

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services Coverage for: Individual and/or Family | Plan Type: HMO

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

| Important Questions | Answers | Why This Matters: |
|---|--|---|
| What is the overall deductible? | In-Network: \$500 Per Person/\$1,000 Family. Out-of-Network: Not Applicable. | Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. |
| Are there services covered before you meet your deductible? | Yes. Preventive care. | This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible. See a list of covered preventive services at www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other deductibles for specific services? | No. | You don't have to meet deductibles for specific services. |
| What is the out-of-pocket limit for this plan? | Yes. In-Network: \$3,500 Per Person/\$7,000 Family. Out-Of-Network: Not Applicable. | The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met. |
| What is not included in the out-of-pocket limit? | Premium, balance-billed charges, and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit. |
| Will you pay less if you use a network provider? | Yes. See https://providersearch.floridablue.com/providersearch/pub/index.htm or call 1-800-352-2583 for a list of network providers. | This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services. |
| Do you need a referral to see a specialist? | No. | You can see the specialist you choose without a referral. |

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

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|--|--|---|--|
| | | <u>Network Provider</u> (You will pay the least) | <u>Out-of-Network Provider</u> (You will pay the most) | |
| If you visit a health care <u>provider's</u> office or clinic | Primary care visit to treat an injury or illness | Value Choice Provider: No Charge/ Primary Care Visits: \$15 <u>Copay</u> per Visit/ Virtual Visits (Telemedicine): No Charge | Not Covered | Physician administered drugs may have higher cost share. |
| | <u>Specialist</u> visit | Value Choice Specialist: \$20 <u>Copay</u> per Visit/ Specialist: \$35 <u>Copay</u> per Visit | Not Covered | Physician administered drugs may have higher cost share. |
| | <u>Preventive care/screening/immunization</u> | No Charge | Not Covered | 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: \$20 <u>Copay</u> per Visit/ Independent Clinical Lab: No Charge/ Independent Diagnostic Testing Center: \$35 <u>Copay</u> per Visit | Not Covered | Tests performed in hospitals may have higher cost share. Prior Authorization may be required. Your benefits/services may be denied. |
| | Imaging (CT/PET scans, MRIs) | Physician Office: \$175 <u>Copay</u> per Visit/ Independent Diagnostic Testing Center: \$75 <u>Copay</u> per Visit | Not Covered | Tests performed in hospitals may have higher cost share. Prior Authorization may be required. Your benefits/services may be denied. |

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

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|--|--|---|---|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.floridablue.com/tols-resources/pharmacy/medication-guide | 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. |
| | Preferred brand drugs | \$50 <u>Copay</u> per Prescription at retail, \$125 <u>Copay</u> per Prescription by mail | Not Covered | Up to 30 day supply for retail, 90 day supply for mail order. |
| | Non-preferred brand drugs | \$80 <u>Copay</u> per Prescription at retail, \$200 <u>Copay</u> per Prescription by mail | Not Covered | Up to 30 day supply for retail, 90 day supply for mail order. |
| | <u>Specialty drugs</u> | <u>Specialty drugs</u> are subject to the cost share based on applicable drug tier. | Not Covered | Not covered through Mail Order. Up to 30 day supply for retail. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | Ambulatory Surgical Center: \$250 <u>Copay</u> per Visit/ Hospital: \$350 <u>Copay</u> per Visit | Not Covered | Prior Authorization may be required. Your benefits/services may be denied. |
| | Physician/surgeon fees | Ambulatory Surgical Center: \$35 <u>Copay</u> per Visit/ Hospital: No Charge | Not Covered | _____none_____ |
| If you need immediate medical attention | <u>Emergency room care</u> | \$100 <u>Copay</u> per Visit | \$100 <u>Copay</u> per Visit | _____none_____ |
| | <u>Emergency medical transportation</u> | <u>Deductible</u> + 10% <u>Coinsurance</u> | <u>In-Network Deductible</u> + 10% <u>Coinsurance</u> | <u>Out-of-Network</u> only covered for emergencies. |
| | <u>Urgent care</u> | Value Choice Provider: No Charge - Visits 1-2 \$35 <u>Copay</u> for remaining Visits/ Urgent Care Visits: \$35 <u>Copay</u> per Visit | Not Covered | <u>Out-of-Network</u> only covered out-of-state. |

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

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|---|--|--|---|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | \$500 <u>Copay</u> per Admission | Not Covered | Inpatient Rehab Services limited to 30 days. Prior Authorization may be required. Your benefits/services may be denied. |
| | Physician/surgeon fees | No Charge | Not Covered | —————none————— |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | No Charge | Not Covered | Prior Authorization may be required. Your benefits/services may be denied. |
| | Inpatient services | No Charge | Not Covered | Prior Authorization may be required. Your benefits/services may be denied. |
| If you are pregnant | Office visits | \$35 <u>Copay</u> on initial Visit | Not Covered | Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.) |
| | Childbirth/delivery professional services | No Charge | Not Covered | —————none————— |
| | Childbirth/delivery facility services | \$500 <u>Copay</u> per Admission | Not Covered | —————none————— |
| If you need help recovering or have other special health needs | <u>Home health care</u> | No Charge | Not Covered | Coverage limited to 60 visits. |
| | <u>Rehabilitation services</u> | \$35 <u>Copay</u> per Visit | Not Covered | Coverage limited to 30 visits, including 30 manipulations. Services performed in hospital may have higher cost share. Prior Authorization may be required. Your benefits/services may be denied. |
| | <u>Habilitation services</u> | Not Covered | Not Covered | Not Covered |
| | <u>Skilled nursing care</u> | <u>Deductible + 10% Coinsurance</u> | Not Covered | Coverage limited to 45 days. Prior Authorization may be required. Your benefits/services may be denied. |
| | <u>Durable medical equipment</u> | <u>Deductible + 10% Coinsurance</u> | Not Covered | Excludes vehicle modifications, home modifications, exercise, bathroom equipment and replacement of <u>DME</u> due to use/age. Prior Authorization may be required. Your benefits/services may be denied. |
| | <u>Hospice services</u> | <u>Deductible + 10% Coinsurance</u> | Not Covered | Prior Authorization may be required. Your benefits/services may be denied. |
| If your child needs | Children's eye exam | Not Covered | Not Covered | Not Covered |

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

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|----------------------|----------------------------|--|--|--|
| | | Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) | |
| dental or eye care | Children's glasses | Not Covered | Not Covered | Not Covered |
| | Children's dental check-up | Not Covered | Not Covered | Not Covered |

Excluded Services & Other Covered Services:

| Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other excluded services.) | | | |
|---|--|---|--|
| <ul style="list-style-type: none"> • Acupuncture • Bariatric surgery • Cosmetic surgery • Dental care (Adult) • <u>Habilitation services</u> • Hearing aids | <ul style="list-style-type: none"> • Infertility treatment • Long-term care • Non-emergency care when traveling outside the U.S. • Pediatric dental check-up • Pediatric eye exam | <ul style="list-style-type: none"> • Pediatric glasses • Private-duty nursing • Routine eye care (Adult) • Routine foot care unless for treatment of diabetes • Weight loss programs | |
| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.) | | | |
| <ul style="list-style-type: none"> • Chiropractic care - Limited to 30 visits | <ul style="list-style-type: none"> • Most coverage provided outside the United States. See www.floridablue.com. | | |

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/ebsa/healthreform 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.HealthCare.gov or call 1-800-318-2596.

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

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.

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

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.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

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

About these Coverage Examples:



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

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

| | |
|---|-------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$500 |
| ■ <u>Specialist Copayment</u> | \$35 |
| ■ <u>Hospital (facility) Copayment</u> | \$500 |
| ■ <u>Other No Charge</u> | \$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 |
|---------------------------|-----------------|

In this example, Peg would pay:

| <u>Cost Sharing</u> | |
|-----------------------------------|--------------|
| <u>Deductibles</u> | \$0 |
| <u>Copayments</u> | \$500 |
| <u>Coinsurance</u> | \$0 |
| <u>What isn't covered</u> | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$560 |

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

| | |
|---|-------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$500 |
| ■ <u>Specialist Copayment</u> | \$35 |
| ■ <u>Hospital (facility) Copayment</u> | \$500 |
| ■ <u>Other Coinsurance</u> | 10% |

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
Diagnostic tests (*blood work*)
 Prescription drugs
Durable medical equipment (*glucose meter*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$5,600 |
|---------------------------|----------------|

In this example, Joe would pay:

| <u>Cost Sharing</u> | |
|-----------------------------------|----------------|
| <u>Deductibles</u> | \$0 |
| <u>Copayments</u> | \$1,500 |
| <u>Coinsurance</u> | \$0 |
| <u>What isn't covered</u> | |
| Limits or exclusions | \$30 |
| The total Joe would pay is | \$1,530 |

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

| | |
|---|-------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$500 |
| ■ <u>Specialist Copayment</u> | \$35 |
| ■ <u>Hospital (facility) Copayment</u> | \$500 |
| ■ <u>Other Copayment</u> | \$100 |

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
Diagnostic test (*x-ray*)
Durable medical equipment (*crutches*)
Rehabilitation services (*physical therapy*)

| | |
|---------------------------|----------------|
| Total Example Cost | \$2,800 |
|---------------------------|----------------|

In this example, Mia would pay:

| <u>Cost Sharing</u> | |
|-----------------------------------|--------------|
| <u>Deductibles</u> | \$500 |
| <u>Copayments</u> | \$300 |
| <u>Coinsurance</u> | \$40 |
| <u>What isn't covered</u> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$840 |

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

Section 1557 Notification: Discrimination is Against the Law

Florida Blue, Florida Blue HMO, Florida Blue Preferred HMO (collectively, "Florida Blue"), Florida Combined Life and the Blue Cross and Blue Shield Federal Employee Program® (FEP) 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.

Florida Blue, Florida Blue HMO, Florida Blue Preferred HMO, Florida Combined Life and FEP:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provide free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact:

- Florida Blue (health and vision coverage): 1-800-352-2583
- Florida Combined Life (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 discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Florida Blue (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

Florida Combined Life:

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

Health insurance 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.