



HMO/POS Plans

Low out-of-pocket costs
 Over 550 Providers and Contract Facilities in Volusia & Flagler Counties
 World wide coverage for Emergency and Urgent Care
 No paperwork or claim forms

Traditional HMO Plans focus on wellness and preventive care. We encourage members to seek medical treatment early, before potential health problems become severe. Simply choose to receive services from our growing network of over 550 Providers and Contract Facilities. With co-pays as low as \$10 for Primary Care Visits and no charge for X-ray and laboratory services, you get superior coverage with low out of pocket costs. By paying a fixed monthly premium regardless of how much medical care you receive, you can easily control health care expenses. Florida Health Care Plans provides world wide coverage for Emergency and Urgent Care as well as Direct Access (no referral necessary) for Chiropractic, Dermatology, Optometry, Gynecology, Smoking Cessation and Weight Management Programs. With HMO coverage there are no deductibles or percentages, paperwork or claim forms. We keep it simple. All Florida Health Care Plans are available with Prescription Drug Coverage.

BENEFITS	Standard Option I	Standard Option II	Basic Option I	Basic Option II		Premium					Classic			
	HMO	HMO	HMO	HMO	HMO	HMO	Point of Service Plans				HMO	Point of Service Plans		
Plan Code	S23	S24	S25	S26	S10	S14	S33	S34	S35	S36	S15	S30	S31	S32
Annual Deductible Individual					\$1,000		\$250	\$500	\$1000	\$2000		\$500	\$1000	\$2000
Family	\$0	\$0	\$0	\$0	\$3,000	\$0	\$750	\$1500	\$2000	\$4000	\$0	\$1500	\$2000	\$4000
Co-Insurance (Mbr Pays)	NA	NA	NA	NA	NA	NA	20%	30%	40%	50%	NA	30%	40%	50%
Annual Out-of-Pocket Expense Limit Individual														
Family	\$3000 \$6000	\$5000 \$10,000	\$7500 \$15,000	\$5000 \$10,000	\$1,000 \$3,000	\$1500 \$3000	\$1500 \$3000	\$3000 \$6000	\$4000 \$8000	\$6000 \$12,000	\$2000 \$4000	\$3000 \$6000	\$4000 \$8000	\$6000 \$12,000
In-Patient	\$300 day Days 1-5	\$300 day Days 1-5	\$750 per day	\$750 per day	Deductible	\$200	Ded & Coins				\$250 day Days 1-5	Ded & Coins		
PCP OV	\$25	\$25	\$25	\$25	Deductible	\$10	Ded & Coins				\$20	Ded & Coins		
Specialist OV	\$50	\$50	\$75	\$75	Deductible	\$20	Ded & Coins				\$35	Ded & Coins		
Out Patient Surgery	\$200 Hosp \$100 OP Fac	\$200 Hosp \$100 OP Fac	\$500 Hosp \$250 OP Fac	\$500 Hosp \$250 OP Fac	Deductible	\$0	Ded & Coins				\$100	Ded & Coins		
Emergency Visit Participating														
Non-Participating	\$150	\$150	\$250	\$250	Deductible	\$75	Same as In-Network				\$100	Same as In-Network		
Urgent Care Visit	\$75	\$75	\$75	\$75	Deductible	\$25	Same as In-Network				\$60	Same as In-Network		
PHARMACY					HMO plans have restricted access to Walgreens Pharmacies*** ***Please refer to provider directory for locations & hours POS plans have open access to Walgreens Pharmacies nationwide									
Formulary Preferred Generic	NA	NA	NA	NA	\$4 at FHCP Pharmacies only - Not available at Walgreens									
Formulary Non-Preferred Generic	\$10	\$10	\$10	\$10	\$10 at FHCP Pharmacies - \$15 at Walgreens									
Formulary Preferred Brand	\$30	\$30	\$50	\$50	\$30 at FHCP Pharmacies - \$35 at Walgreens									
Formulary Non-Preferred Brand	\$50	\$50	\$100	\$100	\$55 at FHCP Pharmacies - \$60 at Walgreens									
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Balance Plans(Cost Effective Alternatives)

- Lower premiums
- Fixed co-pays for office visits
- Combinations of co-payments and co-insurance
- Optional deductible amounts

Florida Health Care Balance Plans offer our traditional coverage with lower monthly premiums. By combining fixed co-pays as low as \$20 for office visits, deductibles as low as \$0 annually and co-insurance on other services, Balance Plans offer the peace of mind of knowing exactly what your next visit to a primary care physician or specialist will cost. In addition, monthly expenses can be reduced even more by choosing alternate deductible amounts.

BENEFITS	Balance		In		Out of											
	HMO	HMO	HMO	Network	Network	HMO	POS	HMO	POS	HMO	HMO	POS	HMO	POS	HMO	HMO
	S11	S12	S13	S39		S16	S37	S17	S38	S18	S19	S40	S20	S41	S21	S22
Plan Code																
Annual Deductible Individual Family	\$2,500 \$5,000	\$3,500 \$7,000	\$5,000 \$10,000	\$1,000 \$2,000	\$2,000 \$4,000	\$0	\$500 \$1500	\$500 \$1000	\$1000 \$2000	\$1000 \$2000	\$1000 \$2000	\$2000 \$4000	\$1000 \$2000	\$2000 \$4000	\$3000 \$6000	\$4000 \$8000
Co-Insurance (Mbr Pays)	NA	20%	20%	10%	30%	10%	30%	20%	40%	20%	30%	50%	40%	60%	50%	50%
Annual Out-of-Pocket Expense Limit Individual Family	\$2,500 \$5,000	\$10,000 \$20,000	\$10,000 \$20,000	\$3000 \$6000	\$3000 \$6000	\$3000 \$6000	\$3000 \$6000	\$3000 \$6000	\$6000 \$12,000	\$4000 \$8000	\$4000 \$8000	\$8000 \$16,000	\$6000 \$12,000	\$8000 \$16,000	\$8000 \$16,000	\$10,000 \$20,000
In-Patient	Deductible	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins
PCP OV	\$50	\$35	\$35	\$20	Ded & Coins	\$20	Ded & Coins	\$20	Ded & Coins	\$30	\$30	Ded & Coins	\$30	Ded & Coins	\$50	\$50
Specialist OV	Deductible	Ded & Coins	Ded & Coins	\$35	Ded & Coins	\$35	Ded & Coins	\$35	Ded & Coins	\$50	\$50	Ded & Coins	\$50	Ded & Coins	\$75	\$75
Out Patient Surgery	Deductible	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins
Emergency Visit Participating Non-Participating	Deductible	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	\$75	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	\$100	Ded & Coins
Urgent Care Visit	Deductible	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins
PHARMACY	<p>HMO plans have restricted access to Walgreens Pharmacies*** ***Please refer to provider directory for locations & hours POS plans have open access to Walgreens Pharmacies nationwide</p>															
Formulary Preferred Generic	\$4 at FHCP Pharmacies only - Not available at Walgreens															
Formulary Non-Preferred Generic	\$10 at FHCP Pharmacies - \$15 at Walgreens															
Formulary Preferred Brand	\$30 at FHCP Pharmacies - \$35 at Walgreens															
Formulary Non Preferred Brand	\$55 at FHCP Pharmacies - \$60 at Walgreens															
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Triple Option Rider (Open Access)

Control your out-of-pocket expenses
Fixed co-pays for in-network office visits

Over 400,000 providers nationally at the Option 2 level with NO balance billing

Triple Option coverage is designed to compliment Florida Health Care's HMO Plans. With the Triple Option Rider, you have complete control of your out-of-pocket expenses for healthcare. The amount you pay is determined by your choice of provider. You may choose to receive care from any provider in Florida Health Care's HMO Participating Provider Network (Option 1). You may also self-refer to any provider listed as a Florida Health Care Option 2 Provider which includes over 400,000 providers locally and nationally. At this level you will be responsible for copays or a deductible and co-insurance. Triple Option also gives you the freedom to receive care from a non-participating physician, facility, or hospital (Option 3).

Plan Code	Premium Triple Option (S01)			Classic Triple Option (S02)			Balance Triple Option (S03)		
	Premium HMO In Network Option 1	Option 2	Option 3	Classic HMO In Network Option 1	Option 2	Option 3	Balance HMO In Network Option 1	Option 2	Option 3
BENEFITS									
Annual Deductible									
Individual	\$0	\$250	\$500	\$0	\$250	\$500	\$0	\$500	\$1000
Family		\$500	\$1000		\$500	\$1000		\$1000	\$2000
Co-Insurance	NA	20%	40%	NA	30%	50%	10%	20%	40%
Annual Out-of-Pocket Expense Limit	\$1500	\$1500	\$3000	\$2000	\$3000	\$6000	\$3000	\$3000	\$6000
	\$3000	\$3000	\$6000	\$4000	\$6000	\$12,000	\$6000	\$6000	\$12,000
In-Patient	\$200	Ded & Coins	Ded & Coins	\$250 day Days 1-5	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins
Primary Care Physician OV	\$10	\$15	Ded & Coins	\$20	\$30	Ded & Coins	\$20	\$20	Ded & Coins
Specialist OV	\$20	Ded & Coins	Ded & Coins	\$35	Ded & Coins	Ded & Coins	\$35	Ded & Coins	Ded & Coins
Out Patient Surgery	\$0	Ded & Coins	Ded & Coins	100	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins
Emergency Visit									
Participating									
Non-Participating	\$75	Same as In-Network	Same as In-Network	\$100	Same as In-Network	Same as In-Network	Ded & Coins	Same as In-Network	Same as In-Network
Urgent Care Visit	\$25	Same as In-Network	Same as In-Network	60	Same as In-Network	Same as In-Network	Ded & Coins	Same as In-Network	Same as In-Network

PHARMACY

Triple Option Members have open access to Walgreens Pharmacies nationwide

Formulary Preferred Generic	\$4 at FHCP Pharmacies only - Not available at Walgreens
Formulary Non-Preferred Generic	\$10 at FHCP Pharmacies - \$15 at Walgreens
Formulary Preferred Brand	\$30 at FHCP Pharmacies - \$35 at Walgreens
Formulary Non Preferred Brand	\$55 at FHCP Pharmacies - \$60 at Walgreens

Option 1: HMO **Participating** Provider Network

Option 2: **Expanded Provider Network** – Physician services only – NO FACILITIES

VHN providers inside Volusia & Flagler Counties (pink provider directory)
BCBSF HOI providers outside Volusia & Flagler Counties, inside State of FL
Blue Card providers outside State of FL

Option 3: **Non-Participating** providers who do not accept a discount for their services. Please note that charges in excess of allowable may apply (Balance Billing).

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High Deductible Plans

Lower cost alternative for employee benefits
 Fixed co-pays for preventive care
 HSA and HRA qualified plans
 Tax advantages for employers and employees

High Deductible Plans offer maximum control over healthcare expenses at the lowest cost. By assuming a higher level of cost sharing and being directly involved in health care decision making, members can make careful and informed decisions about their medical spending. Being better informed about actual health care costs allows you to save money for health care expenses in future years, or in some plans for retirement. When combined with a Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA), account balances can carry over from year to year providing tax advantages for employers and employees. High Deductible Plans are an excellent low cost alternative for business owners offering employee health coverage.

BENEFITS	High Deductible HMO & Point of Service Plans											
	HMO-In Net	POS-Out Net	HMO-In Net	POS-Out Net	HMO-In Net	POS-Out Net	HMO-In Net	POS-Out Net	In Net	Out Net	In Net	Out Net
Plan Code	\$50	\$54	\$51	\$55	\$52	\$56	\$53	\$57	HSA Compatible \$64		HSA Compatible \$65	
Annual Deductible In-Net												
Individual	\$1,200	\$2,400	\$2,500	\$5,000	\$3,500	\$5,000	\$5,000	\$7,000	\$1,200	\$2,400	\$2,500	\$5,000
Family	\$2,400	\$4,800	\$5,000	\$10,000	\$7,000	\$10,000	\$10,000	\$14,000	\$2,400	\$4,800	\$5,000	\$10,000
Co-Insurance	20%	40%	30%	50%	40%	50%	40%	50%	20%	30%	30%	50%
Annual Out-of Pocket Expense Limit												
Individual	\$3,000	\$6,000	\$4,000	\$8,000	\$5,000	\$10,000	\$7,000	\$14,000	\$3,000	\$6,000	\$4,000	\$8,000
Family	\$6,000	\$12,000	\$8,000	\$16,000	\$10,000	\$20,000	\$14,000	\$28,000	\$6,000	\$12,000	\$8,000	\$16,000
In-Patient	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins
Primary Care Physician OV	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins
Specialist OV	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins
Out Patient Surgery	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins
Emergency Visit	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins
Urgent Care Visit	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	\$75	Ded & Coins	Ded & Coins	Ded & Coins	Ded & Coins	\$100	Ded & Coins	Ded & Coins
Annual Adult Physical	\$0	Ded & Coins	\$0	Ded & Coins	\$0	Ded & Coins	\$0	Ded & Coins	\$0	Ded & Coins	\$0	Ded & Coins
Mammography Screenings	\$0	Ded & Coins	\$0	Ded & Coins	\$0	Ded & Coins	\$0	Ded & Coins	\$0	Ded & Coins	\$0	Ded & Coins
Bone Density Screenings	\$0	Ded & Coins	\$0	Ded & Coins	\$0	Ded & Coins	\$0	Ded & Coins	\$0	Ded & Coins	\$0	Ded & Coins
PHARMACY									Pharmacy copays (after deductible has been met)		Pharmacy copays (after deductible has been met)	
Formulary Preferred Generic	\$4	NA	\$4	NA	\$4	NA	\$4	NA	\$4	NA	\$4	NA
Formulary Non-Preferred Generic	\$10	Walgreens \$15	\$10	Walgreens \$15	\$10	Walgreens \$15	\$10	Walgreens \$15	\$10	Walgreens \$15	\$10	Walgreens \$15
Formulary Preferred Brand	\$30	Walgreens \$35	\$30	Walgreens \$35	\$30	Walgreens \$35	\$30	Walgreens \$35	\$30	Walgreens \$35	\$30	Walgreens \$35
Formulary Non Preferred Brand	\$55	Walgreens \$60	\$55	Walgreens \$60	\$55	Walgreens \$60	\$55	Walgreens \$60	\$55	Walgreens \$60	\$55	Walgreens \$60

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