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, visit <a href="http://www.fhcp.com/documents/coc/ghp-ind-2021.pdf">http://www.fhcp.com/documents/coc/ghp-ind-2021.pdf</a>. 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.cciio.cms.gov</u> or call 1-877-615-4022 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; Network providers: \$8,550 individual / \$17,100 family. Out-of-network providers: Not Covered	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 deductible?	Yes. Preventive care and services not subject to deductible	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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
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-pocket</u> <u>limit</u> for this <u>plan</u> ?	Network providers: \$8,550 individual / \$17,100 family; Out-of-network providers: Not Covered	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 out-of-pocket limit?	Premiums, balance-billing 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.
Will you pay less if you use a network provider?	Yes. See <a href="https://www.fhcp.com/our-provider-network/">https://www.fhcp.com/our-provider-network/</a> or call 1 (877) 615-4022 for a list of <a href="network providers">network providers</a> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's 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> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

			What You W	ill Pay	
Common Medical Event	Services You May Need	Indian Health Care Provider (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No Charge	No Charge Visits 1-2 then No Charge after <u>Deductible</u>	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. 2 In-Network PCP visits at \$0 cost sharing before deductible and/or cost sharing applies. Additional cost share may apply for Allergy Shots, Injections and Infusions.
	Specialist visit	No Charge	No Charge after Deductible	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Additional cost share may apply for Allergy Shots, Injections and Infusions.
	Preventive care/screening/ immunization	No Charge	No Charge	Not Covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.
	Diagnostic test (x-ray, blood work)	No Charge	No Charge after Deductible	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Prior authorization is
If you have a test	Imaging (CT/PET scans, MRIs)	No Charge	No Charge after Deductible	Not Covered	required. Tests in hospitals, or facilities owned or operated by hospitals may have higher cost share.
If you need drugs to treat your illness or condition  More information about prescription drug coverage is available at http://www.fhcp.com/qhp-2021	Generic drugs – preferred / non- preferred	No Charge	\$4 <u>Copay</u> / \$30 <u>Copay</u> Deductible does not apply.	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. 31 Days per Benefit Period. Available at FHCP and Select In-
	Preferred brand drugs	No Charge	No Charge after Deductible	Not Covered	Network Walgreen's Pharmacies Only. Up to 93 day Mail Order available
	Non-preferred brand drugs	No Charge	No Charge after Deductible	Not Covered	through FHCP Only. Refer to the schedule of benefits for cost sharing at Walgreen's pharmacy.
	Specialty drugs – preferred / non- preferred	No Charge	No Charge after <u>Deductible</u>	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. 31 Days per Benefit Period. Available at FHCP Pharmacy Only. Mail Order not available.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.fhcp.com/documents/coc/qhp-ind-2021.pdf</u>

			What You W	ill Pay	
Common Medical Event	Services You May Need	Indian Health Care Provider (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No Charge	No Charge after Deductible	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Pre-certification/pre-authorization of coverage required for non-emergency outpatient surgical care. Your benefits/services may be denied.
	Physician/surgeon fees	No Charge	No Charge after Deductible	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Prior approval required. Your benefits/services may be denied.
	Emergency room care	No Charge	No Charge after Deductible	No Charge after Deductible	Cost sharing waived at non-IHCP with IHCP referral.
If you need immediate medical attention	Emergency medical transportation	No Charge	No Charge after Deductible	No Charge after Deductible	Cost sharing waived at non-IHCP with IHCP referral.
	<u>Urgent care</u>	No Charge	No Charge after Deductible	No Charge after <u>Deductible</u>	Cost sharing waived at non-IHCP with IHCP referral.
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	No Charge after <u>Deductible</u>	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Pre-certification/pre-authorization of coverage required for non-emergency admissions. Your benefits/services may be denied.
	Physician/surgeon fees	No Charge	No Charge after Deductible	Not Covered	Cost sharing waived at non-IHCP with IHCP referral.
If you need mental	Outpatient services	No Charge	No Charge after Deductible	Not Covered	Cost sharing waived at non-IHCP with IHCP referral.
health, behavioral health, or substance abuse services	Inpatient services	No Charge	No Charge after <u>Deductible</u>	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Pre-certification/pre-authorization of coverage required for non-emergency admissions. Your benefits/services may be denied.
If you are pregnant	Office visits	No Charge	No Charge after <u>Deductible</u>	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).

 $<sup>^* \</sup> For \ more \ information \ about \ limitations \ and \ exceptions, \ see \ the \ \underline{plan} \ or \ policy \ document \ at \ \underline{www.fhcp.com/documents/coc/qhp-ind-2021.pdf}$ 

	Services You May Need	What You Will Pay			
Common Medical Event		Indian Health Care Provider (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Childbirth/delivery professional services	No Charge	No Charge after Deductible	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Pre-certification/pre-
	Childbirth/delivery facility services	No Charge	No Charge after Deductible	Not Covered	authorization of coverage required for non-emergency admissions. Your benefits/services may be denied.
	Home health care	No Charge	No Charge after Deductible	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. 20 Days per Benefit Period. Prior authorization is required.
If you need help recovering or have other special health needs	Rehabilitation services	No Charge	No Charge after Deductible	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. 35 Visit(s) per Benefit Period. Includes physical therapy, speech therapy, and occupational therapy.
	Habilitation services	No Charge	No Charge after Deductible	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. 35 Visit(s) per Benefit Period. Includes physical therapy, speech therapy, and occupational therapy.
	Skilled nursing care	No Charge	No Charge after <u>Deductible</u>	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. 60 Days per Benefit Period. Prior authorization is required.
	<u>Durable medical</u> <u>equipment</u>	No Charge	No Charge after <u>Deductible</u>	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Excludes vehicle modifications, home modifications, exercise, and bathroom equipment. Prior authorization is required.
	Hospice services	No Charge	No Charge after Deductible	Not Covered	Cost sharing waived at non-IHCP with IHCP referral.
If your child needs dental or eye care	Children's eye exam	No Charge	\$10 <u>Copay</u> . Deductible does not apply.	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Coverage limited to one exam/year.
* For more information of	Children's glasses	No Charge	\$25 <u>Copay</u> . Deductible	Not Covered	Cost sharing waived at non-IHCP with -ind-2021.pdf Page 4 of 7

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.fhcp.com/documents/coc/qhp-ind-2021.pdf</u>

			What You Will Pay		
Common Medical Event	Services You May Need	Indian Health Care Provider (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
			does not apply.		IHCP referral. Coverage limited to one pair of glasses/year.
	Children's dental check-up	Not Covered	Not Covered	Not Covered	None

#### **Excluded Services & Other Covered Services:**

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy of <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)					
<ul> <li>Abortion with the Exception of Limited Services</li> </ul>	<ul> <li>Dental care (Child)</li> </ul>	Non-emergency care when traveling outside the			
Acupuncture	<ul> <li>Hearing Aids</li> </ul>	U.S.			
Bariatric surgery	<ul> <li>Infertility treatment</li> </ul>	<ul> <li>Private-duty nursing</li> </ul>			

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

Routine eye care (Adult)

Routine foot care

Chiropractic care

Weight Loss programs

Long-term care

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 https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-guestion/ask-ebsa or 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 Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: the insurer at 1-877-615-4022. You may also contact your State Department of Insurance at 1-877-693-5236 or the Department of Labor's Employee Benefit Security Administration at 1-866-444-EBSA (3272) or https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-guestion/ask-ebsa.

### 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.

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at www.fhcp.com/documents/coc/qhp-ind-2021.pdf

## Does this plan meet the Minimum Value Standards? Yes.

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>.

## Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-877-615-4022

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-615-4022

Chinese (中文): 如果需要中文的帮助,请拨打这个号码 1-877-615-4022 Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-615-4022

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

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.fhcp.com/documents/coc/qhp-ind-2021.pdf</u>

### **About these Coverage Examples:**



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 in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$8550
■ Specialist coinsurance	100%
■ Hospital (facility) coinsurance	100%
Other coinsurance	100%

### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
The total Peg would pay is	\$0

## Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

\$8550
100%
100%
100%

### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$0

## Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$8550
■ Specialist coinsurance	100%
■ Hospital (facility) coinsurance	100%
Other coinsurance	100%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800		
In this example, Mia would pay:			
Cost Sharing			
<u>Deductibles</u>	\$0		
Copayments	\$0		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions	\$0		
The total Mia would pay is	\$0		

Note: These numbers assume the patient received care from an IHCP <u>provider</u> or with IHCP <u>referral</u> at a non-IHCP. If you receive care from a non-IHCP <u>provider</u> without a <u>referral</u> from an IHCP your costs may be higher.



# Discrimination is Against the Law

Florida Health Care Plans complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Florida Health Care Plans does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

#### Florida Health Care Plans:

- Provides free aids and services to people with disabilities to communicate effectively withus, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides 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:

• Florida Health Care Plans: 1-877-615-4022

If you believe that Florida Health Care Plans has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Florida Health Care Plans Civil Rights Coordinator PO Box 9910, Daytona Beach, FL 32120-0910. Phone: 1-844-219-6137, TTY: 1-800-955-8770

Fax: 386-676-7149, Email: rights@fhcp.com.

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights 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, or 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, 800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-877-615-4022. (TTY: 1-800-955-8770)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-615-4022 (TTY: 1-800-955-8770).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-877-615-4022 (TTY: 1-800-955-8770).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-615-4022 (TTY: 1-800-955-8770).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-877-615-4022 (TTY: 1-800-955-8770).

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 1-877-615-4022(TTY:1-800-955-8770)

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-615-4022 (ATS: 1-800-955-8770).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-615-4022 (TTY: 1-800-955-8770).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-615-4022 (телетайп: 1-800-955-8770).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-رقم هاتف الصم والبكم) 877-615-4022: 1-8770-559-800).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-877-615-4022 (TTY: 1-800-955-8770).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-615-4022 (TTY: 1-800-955-8770).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-615-4022 (TTY: 1-800-955-8770)번으로 전화해 주십시오.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-615-4022 (TTY: 1-800-955-8770).

સુયના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-877-615-4022 (TTY: 1-800-955-8770).

เรียน: ถ้าคุณพูดภาษาไทยคุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร 1-877-615-4022 (TTY: 1-800-955-8770).