> per Prescription	Not Covered	Up to 30 day supply for retail. Not covered through Mail Order. Prior Authorization may apply.
	Facility fee (e.g., ambulatory surgery center)	Deductible + 20% Coinsurance	<u>Deductible</u> + 40% <u>Coinsurance</u>	none
If you have outpatient surgery	Physician/surgeon fees	Deductible + 20% Coinsurance	Ambulatory Surgical Center: <u>Deductible</u> + 40% <u>Coinsurance</u> / Hospital: <u>In-Network Deductible</u> + 20% <u>Coinsurance</u>	none
	Emergency room care	Physician Services: <u>Deductible</u> + 20% <u>Coinsurance</u> / Facility: Per Visit <u>Deductible</u> + <u>Deductible</u> + 20% <u>Coinsurance</u>	Per Visit <u>Deductible</u> + <u>In-Network Deductible</u> + 20% <u>Coinsurance</u>	none
If you need immediate medical attention	Emergency medical transportation	<u>Deductible</u> + 20% <u>Coinsurance</u>	In-Network Deductible + 20% Coinsurance	none
	Urgent care	\$25 <u>Copay</u> per Visit	<u>Deductible</u> + \$25 <u>Copay</u> per Visit	none

For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.floridablue.com/plancontracts/group</u>.

Common What You Will Pay		/ill Pay	Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider	Out-of-Network Provider	Information
		(You will pay the least)	(You will pay the most)	
	Facility fee (e.g., hospital	Deductible + 20% Coinsurance	Per Admission <u>Deductible</u> + Deductible + 40%	Inpatient Rehab Services limited to 30 days.
If you have a hospital stay	room)		<u>Coinsurance</u>	
nospital stay	Physician/surgeon fees	<u>Deductible</u> + 20% <u>Coinsurance</u>	In-Network Deductible + 20% Coinsurance	none
		No Charre Doductible dose not	40% Coinsurance/	Vintual Vinit namina and only account for he
	Outpatient services	No Charge, <u>Deductible</u> does not apply	Specialist Virtual Visits:	Virtual Visit services are <u>only</u> covered for In- Network providers.
If you need mental health, behavioral		appi)	Not Covered Physician Services: No	Tromon promoto.
health, or			Charge/ Mental Health	
substance abuse	Inpatient services	No Charge, <u>Deductible</u> does not	Hospital: No Charge/	Prior Authorization may be required. Your
services	inputiont solvious	apply	Substance Abuse Hospital: 40%	benefits/services may be denied.
			Coinsurance	
			Deductible + 40%	Maternity care may include tests and services
	Office visits	\$55 <u>Copay</u> on initial Visit	Coincurance	described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery	D 1 (11 000/ O :	In-Network Deductible +	,
If you are pregnant	professional services	<u>Deductible</u> + 20% <u>Coinsurance</u>	20% Coinsurance	none
	Childbirth/delivery facility	Dodustible + 200/ Coinquisones	Per Admission <u>Deductible</u>	Option 2 hospitals may have a higher cost
	services	<u>Deductible</u> + 20% <u>Coinsurance</u>	+ <u>Deductible</u> + 40% <u>Coinsurance</u>	share.
				Coverage limited to 35 visits.
	Home health care	Deductible + 20% Coinsurance	Deductible + 40%	
If you need help recovering or have	Tiome near care	Deductible 1 20 / Oomsdrance	<u>Coinsurance</u>	
other special				Coverage limited to 50 visits, including 26 manipulations. Services performed in hospital
health needs	Rehabilitation services	\$55 Copay per Visit	Deductible + 40% Coinsurance	may have higher cost share. Prior
			Comsulative	Authorization may be required. Your
	Habilitation services	Not Covered	Not Covered	benefits/services may be denied.  Not Covered
	Habilitation services	Not Covered	Not Covered	Not Covered

For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.floridablue.com/plancontracts/group</u>.

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Skilled nursing care	<u>Deductible</u> + 20% <u>Coinsurance</u>	<u>Deductible</u> + 40% <u>Coinsurance</u>	Coverage limited to 60 days.	
	Durable medical equipment	Deductible + 20% Coinsurance	<u>Deductible</u> + 40% <u>Coinsurance</u>	Excludes vehicle modifications, home modifications, exercise, bathroom equipment and replacement of <u>DME</u> due to use/age.	
	Hospice services	Deductible + 20% Coinsurance	<u>Deductible</u> + 40% <u>Coinsurance</u>	none	
If your shild poods	Children's eye exam	Not Covered	Not Covered	Not Covered	
If your child needs dental or eye care	Children's glasses	Not Covered	Not Covered	Not Covered	
dental of eye care	Children's dental check-up	Not Covered	Not Covered	Not Covered	

#### **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.)		
Acupuncture	<ul> <li>Infertility treatment</li> </ul>	<ul> <li>Preferred brand drugs</li> </ul>
Bariatric surgery	<ul> <li>Long-term care</li> </ul>	<ul> <li>Private-duty nursing</li> </ul>
Cosmetic surgery	<ul> <li>Non-preferred brand drugs</li> </ul>	<ul> <li>Routine eye care (Adult)</li> </ul>
Dental care (Adult)	<ul> <li>Pediatric dental check-up</li> </ul>	<ul> <li>Routine foot care unless for treatment of diabetes</li> </ul>
Generic drugs	<ul> <li>Pediatric eye exam</li> </ul>	<ul> <li>Specialty drugs</li> </ul>
Habilitation services	<ul> <li>Pediatric glasses</li> </ul>	<ul> <li>Weight loss programs</li> </ul>
VALUE		

(	Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				
•	Chiropractic care - Limited to 50 visits	•	Most coverage provided outside the United	•	Non-emergency care when traveling outside the
			States. See www.floridablue.com.		U.S.

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: State Department of Insurance at 1-877-693-5236, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="https://www.dol.gov/agencies/ebsa">www.dol.gov/agencies/ebsa</a> or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <a href="https://www.cciio.cms.gov">www.cciio.cms.gov</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="https://www.delthcare.gov">Health Insurance</a> Marketplace. For more information about the Marketplace, visit <a href="https://www.delthcare.gov">www.delthcare.gov</a> or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals</u> <u>Rights</u>: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance,

For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.floridablue.com/plancontracts/group</u>.

contact the insurer at 1-800-352-2583. You may also contact your State Department of Insurance at 1-877-693-5236 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. For group health coverage subject to ERISA contact your employee services department. For non-federal governmental group health <a href="plans">plans</a> and church <a href="plans">plans</a> that are group health <a href="plans">plans</a> contact your employee services department. You may also contact the state insurance department at 1-877-693-5236. Additionally, a consumer assistance program can help you file your <a href="appeal">appeal</a>. Contact U.S. Department of Labor Employee Benefits Security Administration at 1-866-4-USA-DOL (866-487-2365) or <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>.

## 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.

## **About these Coverage Examples:**



**This is not a cost estimator.** Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

# Peg is Having a Baby

(9 months of <u>in-network</u> pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$1,500
■ Specialist Copayment	\$55
■ Hospital (facility) Coinsurance	20%
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
h	this example. Peg would nave	

<u>Cost Sharing</u>		
<u>Deductibles</u>	\$1,500	
Copayments	\$60	
Coinsurance	\$1,600	
What isn't covered		
Limits or exclusions	\$70	
The total Peg would pay is	\$3,230	

# **Managing Joe's type 2 Diabetes**

(a year of routine <u>in-network</u> care of a well-controlled condition)

■ The plan's overall deductible	\$1,500
■ Specialist Copayment	\$55
■ Hospital (facility) Coinsurance	20%
Other Coinsurance	20%

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

<u>Diagnostic tests</u> (blood work)

Total Evennela Cost

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Example Cost	\$5,000		
n this example, Joe would pay:			
<u>Cost Sharing</u>			
<u>Deductibles</u>	\$0		
Copayments	\$400		
Coinsurance	\$20		
What isn't covered			

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Limits or exclusions	\$4,300
The total Joe would pay is	\$4,720

## **Mia's Simple Fracture**

(<u>in-network</u> emergency room visit and follow up care)

■ The plan's overall deductible	\$1,500
■ Specialist Copayment	\$55
■ Hospital (facility) Coinsurance	20%
Other Coinsurance	20%

#### This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies)

Diagnostic test (x-ray)

**Total Example Cost** 

The total Mia would pay is

¢E COO

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

In this example, Mia would pay:			
	<u>Cost Sharing</u>		
	<u>Deductibles</u> *	\$1,700	
	<u>Copayments</u>	\$300	
	<u>Coinsurance</u>	\$40	
	What isn't covered		
	Limits or exclusions	\$10	

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: <u>www.floridablue.com</u>.

\*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

\$2,050

\$2.800

## Section 1557 Notification: Discrimination is Against the Law

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, sex, age, or disability. We do not exclude people or treat them differently because of race, color, national origin, sex, age, or disability.

## We provide:

- Free auxiliary aids, reasonable modifications, and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (e.g., large print, audio, and accessible electronic formats)
- · Free language assistance services to people whose primary language is not English, such as:
  - o Qualified interpreters
  - o Information written in other languages

#### If you need these services, contact:

Health and vision coverage: 1-800-352-2583

Dental, life, and disability coverage: 1-888-223-4892

Federal Employee Program (FEP): 1-800-333-2227

Medicare: 1-800-926-6565

TTY 711

If you believe that we have failed to provide these services or have discriminated in another way on the basis of race, color, national origin, sex, age, or disability, you can file a grievance with:

# Health and vision coverage (including FEP members):

Section 1557 Coordinator 4800 Deerwood Campus Parkway, DCC 1-7 Jacksonville, FL 32246 1-800-477-3736 x29070 1-800-955-8770 (TTY)

Fax: 1-904-301-1580

Section1557Coordinator@bcbsfl.com

## Dental, life, and disability coverage:

Civil Rights Coordinator 17500 Chenal Parkway Little Rock, AR 72223 1-800-260-0331 1-800-955-8770 (TTY) civilrightscoordinator@fclife.com

<u>Health insurance</u> is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. Dental insurance is offered by Florida Combined Life Insurance Company, Inc., an affiliate of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Section 1557 Coordinator or Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, or by mail or phone at:

## U.S. Department of Health and Human Services

200 Independence Avenue, SW Room 509F, HHH
Building Washington, D.C. 20201
1-800-368-1019
1-800-537-7697 (TDD)
Complaint forms are available at www.hhs.gov/ocr/office/file/index.html

Visit www.floridablue.com/disclaimer/ndnotice to view an electronic version of this notice.

Se encuentran a su disposición los servicios gratuitos de idiomas, de ayuda auxiliar y de formato alternativo. Llame al número 1-800-352-2583, a FEP al 1-800-333-2227, a Medicare al 1-800-926-6565, (TTY 711).

Có sẵn dịch vu hỗ trợ ngôn ngữ miễn phí, thiết bị hỗ trợ và các định dạng thay thế. Vui lòng gọi 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711).

Gen èd oksilvè pou ede w nan lòt lang ak sèvis nan lòt fòma ki disponib gratis. Rele nan 1-800-352-2583, FEP 1-800-333-2227, oswa rele Medicare nan 1-800-926-6565 (TTY 711).

Estão disponíveis, gratuitamente, serviços de tradução, assistência e formatos alternativos. Ligue para 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (TTY 711).

免费语言服务、辅助援助及替代格式服务均已开放。欢迎致电以下号码 普通咨询1-800-352-2583 联邦雇员计划(FEP)1-800-333-2227 医疗保险(Medicare)1-800-926-6565 听障专线(TTY)711。

Des services linguistiques, d'aide auxiliaire et de supports alternatifs vous sont proposés gratuitement. Appelez le 1-800-352-2583, le FEP au 1-800-333-2227, le Medicare au 1-800-926-6565 (ATS 711).

May makukuhang mga libreng serbisyo sa wika, karagdagang tulong at mga alternatibong anyo. Tumawag sa 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711).

<u>Health insurance</u> is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. Dental insurance is offered by Florida Combined Life Insurance Company, Inc., an affiliate of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

Предоставляются бесплатные языковые услуги, вспомогательные материалы и услуги в альтернативных форматах. Звоните 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (номер для текст-телефонных устройств (ТТY) 711).

الخيمات المجانية للغة، والمساعدة الإضافية، وتتميقات يديلة مناحة. يرجى الانصبال على 1-800-352-2583 يرنامج 1-800-352-353 (PEP: 1-800-333-2227 يرنامج 2583-352-353 (PEP: 1-800-333-2227 يرنامج 2583-352-352-353)

Sono disponibili servizi gratuiti di supporto linguistico, assistenza ausiliaria e formati alternativi. Telefono: 1-800-352-2583, FEP: 1-800-333-2227, Medicare: 1-800-926-6565, (TTY 711).

Kostenloser Service für Sprachen, Hilfsmittel und alternative Formate verfügbar. Telefon 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (TTY 711).

<u>무료 언어, 보조 기구 및 대체 형식 서비스를 이용할 수 있습니다. 전화 1-800-352-2583, FEP 1-800-333-2227, 메디케어 1-800-926-6565, (TTY 711).</u>

Bezpłatna pomoc jezykowa, pomoc dodatkowa oraz usługi różnego rodzaju sa dostępne. Zadzwoń pod numer 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711).

મકત ભાષા સહાયક મદદ અને વૈકલ્પિક કોર્મેટ સેવાઓ ઉપલબ્ધ છે. 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711) પુર કોલ કરો.

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یا Medicare یا FEP و پرای FEP خدمات رایگان زیانی، کمک های جانبی، و قالت های جایگزین در دسترس هستند. یا شماره 1-800-352-258-258 نماس یگیرید. پرای نماس یگیرید (TTY: 711) 1-866-926-800

T'áá free vínílta'go saad bee áká anilveedígií, alk'ida'ániígií, dóó t'áá ajihi hane' bee áká anilveedígií t'éivá éi holne'. 1-800-352-2583 bich'i' náhodoonih, FEP bich'i' 1-800-333-2227 bich'i' náhodoonih, Medicare bich'i' 1-800-926-6565 bich'i' náhodoonih, (TTY 711).

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