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HMO

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 <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,

www.floridablue.com/plancontracts/individual. 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/individual</u> or call 1-855-692-5830 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	\$0	See the Common Medical Events chart below for your costs for services this plan covers.
Are there services covered before you meet your <u>deductible?</u>	Not Applicable.	This <u>plan</u> does not have a <u>deductible</u> .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Yes. <u>In-Network</u> : \$1,900 Per Person/ \$3,800 Family. <u>Out-Of-</u> <u>Network</u> : <u>Not Applicable.</u>	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, <u>balance-billed</u> charges, and health care this <u>plan</u> 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.co m/providersearch/pub/index.htm or call 1-855-692-5830 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</u> <u>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> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

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	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event		<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	No Charge/ Virtual Visits: No Charge	Not Covered	Physician administered drugs may have higher cost share. Virtual Visit services are <u>only</u> covered for In-Network providers.	
	<u>Specialist</u> visit	Value Choice Specialist: \$2 <u>Copay</u> per Visit/ Specialist: \$5 <u>Copay</u> per Visit/ Virtual Visits: \$5 <u>Copay</u> per Visit	Not Covered	Physician administered drugs may have higher cost share. Virtual Visit services are <u>only</u> covered for In-Network providers.	
	Preventive care/screening/ immunization	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.	
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Value Choice Specialist: \$2 <u>Copay</u> per Visit/ Independent Clinical Lab: No Charge/ Independent Diagnostic Testing Center: \$10 <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: \$5 <u>Copay</u> per Visit/ Independent Diagnostic Testing Center: 25% <u>Coinsurance</u>	Not Covered	Tests performed in hospitals may have higher cost share. Prior Authorization may be required. Your benefits/services may be denied.	

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event		Network Provider	Out-of-Network Provider		
		(You will pay the least)	(You will pay the most)	intormation	
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.floridablue.com/to ols- resources/pharmacy/me dication-guide	Generic drugs	<u>Preventive</u> : No Charge (retail)/ Condition Care Rx: \$1 <u>Copay</u> per Prescription (retail)/ Low Cost Generic: \$1 <u>Copay</u> per Prescription (retail)/ High Cost Generic: \$15 <u>Copay</u> 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.	
	Preferred brand drugs	Condition Care Rx: \$8 <u>Copay</u> per Prescription (retail)/ All Other Preferred Brand: \$15 <u>Copay</u> 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.	
	Non-preferred brand drugs	50% <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% <u>Coinsurance</u> (retail)	Not Covered	Up to 30 day supply for retail. Not covered through Mail Order.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	25% Coinsurance	Not Covered	Prior Authorization may be required. Your benefits/services may be denied.	
Surgery	Physician/surgeon fees	No Charge	Not Covered	none	
	Emergency room care	\$150 <u>Copay</u> per Visit	\$150 <u>Copay</u> per Visit	none	
	Emergency medical transportation	25% Coinsurance	25% Coinsurance	Out-of-Network only covered for emergencies.	
If you need immediate medical attention	<u>Urgent care</u>	Value Choice Provider: No Charge - Visits 1-2 \$5 <u>Copay</u> for remaining Visits/ Urgent Care Visits: \$5 <u>Copay</u> per Visit	Not Covered	Out-of-Network only covered out-of-state.	
If you have a hospital	Facility fee (e.g., hospital room)	25% Coinsurance	Not Covered	Inpatient Rehab Services 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	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event		Network Provider	Out-of-Network Provider	Information	
		(You will pay the least)	(You will pay the most)		
stay				Inpatient <u>Habilitation Services</u> 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	Physician Office: \$5 <u>Copay</u> per Visit/ Specialist Virtual Visits: No Charge/ Hospital: 25% <u>Coinsurance</u>	Not Covered	Prior Authorization may be required. Your benefits/services may be denied. Virtual Visit services are <u>only</u> covered for In-Network providers.	
	Inpatient services	Physician Services: No Charge / Hospital: 25% Coinsurance	Not Covered	Prior Authorization may be required. Your benefits/services may be denied.	
	Office visits	\$5 <u>Copay</u> on initial Visit	Not Covered	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	Not Covered	none	
	Childbirth/delivery facility services	25% Coinsurance	Not Covered	none	
	Home health care	No Charge	Not Covered	Coverage limited to 60 visits.	
If you need help recovering or have other special health needs	Rehabilitation services	\$5 <u>Copay</u> per Visit	Not Covered	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.	
	Habilitation services	\$5 <u>Copay</u> per Visit	Not Covered	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	\$250 <u>Copay</u> per Visit	Not Covered	Coverage limited to 60 days. 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/individual.

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	
	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. Prior Authorization may be required. Your benefits/services may be denied.	
	Hospice services	No Charge	Not Covered	Prior Authorization may be required. Your benefits/services may be denied.	
If your child needs dental or eye care	Children's eye exam	No Charge	Not Covered	One exam every 12 months.	
	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 <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)					
Acupuncture	lerally DOES NOT COVER (Check	Infertility treatment		Private-duty nursing	
 Bariatric surgery 		Long-term care		Routine eye care (Adult)	
 Cosmetic surgery 			Routine foot care unless for treatment of diabetes		
 Dental care (Adult) 	•	5,		Weight loss programs	
 Hearing aids 	•	Non-excepted abortions (i. necessary)			

Pediatric dental check-up				
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 35 visits	 Most coverage provided outside the United States. See www.floridablue.com. 			

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

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 www.dol.gov/ebsa/contactEBSA/consumerassistance.html, State consumer assistance program www.dol.gov/ebsa/contactEBSA/consumerassistance.html, State consumer assistance program www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/, Office of Personnel Management Multi State Plan Program: www.dol.gov/ebsa/contactEBSA/consumerassistance.html, State consumer assistance program www.opm.gov/healthcare-insurance/multi-state-plan-program/externalreview/. Or Healthcare.gov www.emailto.gov (www.emailto.gov or call 1-800-318-2596 OR state health insurance marketplace or SHOP. Other coverage options may be available to you too, including buying

individual insurance coverage through the <u>Health Insurance Marketplace</u>. For more information about the <u>Marketplace</u>, visit <u>www.HealthCare.gov</u> or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals</u> Rights: 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. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact U.S. Department of Labor Employee Benefits Security Administration at 1-866-4-USA-DOL (866-487-2365) or <u>www.dol.gov/ebsa/consumer_info_health.html</u>.

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? 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.

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

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

About these Coverage Examples:



The total Peg would pay is

\$1,860

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 <u>in-network</u> pre-natal ca hospital delivery)			Managing Joe's type 2 Diabetes (a year of routine in-network care of a well- controlled condition)Mia's Simple Fracture (in-network emergency room visit a care)		
The plan's overall deductible\$0Specialist Copayment\$5Hospital (facility) Coinsurance25%Other No Charge\$0		 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>Copayment</u> Hospital (facility) <u>Coinsurance</u> Other <u>No Charge</u> 	\$0 \$5 25% \$0	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>Copayment</u> Hospital (facility) <u>Coinsurant</u> Other <u>Copayment</u> 	\$5
This EXAMPLE event includes service <u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (ultrasounds and blood of <u>Specialist</u> visit (anesthesia)	work)	This EXAMPLE event includes service <u>Primary care physician</u> office visits (inclu- disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose met	ding ter)	This EXAMPLE event includes <u>Emergency room care</u> (including supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crute <u>Rehabilitation services</u> (physical	medical ches) therapy)
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<u>Cost Sharing</u>	ድር	<u>Cost Sharing</u>	¢O	<u>Cost Sharing</u>	0.1
Deductibles	\$0	Deductibles	\$0 \$500	<u>Deductibles</u>	\$0
Copayments	\$0	Copayments	\$500	<u>Copayments</u>	\$200
Coinsurance \$1,800		<u>Coinsurance</u> \$0		Coinsurance \$200	
What isn't covered		What isn't covered	\$ 00	What isn't cover	
Limits or exclusions	\$60	Limits or exclusions	\$30	Limits or exclusions	\$0

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.

\$530

The total Mia would pay is

The total Joe would pay is

\$400

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:
 - o Qualified sign language interpreters
 - o 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:
 - o 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: 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

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 1-008-253-3852 (رقم هاتف الصم والبكم: 1-008-559-0778. اتصل برقم 1-333-008-2 7222.

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.

झोन करो 1-800-352-2583 (TTY: 1-800-955-8770). FEP: झोन करो 1-800-333-2227

ประกาศ:ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โดยศิดต่อหมายเลขโทรฟรี 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 (TTY: 1-800-352-258) (TTY: 258-352-360-1 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. Kojį' hodíílnih 1-800-352-2583 (TTY: 1-800-955-8770). FEP ígíí éí kojį' hodíílnih 1-800-333-2227.

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