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

BlueSelect 1456B

Silver

Florida Blue

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 1-800-352-2583 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	<u>In-Network</u> : \$250 Per Person/ \$500 Family. <u>Out-of-Network</u> : \$5,600 Per Person/ \$11,200 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 <u>deductible?</u>	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 <u>deductibles</u> for specific services?	No.	You don't have to meet deductibles for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	In-Network: \$2,850 Per Person/ \$5,700 Family. <u>Out-Of-Network</u> : \$14,300 Per Person/ \$28,600 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, <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 out-of-pocket limit.
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 <u>network</u> providers.	This <u>plan</u> uses a <u>provider</u> <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u> <u>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 Will Pay		Limitations, Exceptions, & Other Important
Medical Event	Services You May Need	Network Provider	Out-of-Network Provider	
		(You will pay the least)	(You will pay the most)	
	Primary care visit to treat an injury or illness	Value Choice Provider: No Charge, <u>Deductible</u> does not apply/ Primary Care Visits: \$5 <u>Copay</u> per Visit/ Virtual Visits: No Charge, <u>Deductible</u> does not apply	<u>Deductible</u> + 50% <u>Coinsurance</u> / Virtual Visits: Not Covered	Physician administered drugs may have higher cost share. Virtual Visit services are <u>only</u> covered for In-Network providers.
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	Value Choice Specialist: \$5 <u>Copay</u> per Visit/ Specialist: \$15 <u>Copay</u> per Visit/ Virtual Visits: \$15 <u>Copay</u> per Visit	<u>Deductible</u> + 50% <u>Coinsurance</u> / Virtual Visits: 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, <u>Deductible</u> does not apply	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)	Independent Clinical Lab: \$20 <u>Copay</u> per Visit/ Independent Diagnostic Testing Center: \$90 <u>Copay</u> per Visit	Independent Clinical Lab: Not Covered/ Independent Diagnostic Testing Center: <u>Deductible</u> + 50% <u>Coinsurance</u>	Tests performed in hospitals may have higher cost share.
	Imaging (CT/PET scans, MRIs)	Value Choice Provider: \$5 <u>Copay</u> per Visit/ Independent Diagnostic Testing Center: \$250 <u>Copay</u> per Visit	<u>Deductible</u> + 50% <u>Coinsurance</u>	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	Out-of-Network Provider	Information
		(You will pay the least)	(You will pay the most)	
If you need drugs to treat your illness or condition More information about <u>prescription</u> drug coverage is	Generic drugs	<u>Preventive</u> : No Charge, <u>Deductible</u> does not apply (retail/mail order)/ Condition Care Rx: \$4 <u>Copay</u> per Prescription (retail)/ All Other Generic: \$8 <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.
available at https://www.floridabl ue.com/members/to	Preferred brand drugs	Condition Care Rx: \$30 <u>Copay</u> per Prescription (retail)/ All Other Preferred Brand: \$60 <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.
<u>ols-</u> <u>resources/pharmac</u>	Non-preferred brand drugs	20% <u>Coinsurance</u> (retail/mail order)	Not Covered	Up to 30 day supply for retail, 90 day supply for mail order at 2 1/2 times the retail amount.
y/medication-guide	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)	Ambulatory Surgical Center: <u>Deductible</u> + \$300 <u>Copay</u> per Visit/ Hospital: <u>Deductible</u> + \$400 <u>Copay</u> per Visit	<u>Deductible</u> + 50% <u>Coinsurance</u>	none
	Physician/surgeon fees	\$75 <u>Copay</u> per Visit	\$75 <u>Copay</u> per Visit	none
	Emergency room care	Physician Services: \$75 <u>Copay</u> per Visit/ Facility: <u>Deductible</u> + \$250 <u>Copay</u> per Visit	Physician Services: \$75 <u>Copay</u> per Visit/ Facility: <u>In-Network Deductible</u> + \$250 <u>Copay</u> per Visit	none
If you need immediate medical	Emergency medical transportation	Deductible + 40% Coinsurance	In-Network Deductible + 40% Coinsurance	none
attention	Urgent care	Value Choice Provider: No Charge, <u>Deductible</u> does not apply - Visits 1-2;\$15 <u>Copay</u> per remaining Visit/ Urgent Care Visits: \$15 <u>Copay</u> per Visit	<u>Deductible</u> + \$15 <u>Copay</u> per Visit	none
lf you have a	Facility fee (e.g., hospital	<u>Deductible</u> + \$500 <u>Copay</u> per	<u>Deductible</u> + \$500 <u>Copay</u>	Inpatient Rehab Services limited to 30 days.

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	Network Provider	Out-of-Network Provider	Information
hospital stay	room)	(You will pay the least) Admission	(You will pay the most) per Admission	Inpatient <u>Habilitation Services</u> limited to 30
	Physician/surgeon fees	\$75 <u>Copay</u> per Visit	\$75 <u>Copay</u> per Visit	days. ———none———
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Specialist Virtual Visits: No Charge, <u>Deductible</u> does not apply/ Physician Office: \$5 <u>Copay</u> per Visit / Hospital: <u>Deductible</u> + \$400 <u>Copay</u> per Visit	<u>Deductible</u> + 50% <u>Coinsurance</u> / Specialist Virtual Visits: Not Covered	Virtual Visit services are <u>only</u> covered for In- Network providers.
	Inpatient services	<u>Physician Services</u> : \$75 <u>Copay</u> per Visit / Hospital: <u>Deductible</u> + \$500 <u>Copay</u> per Admission	Physician Services: In- Network Deductible + \$75 Copay per Visit/ Hospital: Deductible + \$500 Copay per Admission	Prior Authorization may be required. Your benefits/services may be denied.
	Office visits	\$15 <u>Copay</u> on initial Visit	<u>Deductible</u> + 50% <u>Coinsurance</u>	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
If you are pregnant	Childbirth/delivery professional services	\$75 <u>Copay</u> per Visit	\$75 <u>Copay</u> per Visit	none
	Childbirth/delivery facility services	<u>Deductible</u> + \$500 <u>Copay</u> per Admission	Deductible + \$500 Copay per Admission	none
	Home health care	No Charge, <u>Deductible</u> does not apply	Not Covered	Coverage limited to 60 visits.
If you need help recovering or have other special	Rehabilitation services	\$15 <u>Copay</u> per Visit	<u>Deductible</u> + 50% <u>Coinsurance</u>	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.
health needs	Habilitation services	\$15 <u>Copay</u> per Visit	<u>Deductible</u> + 50% <u>Coinsurance</u>	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.

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 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	\$350 <u>Copay</u> per Visit	Deductible + 50% Coinsurance	Coverage limited to 60 days.
	Durable medical equipment	Motorized Wheelchairs: \$500 <u>Copay</u> / All Other: No Charge, <u>Deductible</u> does not apply	Not Covered	Excludes vehicle modifications, home modifications, exercise, bathroom equipment and replacement of <u>DME</u> due to use/age.
	Hospice services	No Charge, <u>Deductible</u> does not apply	Deductible + 50% Coinsurance	none
lf your child peeds	Children's eye exam	No Charge, <u>Deductible</u> does not apply	Not Covered	One exam every 12 months.
If your child needs dental or eye care	Children's glasses	No Charge, <u>Deductible</u> does not apply	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 C	over (Check your policy or <u>plan</u> document for more inform	nation and a list of any other <u>excluded services</u> .)
Acupuncture	Infertility treatment	Private-duty nursing
Bariatric surgery	Long-term care	 Routine eye care (Adult)
Cosmetic surgery	 Non-excepted abortions (i.e., not <u>medically</u> 	 Routine foot care unless medically necessary
Dental care (Adult)	<u>necessary</u>)	 Weight loss programs
Hearing aids	Pediatric dental check-up	

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

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 	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: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa</u>, State consumer assistance program <u>www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/</u>, Office of Personnel Management Multi State Plan Program: <u>www.opm.gov/healthcare-insurance/multi-state-plan-program/external-review/</u>. Or Healthcare.gov <u>www.HealthCare.gov</u> or call 1-800-318-2596 OR state <u>health insurance marketplace</u> 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/healthreform</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

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.

 The plan's overall deductible Specialist Copayment Hospital (facility) Copayment Other Copayment S20 The plan's overall deductible Specialist Copayment Hospital (facility) Copayment Other Copayment Other No Charge Other Copayment This EXAMPLE event includes services like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services 	
<u>Specialist</u> office visits (<i>prenatal care</i>) <u>Primary care physician</u> office visits (<i>including</i> <u>Emergency room care</u> (<i>including m</i>	
Childbirth/Delivery Facility Services Diagnostic tests (blood work) Diagnostic tests (blood work) Diagnostic tests (ultrasounds and blood work) Prescription drugs Durable medical equipment (glucose meter) Specialist visit (anesthesia) Total Example Cost \$12,700	
In this example, Peg would pay: In this example, Joe would pay: In this example, Mia would pay:	<i>+_,</i>
Cost Sharing Cost Sharing Cost Sharing	
Deductibles \$250 Deductibles \$0 Deductibles	\$250
Copayments\$700Copayments\$1,700Copayments	\$400
Coinsurance \$0 Coinsurance \$0 Coinsurance	\$300
What isn't covered What isn't covered What isn't covered	
Limits or exclusions \$60 Limits or exclusions \$20 Limits or exclusions	\$0

\$1,010

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.

\$1,720

The total Mia would pay is

The total Joe would pay is

\$250

\$15 \$500

\$250

\$0

\$950

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:
 - 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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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 انكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-008-252-3852 (رقم هاتف الصم والبكم: 1-008-559-008. اتصل برقم 1-008-7222-333.

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 નિ:શુલ્ક ભાષા સહાય સેવા તમારા માટે ઉપલબ્ધ છે.

\$ोन 5रो 1-800-352-2583 (TTY: 1-800-955-8770). FEP: \$ोन 5रो 1-800-333-2227

ประกาศ:ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ทริ 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 زبان فارسی صحبت می کنید، تسهیلات زیانی رایگان در دسترس شما خواهد بود. با شماره (TTY: 1-800-955-8770) EE2-352-080-1 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.

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