

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Coverage for: Individual and/or Family | <u>Plan</u> Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, <u>www.floridablue.com/plancontracts/group</u>. 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/group</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> : \$500 Per Person/ \$1,500 Family. <u>Out-of-Network</u> : \$1,000 Per Person/ \$3,000 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?	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: \$3,000 Per Person/ \$9,000 Family. <u>Out-Of-Network</u> : \$6,000 Per Person/ \$18,000 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 <u>specialist</u> you choose without a <u>referral</u> .

All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common	Services You May Need	What You	Limitations, Exceptions, & Other	
Medical Event		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	Important Information
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	Value Choice Provider: \$20 <u>Copay</u> per Visit / Primary Care Visits: \$20 <u>Copay</u> per Visit/ Virtual Visits: \$20 <u>Copay</u> per Visit	<u>Deductible</u> + 40% <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.
	<u>Specialist</u> visit	Value Choice Specialist: \$40 <u>Copay</u> per Visit/ Specialist: \$40 <u>Copay</u> per Visit/ Virtual Visits: \$40 <u>Copay</u> per Visit	<u>Deductible</u> + 40% <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	40% <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.
bl If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Value Choice Specialist: \$40 <u>Copay</u> per Visit/ Independent Clinical Lab: No Charge, <u>Deductible</u> does not apply/ Independent Diagnostic Testing Center: \$50 <u>Copay</u> per Visit	Deductible + 40% Coinsurance	Tests performed in hospitals may have higher cost share.
	Imaging (CT/PET scans, MRIs)	Physician Office: \$40 <u>Copay</u> per Visit/ Independent Diagnostic Testing Center: \$150 <u>Copay</u> per Visit	<u>Deductible</u> + 40% <u>Coinsurance</u>	Prior Authorization may be required. Your benefits/services may be denied.

Common	Services You May	What Yo	Limitations, Exceptions, & Other	
Medical Event	Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you need drugs to treat your illness or	Generic drugs	\$10 Copay per prescription at retail \$20 Copay per prescription by mail	50% Coinsurance	Up to 30 -day supply for retail 2x cost, 90 -day supply for mail order
condition More information about prescription	Preferred brand drugs	\$35 Copay per prescription at retail \$70 Copay per prescription by mail	50% Coinsurance	Up to 30 -day supply for retail 2x cost, 90 -day supply for mail order
drug coverage is available at https://www.floridabl ue.com/members/to	Non-preferred brand drugs	\$50 Copay per prescription at retail \$100 Copay per prescription by mail	50% Coinsurance	Up to 30 -day supply for retail 2x cost, 90 -day supply for mail order
ols- resources/pharmac y/medication-guide	Specialty drugs	\$85 Copay per prescription at retail Not covered by mail	50% Coinsurance Not covered by mail	Up to 30 -day supply for retail
lf you have	Facility fee (e.g., ambulatory surgery center)	\$100 <u>Copay</u> per Visit	Ambulatory Surgical Center: <u>Deductible</u> + 40% <u>Coinsurance/</u> Hospital: \$300 <u>Copay</u> per Visit	none
outpatient surgery	Physician/surgeon fees	Ambulatory Surgical Center: \$40 <u>Copay</u> per Visit/ Hospital: <u>Deductible</u> + 20% <u>Coinsurance</u>	Deductible + 40% Coinsurance	none
If you need immediate medical attention	Emergency room care	Physician Services: No Charge, <u>Deductible</u> does not apply/ Facility: \$300 <u>Copay</u> per Visit	\$300 <u>Copay</u> per Visit	none
	Emergency medical transportation Urgent care	<u>Deductible</u> + 20% <u>Coinsurance</u> \$45 <u>Copay</u> per Visit	<u>In-Network Deductible</u> + 20% <u>Coinsurance</u> <u>Deductible</u> + \$45 <u>Copay</u> per Visit	none
lf you have a hospital stay	Facility fee (e.g., hospital room)	Hospital: \$250 <u>Copay</u> per Day / \$1,000 maximum	\$1,200 Copay per Admission	Inpatient Rehab Services limited to 30 days.
	Physician/surgeon fees	No Charge, <u>Deductible</u> does not apply	No Charge, <u>Deductible</u> does not apply	none

Common	Services You May Need	What	Limitations, Exceptions, & Other	
Medical Event		Network Provider Out-of-Network Provide		Important Information
		(You will pay the least)	(You will pay the most)	
If you need mental	Outpatient services	No Charge, <u>Deductible</u> does not	40% <u>Coinsurance</u> / Specialist Virtual	Virtual Visit services are <u>only</u>
health, behavioral		apply	Visits: Not Covered	covered for In-Network providers.
health, or substance abuse	Inpatient services	No Charge, <u>Deductible</u> does not	Physician Services: No Charge, Deductible does not apply/ Hospital:	Prior Authorization may be required. Your benefits/services
services		apply	40% Coinsurance	may be denied.
	Office visits	\$40 Copay on initial Visit	Deductible + 40% Coinsurance	Maternity care may include tests and services described elsewhere
		φ40 <u>Copay</u> on Initial Visit		in the SBC (i.e. ultrasound.)
If you are pregnant	Childbirth/delivery professional services	No Charge, <u>Deductible</u> does not apply	Deductible + 40% Coinsurance	none
	Childbirth/delivery facility services	\$600 <u>Copay</u> per Admission	Deductible + 40% Coinsurance	none
	Home health care	Deductible + 20% Coinsurance	Deductible + 40% Coinsurance	Coverage limited to 60 visits.
lf you need help	Rehabilitation services	\$40 <u>Copay</u> per Visit	Deductible + 40% Coinsurance	Coverage limited to 35 visits, including 26 manipulations. Services performed in hospital may have higher cost share. Prior Authorization may be required. Your benefits/services may be denied.
recovering or have	Habilitation services	Not Covered	Not Covered	Not Covered
other special	Skilled nursing care	Deductible + 20% Coinsurance	Deductible + 40% Coinsurance	Coverage limited to 60 days.
health needs	<u>Durable medical</u> equipment	Deductible + 20% Coinsurance	Deductible + 40% Coinsurance	Excludes vehicle modifications, home modifications, exercise, bathroom equipment and replacement of <u>DME</u> due to use/age.
	Hospice services	Deductible + 20% Coinsurance	Deductible + 40% Coinsurance	none
If your child needs	Children's eye exam	Not Covered	Not Covered	Not Covered
dental or eye care	Children's glasses	Not Covered	Not Covered	Not Covered

Common	Services You May	What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
	Children's dental check-up	Not Covered	Not Covered	Not Covered	
Excluded Services &	Other Covered Services:				
Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)					
Acupuncture		 Infertility treatment 	 Preferred brack 	and drugs	

Long-term care

Pediatric eye exam

Pediatric glasses

Non-preferred brand drugs

Pediatric dental check-up

Private-duty nursing

Specialty drugs

Routine eye care (Adult)

Weight loss programs

Routine foot care unless for treatment of diabetes

- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Generic drugs
- Habilitation services

VALUE

 Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

 • Chiropractic care - Limited to 35 visits
 • Most coverage provided outside the United States. See www.floridablue.com.
 • Non-emergency care when traveling outside the U.S.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: State Department of Insurance at 1-877-693-5236, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/agencies/ebsa or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the <u>Health Insurance</u> Marketplace. For more information about the <u>Marketplace</u>, visit www.HealthCare.gov 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 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. For group health coverage subject to ERISA contact your employee services department. For non-federal governmental group health <u>plans</u> and church <u>plans</u> that are group health <u>plans</u> contact your employee services department. You may also contact the state insurance department 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? No

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.—

About these Coverage Examples:

The total Peg would pay is



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of <u>in-network</u> pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine <u>in-network</u> care of a well- controlled condition)		Mia's Simple Fracture (<u>in-network</u> emergency room visit and follow up care)		
The plan's overall deductible\$500Specialist Copayment\$40Hospital (facility) Copayment\$250Other No Charge\$0		 The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>Copayment</u> Hospital (facility) <u>Copayment</u> Other <u>Coinsurance</u> 	\$500 \$40 \$250 20%	 The <u>plan's</u> overall <u>deductible</u> <u>Specialist Copayment</u> Hospital (facility) <u>Copayment</u> Other <u>Copayment</u> 	\$500 \$40 \$250 \$300	
This EXAMPLE event includes services I Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood wo Specialist visit (anesthesia)		This EXAMPLE event includes services <u>Primary care physician</u> office visits (includin disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter	ng	This EXAMPLE event includes ser Emergency room care (including me supplies) Diagnostic test (x-ray) Durable medical equipment (crutche Rehabilitation services (physical the	dical	
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:		
Cost Sharing		Cost Sharing		<u>Cost Sharing</u>		
Deductibles	\$0	Deductibles	\$0	<u>Deductibles</u>	\$500	
<u>Copayments</u>	\$600	<u>Copayments</u>	\$300	<u>Copayments</u>	\$500	
<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$0	<u>Coinsurance</u>	\$90	
What isn't covered		What isn't covered		What ion't any oran		
what isn't covered		What Isht Covered		What isn't covered		

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: <u>www.floridablue.com</u>.

The total Joe would pay is

\$670

The total Mia would pay is

\$4,600

\$1,100

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
 - 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

<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 1-008-252-3852 (رقم هاتف الصم والبكم: 1-078-559-008. اتصل برقم 1-008-322-332.

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 નિ:શુલ્ક ભાષા સહાય સેવા તમારા માટે ઉપલબ્ધ છે.

होन डरो 1-800-352-2583 (TTY: 1-800-955-8770). FEP: होन डरो 1-800-333-2227

ประกาศ:ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โดยติดต่อหมายเลขโทรฟรี 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: 1-800-352-565-108-1 تماس بگیرید. FEP: با شماره 2227-333-800-1 تماس بگیرید.

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

<u>Health insurance</u> is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. Dental insurance is offered by Florida Combined Life Insurance Company, Inc., an affiliate of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.