Florida Blue Di BlueSelect 2342OS

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, 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> ?	\$0 at Indian Health Care <u>Provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP; or <u>In-</u> <u>Network</u> : \$7,500 Per Person/ \$15,000 Family. <u>Out-of-Network</u> : \$15,000 Per Person/ \$30,000 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 <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?	\$0 at Indian Health Care <u>Provider</u> (IHCP) or with IHCP <u>referral</u> at non-IHCP; or No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-</u> <u>pocket limit</u> for this <u>plan</u> ?	In-Network: \$9,400 Per Person/ \$18,800 Family. <u>Out-Of-Network</u> : \$18,800 Per Person/ \$37,600 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</u> <u>provider</u> ?	Yes. See https://providersearch.floridablue.com/pro vidersearch/pub/index.htm or call 1-800- 352-2583 for a list of <u>network providers</u> .	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 <u>specialist</u> you choose without a <u>referral</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.

			What You Will Pay			
Common Medical Event	Services You May Need	Provider Provider		<u>Out-of-Network</u> <u>Provider</u> (You will pay most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	No Charge	\$50 <u>Copay</u> per Visit/ Virtual Visits: \$50 <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.	
lf you visit a health care <u>provider's</u>	<u>Specialist</u> visit	No Charge	\$100 <u>Copay</u> per Visit/ Virtual Visits: \$100 <u>Copay</u> per Visit	Deductible + 50% Physician administered drug		
office or clinic	Preventive care/screening/ No Charge No	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.		
lf you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	Independent Clinical Lab: <u>Deductible</u> + 50% <u>Coinsurance</u> / Independent Diagnostic Testing Center: <u>Deductible</u> + 50% <u>Coinsurance</u>	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)	No Charge	<u>Deductible</u> + 50% <u>Coinsurance</u>	<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.	

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

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider	<u>Non-IHCP In-Network</u> Provider	<u>Out-of-Network</u> Provider	Limitations, Exceptions, & Other Important Information
		(You have no cost)	(You will pay the less)	(You will pay most)	other important information
If you need drugs to treat your illness or condition More information about <u>prescription</u>	Generic drugs	No Charge	\$25 <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.
drug coverage is available at www.floridablue.co	Preferred brand drugs	No Charge	<u>Deductible</u> + \$50 <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.
m/members/tools- resources/pharmac	Non-preferred brand drugs	No Charge	<u>Deductible</u> + \$100 <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>y/medication-guide</u>	Specialty drugs	No Charge	<u>Deductible</u> + \$500 <u>Copay</u> per Prescription (retail)	Not Covered	Up to 30 day supply for retail. Not covered through Mail Order.
lf you have	Facility fee (e.g., ambulatory surgery center)	No Charge	Deductible + 50% Coinsurance	<u>Deductible</u> + 50% <u>Coinsurance</u>	none
outpatient surgery	Physician/surgeon fees	No Charge	<u>Deductible</u> + 50% <u>Coinsurance</u>	<u>In-Network</u> <u>Deductible</u> + 50% <u>Coinsurance</u>	none
lf you need	Emergency room care	No Charge	Deductible + 50% Coinsurance	In-Network Deductible Coinsurance	none
If you need immediate medical attention	Emergency medical transportation	No Charge	Deductible + 50% Coinsurance	In-Network Deductible Coinsurance	none
	Urgent care	No Charge	\$75 <u>Copay</u> per Visit	<u>Deductible</u> + \$75 <u>Copay</u> per Visit	none
lf you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	<u>Deductible</u> + 50% <u>Coinsurance</u>	<u>Deductible</u> + 50% <u>Coinsurance</u>	Inpatient Rehab Services limited to 30 days. Inpatient <u>Habilitation</u> <u>Services</u> limited to 30 days.
	Physician/surgeon fees	No Charge	Deductible + 50%	In-Network	none

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

			What You Will Pay			
Common Medical Event	Services You May Need	Indian Health Care <u>Provider</u> (You have no cost)	<u>Non-IHCP In-Network</u> <u>Provider</u> (You will pay the less)	<u>Out-of-Network</u> <u>Provider</u> (You will pay most)	Limitations, Exceptions, & Other Important Information	
			Coinsurance	<u>Deductible</u> + 50% <u>Coinsurance</u>		
If you need mental health, behavioral	Outpatient services	No Charge	Specialist Virtual Visits: \$50 <u>Copay</u> per Visit/ Physician Office: \$50 <u>Copay</u> per Visit / Hospital: <u>Deductible</u> + 50% <u>Coinsurance</u>	<u>Deductible</u> + 50% <u>Coinsurance</u> / Specialist Virtual Visits: Not Covered	Virtual Visit services are <u>only</u> covered for In-Network providers.	
substance abuse services	ealth, or ubstance abuse		Physician Services: In-Network Deductible + 50% Coinsurance/ Hospital: Deductible + 50% Coinsurance	Prior Authorization may be required. Your benefits/services may be denied.		
	Office visits	No Charge	\$100 <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	<u>Deductible</u> + 50% <u>Coinsurance</u>	In-Network Deductible + 50% Coinsurance	none	
	Childbirth/delivery facility services	No Charge	Deductible + 50% Coinsurance	Deductible + 50% Coinsurance	none	
	Home health care	No Charge	No Charge, <u>Deductible</u> does not apply	Not Covered	Coverage limited to 60 visits.	
If you need help recovering or have other special health needs	Rehabilitation services	No Charge	\$50 <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.	
	Habilitation services	No Charge	\$50 <u>Copay</u> per Visit	Deductible + 50% Coinsurance	Coverage limited to 35 visits. Services performed in hospital	

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

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care <u>Provider</u> (You have no cost)	<u>Non-IHCP In-Network</u> <u>Provider</u> (You will pay the less)	<u>Out-of-Network</u> <u>Provider</u> (You will pay most)	Limitations, Exceptions, & Other Important Information
					may have higher cost share. Prior Authorization may be required. Your benefits/services may be denied.
	Skilled nursing care	No Charge	Deductible + 50% Coinsurance	Deductible + 50% Coinsurance	Coverage limited to 60 days.
	Durable medical equipment	No Charge	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	No Charge, <u>Deductible</u> does not apply	<u>Deductible</u> + 50% <u>Coinsurance</u>	none
	Children's eye exam	No Charge	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	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	Not Covered

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cove	r (Check your policy or <u>plan</u> document for more infor	mation 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 	٠	Non-emergency care when traveling outside the	
		States See www.floridablue.com		US	

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 <u>Plan</u> 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 and Appeals 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. 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/agencies/ebsa</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.

Peg is Having a Baby (9 months of <u>in-network</u> pre-natal ca hospital delivery)		Managing Joe's type 2 Dial (a year of routine <u>in-network</u> care o controlled condition)		Mia's Simple Fracture (<u>in-network</u> emergency room visit an care)	
 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>Copayment</u> Hospital (facility) <u>Coinsurance</u> Other <u>Coinsurance</u> 	\$7,500 \$100 50% 50%	 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> 	\$7,500 \$100 50% \$0	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>Copayment</u> Hospital (facility) <u>Coinsurance</u> Other <u>Coinsurance</u> 	\$7,50 \$10 50 50
This EXAMPLE event includes service <u>Specialist</u> office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services		This EXAMPLE event includes service <u>Primary care physician</u> office visits (including disease education) Disappactic tests (blood work)		This EXAMPLE event includes servi Emergency room care (including medi supplies)	
<u>Diagnostic tests</u> (ultrasounds and blood <u>Specialist</u> visit (anesthesia)	,	Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose me	,	Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical thera Total Example Cost	ру)
Diagnostic tests (ultrasounds and blood Specialist visit (anesthesia) Total Example Cost	work) \$12,700	Prescription drugs Durable medical equipment (glucose me Total Example Cost	ster) \$5,600	Durable medical equipment (crutches) Rehabilitation services (physical thera Total Example Cost	ру)
<u>Diagnostic tests</u> (ultrasounds and blood <u>Specialist</u> visit (anesthesia)	,	Prescription drugs Durable medical equipment (glucose me	,	Durable medical equipment (crutches) Rehabilitation services (physical thera	ру)
Diagnostic tests (ultrasounds and blood Specialist visit (anesthesia) Total Example Cost In this example, Peg would pay:	,	Prescription drugs Durable medical equipment (glucose me Total Example Cost In this example, Joe would pay:	,	Durable medical equipment (crutches) Rehabilitation services (physical thera Total Example Cost In this example, Mia would pay:	py) \$2,800
<u>Diagnostic tests</u> (ultrasounds and blood <u>Specialist</u> visit (anesthesia) Total Example Cost In this example, Peg would pay: <u>Cost Sharing</u>	\$12,700	Prescription drugs Durable medical equipment (glucose me Total Example Cost In this example, Joe would pay: <u>Cost Sharing</u>	\$5,600	Durable medical equipment (crutches) Rehabilitation services (physical thera Total Example Cost In this example, Mia would pay: <u>Cost Sharing</u>	<i>py)</i> \$2,800 \$2,000
Diagnostic tests (ultrasounds and blood Specialist visit (anesthesia) Total Example Cost In this example, Peg would pay: <u>Cost Sharing</u> Deductibles	\$12,700 \$7,500	Prescription drugs Durable medical equipment (glucose me Total Example Cost In this example, Joe would pay: <u>Cost Sharing</u> Deductibles	\$5,600 \$4,300	Durable medical equipment (crutches) Rehabilitation services (physical thera Total Example Cost In this example, Mia would pay: Cost Sharing Deductibles	<i>py)</i> \$2,800 \$2,000 \$300
Diagnostic tests (ultrasounds and blood Specialist visit (anesthesia) Total Example Cost In this example, Peg would pay: <u>Cost Sharing</u> Deductibles Copayments	\$ 12,700 \$7,500 \$100	Prescription drugs Durable medical equipment (glucose medical equipment) Total Example Cost In this example, Joe would pay: <u>Cost Sharing</u> Deductibles Copayments	\$5,600 \$4,300 \$800	Durable medical equipment (crutches) Rehabilitation services (physical thera Total Example Cost In this example, Mia would pay: Cost Sharing Deductibles Copayments	

\$8,760

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.

\$5,120

The total Mia would pay is

The total Joe would pay is

\$7,500 \$100 50%

50%

\$2,300

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:
 - 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
 - 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

<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. 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 تتحدث انكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-008-253-3852 (رقم هاتف الصم والبكم: 1-008-559-078. اتصل برقم 1-008-232-332.

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.

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

ประกาศ:ถ้าคุณพูคภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้พริ 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 زبانی رایگان در دسترس شما خواهد بود. با شماره (TTY: 1-800-355-2580) - 1-800-352-2583 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.

<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.