Gym Access SMAG Gold POS 4500
Health Benefit Plan P40

Florida Health Care Plans®
An Independent Licensee of the Blue Cross and Blue Shield Association

Schedule of Benefits for Covered Services	Amount Member Pays In-Network	Amount Member Pays Out-of-Network
Financial Features		
Medical Essential Health Benefits Deductible (EM DED[1]) (PBP[2]) (DED is the amount the member is responsible for before FHCP pays)	$2,550 per person $5,100 per family	$4,000 per person $8,000 per family
Prescription Drug Essential Health Benefits Deductible (EM DED[1]) (PBP[2]) (DED is the amount the member is responsible for before FHCP pays)	Integrated with Medical	Not Covered
Coinsurance (Coinsurance is the percentage the member pays for services)	10% of Allowed Amount	30% of Allowed Amount
Essential Health Benefits Out-of-Pocket Maximum (EM OOPM[3]) (PBP[2]) (OOPM includes DED, Coinsurance, Copayments and Prescription Drugs)	$5,000 per person $10,000 per family	$8,000 per person $16,000 per family
Office Services		
Physician Office Services (per visit) Primary Care Specialist	 $25 Copay $35 Copay	 Deductible + 30% Deductible + 30%
Maternity (Office Cost Share for initial visit only. Delivery charges are separate) Primary Care Specialist	 $25 Copay $35 Copay	 Deductible + 30% Deductible + 30%
Allergy Injections (per visit) Primary Care Specialist	 10% Coinsurance 10% Coinsurance	 Deductible + 30% Deductible + 30%
Medical Pharmacy: Medications administered by a health care provider in an office or outpatient setting. Includes chemotherapy, infusions, dialysis, therapeutic injections and other medications ordered and administered by a provider. Prior authorization is required. Preferred Medications Non-Preferred Medications	 40% Coinsurance 50% Coinsurance	 Deductible + 30% Deductible + 30%
Important: The Cost Share for Medical Pharmacy Services applies to the Prescription Drug only and is in addition to the Office Services and/or Outpatient Facility Cost Share. Medical Pharmacy does not include immunizations, allergy injections or Services covered through the prescription drug program. Please refer to your Certificate of Coverage for a description of Medical Pharmacy.		
Preventive Care		
Routine Adult & Child Preventive Services, Wellness Services, Blood Work and Immunizations	$0	Deductible + 30%
Mammogram Screening	$0	Deductible + 30%
Bone Density / Osteoporosis Screening	$0	Deductible + 30%
Colonoscopy (Routine for age 45+)	$0	Deductible + 30%
Emergency Medical Care		
Urgent Care Centers (per visit)	$75 Copay	$75 Copay
Hospital Emergency Room or Stand-Alone Emergency Facility Services (per visit)	Deductible + 10%	In-Network Deductible + 10%
Ambulance Services	Deductible + 10%	In-Network Deductible + 10%

[1] EM DED = Deductible is Embedded: A covered member's family deductible costs are capped at the individual deductible amount on the family plan.
[2] PBP = Per Benefit Period
[3] EM OOPM = Out-of-Pocket Maximum is Embedded: A covered family member's out-of-pocket costs are capped at the individual out-of-pocket maximum amount on the family plan.

Note: Out-of-Network services may be subject to balance billing.

Florida Health Care Plans is an Independent Licensee of the Blue Cross and Blue Shield Association.

Schedule of Benefits for Covered Services	Amount Member Pays In-Network	Out-of-Network
Outpatient Diagnostic and Therapeutic Services - services with an asterisk * require prior authorization. Charges are per visit/test.		
Independent Diagnostic Facility/Provider's Office		
Allergy Testing	$0	Deductible + 30%
X-rays and Ultrasounds	Deductible + 10%	Deductible + 30%
Diagnostic Services (except AIS)	Deductible + 10%	Deductible + 30%
*Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.)	Deductible + 10%	Deductible + 30%
***Therapeutic Services -** *Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, hyperbaric oxygen therapy and radiation oncology.*	50% Coinsurance	Deductible + 30%
Independent Clinical Lab (diagnostic testing of blood and specimens)	$25 Copay	Deductible + 30%
Outpatient Hospital Facility Services (per visit)		
Lab Services	$50 Copay	Deductible + 30%
X-rays and Ultrasounds	Deductible + 10%	Deductible + 30%
Diagnostic Services (except AIS)	Deductible + 10%	Deductible + 30%
*Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.)	Deductible + 10%	Deductible + 30%
***Therapeutic Services -** *Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, hyperbaric oxygen therapy and radiation oncology.*	50% Coinsurance	Deductible + 30%
Important: Diagnostic or therapeutic services rendered in physician offices, testing centers or other outpatient locations that are owned and operated by a hospital system are considered by the hospital system to be departments of the hospital. As a result, FHCP will be billed by the hospital for such services, and the member's outpatient hospital benefit will be applied to these claims. Therapeutic services will incur separate charges for the facility service, physician fee and medical pharmacy. FHCP's Provider Directories and online Provider Search application provides information regarding which provider offices are actually hospital outpatient departments. Members should contact FHCP's cost estimation center to determine if having the diagnostic test or service performed in a hospital or hospital owned facility will result in higher cost sharing.		
Delivery / Hospital / Surgical - *all services require prior authorization		
***Ambulatory Surgical Center Facility (ASC)**	Deductible + 10%	Deductible + 30%
***Birthing Center**	Deductible + 10%	Deductible + 30%
***Outpatient Hospital Facility Services** (per visit)	Deductible + 10%	Deductible + 30%
***Inpatient Hospital Facility** (per stay)	$250 Copay/Day ($750 Maximum, 1-3 Days)	Deductible + 30%
Mental Health / Substance Dependency - services with an asterisk * require prior authorization		
Outpatient Office Visit		
Primary Care	$25 Copay	Deductible + 30%
Specialist	$35 Copay	Deductible + 30%
Group Therapy	$0	Deductible + 30%
***Inpatient Hospital Facility** (per stay)	$250 Copay/Day ($750 Maximum, 1-3 Days)	Deductible + 30%
***Partial Hospitalization**	$125 Copay/Day ($750 Maximum, 1-6 Days)	Deductible + 30%
***Outpatient Facility Service** (per day)	$50 Copay	Deductible + 30%
***Residential/Rehabilitation Facility** (per day)	$50 Copay	Deductible + 30%
Other Provider Services		
Provider Services at ER	Deductible + 10%	In-Network Deductible + 10%
Provider Services at Hospital/Birthing Center		
Inpatient	$0	Deductible + 30%
Outpatient	Deductible + 10%	Deductible + 30%
Provider Services at an Ambulatory Surgical Center (ASC)	Deductible + 10%	Deductible + 30%
Provider Services at Locations other than Office, Hospital and ER		
Primary Care	$25 Copay	Deductible + 30%
Specialist	$35 Copay	Deductible + 30%

Schedule of Benefits for Covered Services	Amount Member Pays In-Network	Out-of-Network
Other Special Services - services with an asterisk * require prior authorization		
Combined Limit for Outpatient Occupational, Physical and Speech Therapy (per visit)	$35 Copay	Deductible + 30%
***Combined Limit for Outpatient Cardiac and Pulmonary Rehabilitation Therapy** (per visit)	$35 Copay	Deductible + 30%
Chiropractic Care (per visit)	$35 Copay	Deductible + 30%
***Durable Medical Equipment**		
Motorized Wheelchair	10% Coinsurance	Deductible + 30%
All Other	10% Coinsurance	Deductible + 30%
***Prosthetics and Medical Brace Device**	10% Coinsurance	Deductible + 30%
***Home Health Care** (per day)	10% Coinsurance	Deductible + 30%
***Skilled Nursing Facility** (per day)	$50 Copay	Deductible + 30%
Hospice (per day)	10% Coinsurance	Deductible + 30%
***Enteral Formulas**	10% Coinsurance	Deductible + 30%
Telehealth Services		
General Medicine visit rendered by a designated Telehealth Services Provider	$0	Not Covered
Mental Health/Behavioral Health visit rendered by a designated Telehealth Services Provider	$30 Copay	Not Covered
Prescription Drug Program		
Diabetes Outpatient Self-Management Education	$0	Not Covered
Glucometer (2 per year)	$0	Not Covered
50 Test Strips (per box)	$10 Copay	Not Covered
Lancets (per box)	$4 Copay	Not Covered

***Prior Authorization is Required:** There are certain medical services, supplies and medications for which **members are required to obtain Prior Authorization** before receiving. If you don't obtain prior authorization from FHCP, you will have to **pay the entire cost** of the service, supply or medication. Before receiving a service, supply or medication you should visit www.fhcp.com or call toll-free 1-877-615-4022 to see if prior authorization is required.

Benefit Maximums – Combined Limit In-Network and Out-of-Network	
Home Health Care	20 Days PBP
OT, PT, ST Outpatient Rehabilitation Therapy	35 Visits PBP
OT, PT, ST Outpatient Habilitation Therapy	35 Visits PBP
Cardiac and Pulmonary Therapy	35 Visits PBP
Chiropractic Care	26 Visits PBP
Skilled Nursing/Rehabilitation Facility	60 Days PBP
Behavioral Health Residential Facility	60 Days PBP

Schedule of Benefits for Covered Services — Amount Member Pays

Prescription Drug Program			
Pharmacy Network: A Preferred Retail pharmacy is an FHCP owned and operated pharmacy. A Non-Preferred Retail Pharmacy is a participating network pharmacy that is listed in FHCP's Pharmacy Directory and is not owned and operated by FHCP. Members must use a Preferred FHCP pharmacy or a Non-Preferred Retail pharmacy to have a prescription filled or the member will have to pay the full cost of the drug (except in certain situations such as emergencies). Mail Order is only available through FHCP Mail Order Pharmacy. Members should log into their member account at www.fhcp.com and click Find a Pharmacy to locate a Network Provider pharmacy.			
	Retail Network Pharmacies (1 month supply)		**Mail Order** (3 month supply)
	Preferred - FHCP	**Non-Preferred**	**FHCP Only**
Generic Drugs Preventive (e.g., oral contraceptives) Preferred Generic Non-Preferred Generic	 $0 $3 Copay $10 Copay	 Not Covered $15 Copay $20 Copay	 $0 $6 Copay $27 Copay
Preferred Brand Drugs	$30 Copay	$40 Copay	$87 Copay
Non-Preferred Brand Drugs	$55 Copay	$65 Copay	$162 Copay
Specialty Drugs (Prior authorization is required)			
Preferred Specialty	40% Coinsurance	Not Covered	Not Covered
Non-Preferred Specialty	50% Coinsurance	Not Covered	Not Covered
If a Brand Name Prescription Drug is requested when there is a Generic Prescription Drug available, the member will be responsible for paying the Usual and Customary cash price for that prescription. FHCP Pharmacy benefit provides coverage for Generic contraceptive medications or supplies (e.g., oral contraceptives, emergency contraceptive, and diaphragms) at no cost when obtained from a pharmacy owned and operated by FHCP. FHCP's Pharmacy Benefit also covers certain preventive medications at no cost in accordance with the United States Preventative Task Force (USPSTF) Affordable Care Act A and B recommendations as long as all criteria are met and the medication is obtained from a FHCP owned and operated pharmacy.			

Schedule of Benefits for Covered Services — Amount Member Pays

	Network Provider	Out-of-Network Provider
Pediatric Vision		
Network Provider Services: The services listed below must be received from a Network Provider or the member will have to pay the full cost of the service (except in certain situations such as emergencies). Members should log onto www.fhcp.com and click **Find a Provider/Facility** to locate a Network Provider near them.		
Eyeglass Exam (1x per year)	$10 Copay	Not Covered
Eyeglasses (includes frames & lenses - single vision, bifocal, trifocal or lenticular)	$25 Copay	Not Covered
Contact Lenses Exam (1x per year) *(Instead of eyeglass exam)*	$50 Copay	Not Covered
Contact Lenses (2 boxes, 1x per year) *(Instead of eyeglasses)*	$25 Copay	Not Covered
Eye Infection, Visual Disturbances, etc. (per exam)	$10 Copay	Not Covered
Note: Anything over the allowance will not count toward your out-of-pocket maximum limitation.		
Pediatric Dental		
Preventive, Basic and Major Services	$0	

Wellness Certificate	
Fitness Center Access	Covered

Additional Benefits and Features

- To find out more about their benefits and/or treatment options, members are encouraged to call the Member Services Department at 1-877-615-4022. This can help them save time and money.
- For a list of network providers, please visit https://www.fhcp.com/our-provider-network or call 1 (877) 615-4022 to request a printed provider directory.
- Members have online access to view their health benefit plan information as well as self-service tools through the Member Portal at www.fhcp.com.

This is not an insurance contract or Benefit Booklet. This Benefit Schedule is only a partial description of the many benefits and services provided or authorized by Florida Health Care Plans. This does not constitute a contract. For a complete description of benefits and exclusions, please see the Florida Health Care Plans Certificate of Coverage; its terms prevail.