

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

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/individual</u>. For general definitions of common terms, such as <u>allowed amount, 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/individual</u> or call 1-800-352-2583 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: Not Applicable. Out-of-Network: \$12,000 Per Person/\$24,000 Family.	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</u> <u>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?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Yes. In-Network: \$2,900 Per Person/\$5,800 Family. Out-Of- Network: \$17,400 Per Person/\$34,800 Family.	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 out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://providersearch.floridablue.co m/providersearch/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 copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible 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: No Charge/ Primary Care Visits: \$5 Copay per Visit/ Virtual Visits: No Charge	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	Specialist visit	Value Choice Specialist: \$5 <u>Copay</u> per Visit/ Specialist: \$45 <u>Copay</u> per Visit/ Virtual Visits: \$45 <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.	
	Preventive care/screening/ immunization		50% Coinsurance	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: \$5 Copay per Visit/ Independent Clinical Lab: No Charge/ Independent Diagnostic Testing Center: \$30 Copay per Visit	Independent Clinical Lab: Not Covered/ Independent Diagnostic Testing Center: Deductible + 50% Coinsurance	Tests performed in hospitals may have higher cost share.	
	Imaging (CT/PET scans, MRIs)	40% Coinsurance	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 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	
If you need drugs to treat your illness or condition More information about	Generic drugs	Preventive: No Charge (retail)/ Condition Care Rx: \$4 Copay per Prescription (retail)/ All Other Generic: \$22 Copay per Prescription (retail)	Not Covered	Up to 30 day supply for retail, 90 day supply for mail order at 2 1/2 times the retail amount. Responsible Rx programs such as Prior Authorization may apply. See Medication guide for more information.	
prescription drug coverage is available at www.floridablue.com/to ols- resources/pharmacy/me	Preferred brand drugs	Condition Care Rx: \$30 Copay per Prescription (retail)/ All Other Preferred Brand: \$47 Copay per Prescription (retail)	Not Covered	Up to 30 day supply for retail, 90 day supply for mail order at 2 1/2 times the retail amount.	
dication-guide	Non-preferred brand drugs	40% <u>Coinsurance</u> (retail)	Not Covered	Up to 30 day supply for retail, 90 day supply for mail order at 2 1/2 times the retail amount.	
	Specialty drugs	50% Coinsurance	Not Covered	Up to 30 day supply for retail. Not covered through Mail Order.	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	40% Coinsurance	<u>Deductible</u> + 50% <u>Coinsurance</u>	none	
surgery	Physician/surgeon fees	No Charge	No Charge	none	
	Emergency room care	\$600 Copay per Visit	\$600 Copay per Visit	none	
	Emergency medical transportation	40% Coinsurance	40% Coinsurance	none	
If you need immediate medical attention	<u>Urgent care</u>	Value Choice Provider: No Charge - Visits 1-2 \$45 Copay for remaining Visits/ Urgent Care Visits: \$45 Copay per Visit	Value Choice Provider: Not Covered/ Urgent Care Visits: <u>Deductible</u> + \$45 <u>Copay</u> per Visit	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	40% Coinsurance	Deductible + 50% Coinsurance	Inpatient Rehab Services limited to 30 days. Inpatient <u>Habilitation Services</u> limited to 30 days.	

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

Common		What Y	ou 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	
	Physician/surgeon fees	No Charge	No Charge	none	
If you need mental health, behavioral health, or substance	Outpatient services	Physician Office: \$45 Copay per Visit/ Specialist Virtual Visits: No Charge/ Hospital: 40% Coinsurance	Deductible + 50% Coinsurance/ Specialist Virtual Visits: Not Covered	Virtual Visit services are <u>only</u> covered for In- Network providers.	
abuse services	Inpatient services	Physician Services: No Charge / Hospital: 40% Coinsurance	Physician Services: No Charge/ Hospital: Deductible	Prior Authorization may be required. Your benefits/services may be denied.	
	Office visits	\$45 <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	No Charge	No Charge	none	
	Childbirth/delivery facility services	40% Coinsurance	<u>Deductible</u> + 50% <u>Coinsurance</u>	none	
	Home health care	No Charge	Not Covered	Coverage limited to 60 visits.	
	Rehabilitation services	\$45 <u>Copay</u> per Visit	Deductible + 50% Coinsurance	Coverage limited to 35 visits, including 35 manipulations. Services performed in hospital may have higher cost share. Prior Authorization may be required. Your benefits/services may be denied.	
If you need help recovering or have other special health needs	Habilitation services	\$45 <u>Copay</u> per Visit	Deductible + 50% Coinsurance	Coverage limited to 35 visits. Services performed in hospital may have higher cost share. Prior Authorization may be required. Your benefits/services may be denied.	
	Skilled nursing care	\$350 Copay per Visit	<u>Deductible</u> + 50% <u>Coinsurance</u>	Coverage limited to 60 days.	
	Durable medical equipment	Motorized Wheelchairs: \$500 <u>Copay</u> per Visit/ All Other: No Charge	Not Covered	Excludes vehicle modifications, home modifications, exercise, bathroom equipment and replacement of <u>DME</u> due to use/age.	
	Hospice services	No Charge	Deductible + 50%	none	

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

Common		What Y	ou Will 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)		
			Coinsurance		
	Children's eye exam	No Charge	Not Covered	One exam every 12 months.	
If your child needs dental or eye care	Children's glasses	No Charge	Not Covered	One pair every 12 months. Additional cost shares may apply for Non-Collection Frame.	
	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
 Bariatric surgery
 Cosmetic surgery
 Dental care (Adult)
 Hearing aids
 Infertility treatment
 Long-term care
 Non-excepted abortions (i.e., not medically necessary)
 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 plan document.)

Chiropractic care - Limited to 35 visits
 Most coverage provided outside the United

 States. See www.floridablue.com.

 Non-emergency care when traveling outside the 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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="https://www.dol.gov/ebsa/contactEBSA/consumerassistance.html">www.dol.gov/ebsa/contactEBSA/consumerassistance.html</a>, State consumer assistance program <a href="https://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/">www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/</a>, Office of Personnel Management Multi State Plan Program: <a href="https://www.opm.gov/healthcare-insurance/multi-state-plan-program/externalreview/">www.delthcare.gov/healthcare-insurance/multi-state-plan-program/externalreview/</a>. Or Healthcare.gov <a href="https://www.healthcare.gov">www.healthcare.gov</a> or call 1-800-318-2596 OR state <a href="health Insurance Marketplace">health Insurance Marketplace</a>. For more information about the <a href="health-Care.gov">Marketplace</a>, visit <a href="https://www.healthcare.gov">www.healthcare.gov</a> 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. 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.

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

Does this p	olan pr	ovide	Minimum	<b>Essential</b>	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 <u>plan</u> meet the <u>Minimum Value Standards</u>? Not Applicable

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>	\$0
■ Specialist Copayment	\$45
■ Hospital (facility) Coinsurance	40%
■ 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	
In this example, Peg would pay:		
<u>Cost Sharing</u>		
<u>Deductibles</u>	\$0	
Copayments	\$10	
Coinsurance	\$2,800	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$2,870	

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

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

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist Copayment	\$45
■ Hospital (facility) Coinsurance	40%
Other No Charge	\$0

#### This EXAMPLE event includes services like:

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

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

Prescription drugs

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

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
Deductibles	\$0
Copayments	\$1,500
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$30
The total Joe would pay is	\$1,530

## **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$0
■ Specialist Copayment	\$45
■ Hospital (facility) Coinsurance	40%
■ Other Copayment	\$600

#### This EXAMPLE event includes services like:

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

Diagnostic test (x-ray)

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

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$0	
Copayments	\$500	
Coinsurance	\$400	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$900	

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>.

## 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
  - o 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

<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: Goi 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

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

<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.

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 تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-808-252-3852 (رقم هاتف الصم والبكم: 1-808-559-0778. اتصل برقم 1-808-333.

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.

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક 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 โดยติดต่อหมายเลขโทรฟริ 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 زیان فارسی صحبت می کنید، تسهیلات زیانی رایگان در دسترس شما خواهد بود. با شماره (8770-955-1781) 258-352-352-1800-1 تماس بگیرید. FEP: با شماره 2227-333-800-1 تماس بگیرید.

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

<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.