

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Family | Plan Type: PPO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.floridablue.com or by calling 1-800-352-2583. In the event there is a conflict between this summary and your Florida Blue coverage documents the terms and conditions of the coverage documents will control.

| Important Questions | Answers | Why this Matters: |
|-----------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What is the overall <u>deductible</u> ? | In-Network: \$2,500 Per Person/ \$2,500 Family. Out-Of-Network: \$5,000 Per Person/ \$5,000 Family. Does not apply to In-Network preventive care. | You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible . |
| Are there other <u>deductibles</u> for specific services? | No. | You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers. |
| Is there an <u>out-of-pocket limit</u> on my expenses? | Yes. In-Network: \$5,000 Per Person/ \$5,000 Family. Out-Of-Network: \$10,000 Per Person/ \$10,000 Family. | The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. |
| 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 . |
| Is there an overall annual limit on what the plan pays? | No. | The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits. |
| Does this plan use a <u>network of providers</u> ? | Yes. For a list of participating providers , see www.floridablue.com or call 1-800-352-2583. | If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers . |
| Do I need a referral to see a <u>specialist</u> ? | No. | You can see the specialist you choose without permission from this plan. |
| Are there services this plan doesn't cover? | Yes. | Some of the services this plan doesn't cover are listed on page 6. See your policy or plan document for additional information about excluded services . |

Questions: Call 1-800-352-2583 or visit us at www.floridablue.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.floridablue.com or call 1-800-352-2583 to request a copy.



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

| Common Medical Event | Services You May Need | Your cost if you use a | | Limitations & Exceptions |
|---------------------------------------------------------------|--------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|--------------------------------------------------------------------|
| | | In-Network Provider | Out-Of-Network Provider | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | Deductible + 20% Coinsurance | Deductible + 40% Coinsurance | Additional cost shares may apply for physician administered drugs. |
| | Specialist visit | Deductible + 20% Coinsurance | Deductible + 40% Coinsurance | Additional cost shares may apply for physician administered drugs. |
| | Other practitioner office visit | Deductible + 20% Coinsurance | Deductible + 40% Coinsurance | Additional cost shares may apply for physician administered drugs. |
| | Preventive care/ screening/immunization | No Charge | 40% Coinsurance | Additional cost shares may apply for physician administered drugs. |
| If you have a test | Diagnostic test (x-ray, blood work) | Independent Clinical Laboratory: Deductible Independent Diagnostic Testing Center: Deductible + 20% Coinsurance Outpatient Hospital Option 1: Deductible + 20% Coinsurance Option 2: Deductible + 25% Coinsurance | Deductible + 40% Coinsurance | —————none————— |

Questions: Call 1-800-352-2583 or visit us at www.floridablue.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.floridablue.com or call 1-800-352-2583 to request a copy.

| Common Medical Event | Services You May Need | Your cost if you use a | | Limitations & Exceptions |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | In-Network Provider | Out-Of-Network Provider | |
| | Imaging (CT/PET scans, MRIs) | Physician Office: Deductible + 20% Coinsurance Independent Diagnostic Testing Center: Deductible + 20% Coinsurance Outpatient Hospital Option 1: Deductible + 20% Coinsurance Option 2: Deductible + 25% Coinsurance | Deductible + 40% Coinsurance | Prior authorization may be required. |
| <p>If you need drugs to treat your illness or condition</p> <p>More information about prescription drug coverage is available at www.floridablue.com.</p> | Generic drugs | Deductible + \$10 Copayment per prescription at retail, Deductible + \$25 Copayment per prescription by mail | In-Network Deductible + 50% Coinsurance | Covers up to 30 day supply at retail pharmacy. Covers up to 90 day supply for mail order. Responsible Rx programs such as Prior Authorization, Responsible Steps or Responsible Quantity may apply for each covered drug tier. Additional information can be found in the Medication Guide. |
| | Preferred brand drugs | Deductible + \$50 Copayment per prescription at retail, Deductible + \$125 Copayment per prescription by mail | In-Network Deductible + 50% Coinsurance | Covers up to 30 day supply at retail pharmacy. Covers up to 90 day supply for mail order. |
| | Non-preferred brand drugs | Deductible + \$80 Copayment per prescription at retail, Deductible + \$200 Copayment per prescription by mail | In-Network Deductible + 50% Coinsurance | Covers up to 30 day supply at retail pharmacy. Covers up to 90 day supply for mail order. |

Questions: Call 1-800-352-2583 or visit us at www.floridablue.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.floridablue.com or call 1-800-352-2583 to request a copy.

| Common Medical Event | Services You May Need | Your cost if you use a | | Limitations & Exceptions |
|------------------------------------------------------------------------|------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| | | In-Network Provider | Out-Of-Network Provider | |
| | Specialty drugs | Specialty drugs are subject to the cost share based on applicable drug tier. | Specialty drugs are subject to the cost share based on the applicable drug tier. | Covers up to 30 day supply at retail pharmacy. Specialty Drugs are not available through mail order Out-of-Network. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | Ambulatory Surgical Center: Deductible + 20% Coinsurance Outpatient Hospital Option 1: Deductible + 20% Coinsurance Option 2: Deductible + 25% Coinsurance | Deductible + 40% Coinsurance | —————none————— |
| | Physician/surgeon fees | Deductible + 20% Coinsurance | Hospital: In-Network Deductible + 20% Coinsurance Ambulatory Surgical Center: Deductible + 40% Coinsurance | —————none————— |
| If you need immediate medical attention | Emergency room services | Deductible + 20% Coinsurance | Deductible + 20% Coinsurance | —————none————— |
| | Emergency medical transportation | Deductible + 20% Coinsurance | In-Network Deductible + 20% Coinsurance | Coverage is limited to \$5,500 per day. |
| | Urgent care | Deductible + 20% Coinsurance | Deductible + 40% Coinsurance | —————none————— |
| If you have a hospital stay | Facility fee (e.g., hospital room) | Inpatient Hospital Option 1: Deductible + 20% Coinsurance Option 2: Deductible + 25% Coinsurance | Deductible + 40% Coinsurance | Inpatient Rehabilitation Services are limited to 21 days per benefit period. |
| | Physician/surgeon fee | Deductible + 20% Coinsurance | In-Network Deductible + 20% Coinsurance | —————none————— |
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral health outpatient services | Deductible + 20% Coinsurance | Deductible + 40% Coinsurance | —————none————— |
| | Mental/Behavioral health inpatient services | Deductible + 20% Coinsurance | Physician Services: Deductible + 20% Coinsurance Inpatient Hospital: Deductible + 40% Coinsurance | —————none————— |

Questions: Call 1-800-352-2583 or visit us at www.floridablue.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.floridablue.com or call 1-800-352-2583 to request a copy.

| Common Medical Event | Services You May Need | Your cost if you use a | | Limitations & Exceptions |
|-----------------------------------------------------------------------|--------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|
| | | In-Network Provider | Out-Of-Network Provider | |
| | Substance use disorder outpatient services | Deductible + 20% Coinsurance | Deductible + 40% Coinsurance | —————none————— |
| | Substance use disorder inpatient services | Deductible + 20% Coinsurance | Physician Services: Deductible + 20% Coinsurance Inpatient Hospital: Deductible + 40% Coinsurance | —————none————— |
| If you are pregnant | Prenatal and postnatal care | Deductible + 20% Coinsurance | Deductible + 40% Coinsurance | —————none————— |
| | Delivery and all inpatient services | Physician Services: Deductible + 20% Coinsurance Inpatient Hospital Option 1: Deductible + 20% Coinsurance Option 2: Deductible + 25% Coinsurance | Physician Services: In-Network Deductible + 20% Coinsurance Inpatient Hospital: Deductible + 40% Coinsurance | —————none————— |
| If you need help recovering or have other special health needs | Home health care | Deductible + 20% Coinsurance | Deductible + 40% Coinsurance | Coverage is limited to 20 visits per benefit period. |
| | Rehabilitation services | Physician Office: Deductible + 20% Coinsurance Outpatient Rehabilitation Center: Deductible + 20% Coinsurance Outpatient Hospital Option 1: Deductible + 20% Coinsurance Option 2: Deductible + 25% Coinsurance | Deductible + 40% Coinsurance | Coverage is limited to 26 manipulations within 35 visits per benefit period. |
| | Habilitation services | Not Covered | Not Covered | Not Covered |
| | Skilled nursing care | Deductible + 20% Coinsurance | Deductible + 40% Coinsurance | Coverage is limited to 60 days per benefit period. |
| | Durable medical equipment | Deductible + 20% Coinsurance | Deductible + 40% Coinsurance | —————none————— |
| | Hospice service | Deductible + 20% Coinsurance | Deductible + 40% Coinsurance | —————none————— |

Questions: Call 1-800-352-2583 or visit us at www.floridablue.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.floridablue.com or call 1-800-352-2583 to request a copy.

| Common Medical Event | Services You May Need | Your cost if you use a | | Limitations & Exceptions |
|----------------------------------------|-----------------------|------------------------|-------------------------|--------------------------|
| | | In-Network Provider | Out-Of-Network Provider | |
| If your child needs dental or eye care | Eye exam | Not Covered | Not Covered | Not Covered |
| | Glasses | Not Covered | Not Covered | Not Covered |
| | Dental check-up | Not Covered | Not Covered | Not Covered |

Excluded Services & Other Covered Services:

| Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services .) | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> • Acupuncture • Bariatric surgery • Cosmetic surgery • Dental care (Adult) • Habilitation services | <ul style="list-style-type: none"> • Hearing aids • Infertility treatment • Long-term care • Pediatric dental check-up • Pediatric eye exam | <ul style="list-style-type: none"> • Pediatric glasses • Private-duty nursing • Routine eye care (Adult) • Routine foot care unless for treatment of diabetes • Weight loss programs |

| Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.) | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> • Chiropractic care - Coverage is limited to 26 manipulations within 35 visits per benefit period. | <ul style="list-style-type: none"> • Most coverage provided outside the United States. See www.floridablue.com. | <ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S. |

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-352-2583. You may also contact your state insurance department at 1-877-693-5236, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Questions: Call 1-800-352-2583 or visit us at www.floridablue.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.floridablue.com or call 1-800-352-2583 to request a copy.

Your Grievance and Appeals Rights:

For more information on your rights to a grievance or appeal, contact the insurer at 1-800-352-2583. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform, or your state insurance department at 1-877-693-5236.

For non-federal governmental group health plans and church plans that are group health plans contact your employee services department. You may also contact the state insurance department at 1-877-693-5236.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-352-2583.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-352-2583.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-352-2583.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-352-2583.

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

Questions: Call 1-800-352-2583 or visit us at www.floridablue.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.floridablue.com or call 1-800-352-2583 to request a copy.

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$3,820
- Patient pays \$3,720

Sample care costs:

| | |
|----------------------------|----------------|
| Hospital charges (mother) | \$2,700 |
| Routine obstetric care | \$2,100 |
| Hospital charges (baby) | \$900 |
| Anesthesia | \$900 |
| Laboratory tests | \$500 |
| Prescriptions | \$200 |
| Radiology | \$200 |
| Vaccines, other preventive | \$40 |
| Total | \$7,540 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$2,500 |
| Copays | \$20 |
| Coinsurance | \$1,000 |
| Limits or exclusions | \$200 |
| Total | \$3,720 |

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$2,350
- Patient pays \$3,050

Sample care costs:

| | |
|--------------------------------|----------------|
| Prescriptions | \$2,900 |
| Medical Equipment and Supplies | \$1,300 |
| Office Visits and Procedures | \$700 |
| Education | \$300 |
| Laboratory tests | \$100 |
| Vaccines, other preventive | \$100 |
| Total | \$5,400 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$2,500 |
| Copays | \$400 |
| Coinsurance | \$70 |
| Limits or exclusions | \$80 |
| Total | \$3,050 |

Questions: Call 1-800-352-2583 or visit us at www.floridablue.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.floridablue.com or call 1-800-352-2583 to request a copy.

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.
- If the SBC includes both individual and family coverage tiers, the coverage examples were completed using the per-person deductible and out-of-pocket limit on page 1.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ No. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ No. Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ Yes. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ Yes. An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

Questions: Call 1-800-352-2583 or visit us at www.floridablue.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.floridablue.com or call 1-800-352-2583 to request a copy.

Florida Blue is a trade name of Blue Cross and Blue Shield of Florida, Inc., an Independent Licensee of the Blue Cross and Blue Shield Association.