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

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

Glossary. You can view the Glossary at www.floridablue.com/plancontracts/group or call 1-800-352-2583 to request a copy.

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 allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the

Important Questions Answers Why This Matters: Generally, you must pay all of the costs from providers up to the deductible amount before What is the overall In-Network: \$2,000 Per Person. Out-ofthis plan begins to pay. If you have other family members on the policy, the overall family Network: \$4,500 Per Person. deductible? deductible must be met before the plan begins to pay. This plan covers some items and services even if you haven't yet met the deductible Are there services amount. But a copayment or coinsurance may apply. For example, this plan covers certain covered before you Yes. Preventive care. preventive services without cost sharing and before you meet your deductible. See a list of meet your deductible? covered preventive services at www.healthcare.gov/coverage/preventive-care-benefits/. Are there other You don't have to meet deductibles for specific services. deductibles for specific No. services? In-Network: \$6,350 Per Person/\$12,700 The out-of-pocket limit is the most you could pay in a year for covered services. If you have What is the out-of-Family. Out-Of-Network: \$20,000 Per other family members in this plan, they have to meet their own out-of-pocket limits until the pocket limit for this plan? Person/\$20,000 Family. overall family out-of-pocket limit has been met. What is not included in Premium, balance-billed charges, and Even though you pay these expenses, they don't count toward the out-of-pocket limit. the out-of-pocket limit? health care this plan doesn't cover. Yes. See 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</u> https://providersearch.floridablue.com/pr network. You will pay the most if you use an out-of-network provider, and you might receive Will you pay less if you ovidersearch/pub/index.htm or call 1a bill from a provider for the difference between the provider's charge and what your plan use a network provider? 800-352-2583 for a list of network pays (balance billing). Be aware your network provider might use an out-of-network provider providers. for some services (such as lab work). Check with your provider before you get services. Do you need a referral to You can see the specialist you choose without a referral. No. see a specialist?

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 Will Pay		Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Primary care visit to treat an injury or illness	Value Choice Provider: \$35 <u>Copay</u> per Visit/ Primary Care Visits: \$35 <u>Copay</u> per Visit/ Virtual Visits: \$35 <u>Copay</u> per Visit	Deductible + 50% 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 office or clinic	<u>Specialist</u> visit	Value Choice Specialist: \$50 Copay per Visit/ Specialist: \$50 Copay per Visit/ Virtual Visits: \$50 Copay per Visit	Deductible + 50% Coinsurance/ Virtual Visits: Not Covered	Physician administered drugs may have higher cost share. Virtual Visit services are only covered for In-Network providers.
	Preventive care/screening/ immunization	No Charge, <u>Deductible</u> does not apply	50% <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)	Value Choice Specialist: \$50 Copay per Visit/ Independent Clinical Lab: No Charge, Deductible does not apply/ Independent Diagnostic Testing Center: Deductible + 50% Coinsurance	Deductible + 50% Coinsurance	Tests performed in hospitals may have higher cost share.
	Imaging (CT/PET scans, MRIs)	\$200 <u>Copay</u> per Visit	Deductible + 50% Coinsurance	Tests performed in hospitals may have higher cost share. Prior Authorization may be required. Your benefits/services may be denied.

Common		What You W	/ill Pay	Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	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 prescription drug coverage is available at https://www.floridabl	Preferred brand drugs	20% Coinsurance up to a maximum of \$200 per Prescription at retail, 20% Coinsurance up to a maximum of \$500 per Prescription by mail	Not Covered	Up to 30-day supply for retail, 90-day supply for mail order.
	Non-preferred brand drugs	Not Covered	Not Covered	Not Covered
ue.com/members/to ols- resources/pharmac y/medication-guide	Specialty drugs	Specialty drugs are subject to the cost share based on applicable drug tier.	Not Covered	Up to 30-day supply for retail. Not covered through Mail Order.
	Facility fee (e.g., ambulatory surgery center)	Ambulatory Surgical Center: <u>Deductible</u> + 50% <u>Coinsurance/</u> Hospital: \$300 <u>Copay</u> per Visit	<u>Deductible</u> + 50% <u>Coinsurance</u>	none
If you have outpatient surgery	Physician/surgeon fees	Deductible + 50% Coinsurance	Ambulatory Surgical Center: <u>Deductible</u> + 50% <u>Coinsurance</u> / Hospital: <u>In-Network Deductible</u> + 50% <u>Coinsurance</u>	none
If you need	Emergency room care	Physician Services: <u>Deductible</u> + 50% <u>Coinsurance/</u> Facility: \$200 <u>Copay</u> per Visit	\$200 <u>Copay</u> per Visit	none
immediate medical attention	Emergency medical transportation	Deductible + 50% Coinsurance	In-Network Deductible + 50% Coinsurance	none

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	
	<u>Urgent care</u>	Value Choice Provider: \$60 <u>Copayment</u> - Visits 1-2; \$60 <u>Copayment</u> / Urgent Care Visits: <u>Deductible</u> + \$60 <u>Copayment</u>	Deductible + 50% Coinsurance	none	
If you have a	Facility fee (e.g., hospital room)	\$1,500 Copay per Admission	<u>Deductible</u> + 50% <u>Coinsurance</u>	Inpatient Rehab Services limited to 30 days.	
hospital stay	Physician/surgeon fees	Deductible + 50% Coinsurance	In-Network Deductible + 50% Coinsurance	none	
If you need mental health, behavioral	Outpatient services	No Charge, <u>Deductible</u> does not apply	50% Coinsurance/ Specialist Virtual Visits: Not Covered	Virtual Visit services are <u>only</u> covered for In- Network providers.	
health, or substance abuse services	Inpatient services	No Charge, <u>Deductible</u> does not apply	Physician Services: No Charge, Deductible does not apply/ Hospital: 50% Coinsurance	Prior Authorization may be required. Your benefits/services may be denied.	
	Office visits	\$50 <u>Copay</u> on initial Visit	Deductible + 50% Coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)	
If you are pregnant	Childbirth/delivery professional services	Deductible + 50% Coinsurance	In-Network Deductible + 50% Coinsurance	none	
	Childbirth/delivery facility services	\$1,500 Copay per Admission	<u>Deductible</u> + 50% <u>Coinsurance</u>	none	
	Home health care	Deductible + 50% Coinsurance	<u>Deductible</u> + 50% <u>Coinsurance</u>	Coverage limited to 10 visits.	
If you need help recovering or have other special health needs	Rehabilitation services	\$50 <u>Copay</u> per Visit	Deductible + 50% Coinsurance	Coverage limited to 25 visits, including 26 manipulations. Services performed in hospital may have higher cost share. Prior Authorization may be required. Your benefits/services may be denied.	
	Habilitation services	Not Covered	Not Covered	Not Covered	
	Skilled nursing care	Deductible + 50% Coinsurance	Deductible + 50% Coinsurance	Coverage limited to 60 days.	

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 V	Vill 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	
	Durable medical equipment	Deductible + 50% Coinsurance	<u>Deductible</u> + 50% <u>Coinsurance</u>	Excludes vehicle modifications, home modifications, exercise, bathroom equipment and replacement of <u>DME</u> due to use/age.	
	Hospice services	<u>Deductible</u> + 50% <u>Coinsurance</u>	<u>Deductible</u> + 50% <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	
uental 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.)

36	Services rour <u>Flam</u> deficially boes NOT Cover (Check your policy or <u>plan</u> document for more information and a fist of any other <u>excluded services.)</u>				
•	Acupuncture	•	Infertility treatment	•	Pediatric glasses
•	Bariatric surgery	•	Long-term care	•	Private-duty nursing
•	Cosmetic surgery	•	Non-preferred brand drugs	•	Routine eye care (Adult)
•	Dental care (Adult)	•	Pediatric dental check-up	•	Routine foot care unless for treatment of diabetes
•	Habilitation services	•	Pediatric eye exam	•	Weight loss programs
•	Hearing aids				

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 25 visit 	ts • Most covera	age provided outside the United	• No	on-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 www.dol.gov/agencies/ebsa or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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.delthcore.gov 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, 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

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

Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. For group health coverage subject to ERISA contact your employee services department. For non-federal governmental group health plans and church plans that are group health plans 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 appeal. Contact U.S. Department of Labor Employee Benefits Security Administration at 1-866-4-USA-DOL (866-487-2365) or www.dol.gov/ebsa/healthreform.

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>	\$2,000
■ Specialist Copayment	\$50
■ Hospital (facility) Copayment	\$1,500
Other No Charge	\$0

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
lr	n this example, Peg would pay:	
	Cost Sharing	
	<u>Deductibles</u>	\$1,400
	<u>Copayments</u>	\$1,600
	Coinsurance	\$0
	What isn't covered	

Limits or exclusions

The total Peg would pay is

Managing Joe's type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$2,000
Specialist Copayment	\$50
■ Hospital (facility) Copayment	\$1,500
Other <u>Coinsurance</u>	50%
- Other <u>Johnstrande</u>	00 /0

This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

\$60 **\$3,060** <u>Durable medical equipment</u> (glucose meter)

	Total Example Cost	\$5,600
lr	n this example, Joe would pay:	
	<u>Cost Sharing</u>	
	<u>Deductibles</u>	\$0
	<u>Copayments</u>	\$500
	<u>Coinsurance</u>	\$800
	What isn't covered	
	Limits or exclusions	\$20
	The total Joe would pay is	\$1,320

Mia's Simple Fracture

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

■ The <u>plan's</u> overall <u>deductible</u>	\$2,000
Specialist Copayment	\$50
■ Hospital (facility) Copayment	\$1,500
Other <u>Copayment</u>	\$200

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Total Example Cost

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

	Total Example Cost	⊅ ∠,000
lr	this example, Mia would pay:	
	<u>Cost Sharing</u>	
	<u>Deductibles</u>	\$1,700
	<u>Copayments</u>	\$500
	Coinsurance	\$0
	What isn't covered	
	Limits or exclusions	\$0
	The total Mia would pay is	\$2,200

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>.

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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, age, disability, or sex. We do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

We provide:

- · Free aids and services to people with disabilities to communicate effectively with us, such as:
 - o Qualified sign language interpreters
 - o Written information in other formats (large print, audio, accessible electronic formats, other formats)
- · Free language 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: 1-800-333-2227

If you believe that we have failed to provide these services or discriminate on the basis of race, color, national origin, disability, age, sex, gender identity or sexual orientation, 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@floridablue.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 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 https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, 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 http://www.hhs.gov/ocr/office/file/index.html

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773). FEP: Llame al 1-800-333-2227

ATANSYON: Si w pale Kreyòl ayisyen, ou ka resevwa yon èd gratis nan lang pa w. Rele 1-800-352-2583 (pou moun ki pa tande byen: 1-800-955-8770). FEP: Rele 1-800-333-2227

CHÚ Ý: Nếu bạn nói Tiếng Việt, có dịch vụ trợ giúp ngôn ngữ miễn phí dành cho bạn. Hãy gọi số 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Gọi số 1-800-333-2227

ATENÇÃO: Se você fala português, utilize os serviços linguísticos gratuitos disponíveis. Ligue para 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Ligue para 1-800-333-2227

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電1-800-352-2583(TTY: 1-800-955-8770)。FEP: 請致電 1-800-333-2227

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-352-2583 (ATS: 1-800-955-8770). FEP: Appelez le 1-800-333-2227

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PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Tumawag sa 1-800-333-2227

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-352-2583 (телетайп: 1-800-955-8770). FEP: Звоните 1-800-333-2227

ملحوظة: إذا كنت تتحدت اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-808-253-3852 (رقم هاتف الصم والبكم: 1-808-559-559. اتصل برقم 1-808-253-3852 (رقم هاتف الصم والبكم: 1-808-559-559. اتصل برقم 1-808-253-3852 (رقم هاتف الصم والبكم: 1-808-559-559.

ATTENZIONE: Qualora fosse l'italiano la lingua parlata, sono disponibili dei servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-352-2583 (TTY: 1-800-955-8770). FEP: chiamare il numero 1-800-333-2227

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: +1-800-352-2583 (TTY: +1-800-955-8770). FEP: Rufnummer +1-800-333-2227

주의: 한국어 사용을 원하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-352-2583 (TTY: 1-800-955-8770) 로 전화하십시오. FEP: 1-800-333-2227 로 연락하십시오.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Zadzwoń pod numer 1-800-333-2227.

સુયના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવા તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-352-2583 (TTY: 1-800-955-8770). FEP: ફોન કરો 1-800-333-2227

ประกาศ:ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟริ โดยติดต่อหมายเลง โทรฟริ 1-800-352-2583 (TTY: 1-800-955-8770) หรือ FEP โทร 1-800-333-2227

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-352-2583(TTY: 1-800-955-8770)まで、お電話にてご連絡ください。FEP: 1-800-333-2227

توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی رایگان در دسترس شما خواهد بود. با شماره (8770-955-950-1TT): 258-258-800-1 تماس بگیرید. FEP: با شماره 2227-333-800-1 تماس بگیرید.

Baa ákonínzin: Diné bizaad bee yánílti go, saad bee áká anáwo', t'áá jíík'eh, ná hóló. Koji hodíílnih 1-800-352-2583 (TTY: 1-800-955-8770). FEP ígíí éi koji hodíílnih 1-800-333-2227.

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