

**Gym Access SMAG Gold POS 90  
Health Benefit Plan P44**



| Schedule of Benefits for Covered Services                                                                                                                                                                                                                                                                                                                                                         | Amount Member Pays                        |                                            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|--------------------------------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                   | In-Network                                | Out-of-Network                             |
| <b>Financial Features</b>                                                                                                                                                                                                                                                                                                                                                                         |                                           |                                            |
| <b>Medical Essential Health Benefits Deductible</b> (EM DED <sup>1</sup> ) (PBP <sup>2</sup> )<br>(DED is the amount the member is responsible for before FHCP pays)                                                                                                                                                                                                                              | \$0 per person<br>\$0 per family          | \$1,000 per person<br>\$2,000 per family   |
| <b>Prescription Drug Essential Health Benefits Deductible</b> (EM DED <sup>1</sup> ) (PBP <sup>2</sup> )<br>(DED is the amount the member is responsible for before FHCP pays)                                                                                                                                                                                                                    | \$25 per person<br>\$50 per family        | Not Covered                                |
| <b>Coinsurance</b> (Coinsurance is the percentage the member pays for services)                                                                                                                                                                                                                                                                                                                   | 20% of Allowed Amount                     | 30% of Allowed Amount                      |
| <b>Essential Health Benefits Out-of-Pocket Maximum</b> (EM OOPM <sup>3</sup> ) (PBP <sup>2</sup> )<br>(OOPM includes DED, Coinsurance, Copayments and Prescription Drugs)                                                                                                                                                                                                                         | \$9,200 per person<br>\$18,400 per family | \$10,000 per person<br>\$20,000 per family |
| <b>Office Services</b>                                                                                                                                                                                                                                                                                                                                                                            |                                           |                                            |
| <b>Physician Office Services</b> (per visit)<br>Primary Care<br>Specialist                                                                                                                                                                                                                                                                                                                        | \$30 Copay<br>\$60 Copay                  | Deductible + 30%<br>Deductible + 30%       |
| <b>Maternity</b> (Office Cost Share for initial visit only. Delivery charges are separate)<br>Primary Care<br>Specialist                                                                                                                                                                                                                                                                          | \$30 Copay<br>\$60 Copay                  | Deductible + 30%<br>Deductible + 30%       |
| <b>Allergy Injections</b> (per visit)<br>Primary Care<br>Specialist                                                                                                                                                                                                                                                                                                                               | 20% Coinsurance<br>20% Coinsurance        | Deductible + 30%<br>Deductible + 30%       |
| <b>Medical Pharmacy:</b> 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.<br>Preferred Medications<br>Non-Preferred Medications                                                           | 40% Coinsurance<br>50% Coinsurance        | Deductible + 30%<br>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. |                                           |                                            |
| <b>Preventive Care</b>                                                                                                                                                                                                                                                                                                                                                                            |                                           |                                            |
| <b>Routine Adult &amp; Child Preventive Services, Wellness Services, Blood Work and Immunizations</b>                                                                                                                                                                                                                                                                                             | \$0                                       | Deductible + 30%                           |
| <b>Mammogram Screening</b>                                                                                                                                                                                                                                                                                                                                                                        | \$0                                       | Deductible + 30%                           |
| <b>Bone Density / Osteoporosis Screening</b>                                                                                                                                                                                                                                                                                                                                                      | \$0                                       | Deductible + 30%                           |
| <b>Colonoscopy Screening</b> (Routine for age 45+)                                                                                                                                                                                                                                                                                                                                                | \$0                                       | Deductible + 30%                           |
| <b>Emergency Medical Care</b>                                                                                                                                                                                                                                                                                                                                                                     |                                           |                                            |
| <b>Urgent Care Centers</b> (per visit)                                                                                                                                                                                                                                                                                                                                                            | \$50 Copay                                | \$50 Copay                                 |
| <b>Hospital Emergency Room or Stand-Alone Emergency Facility Services</b> (per visit) (waived if admitted)                                                                                                                                                                                                                                                                                        | \$350 Copay                               | \$350 Copay                                |
| <b>Ambulance Services</b>                                                                                                                                                                                                                                                                                                                                                                         | \$350 Copay                               | \$350 Copay                                |

<sup>1</sup> EM DED = Deductible is Embedded: A covered member's family deductible costs are capped at the individual deductible amount on the family plan.

<sup>2</sup> PBP = Per Benefit Period

<sup>3</sup> 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.

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| Schedule of Benefits for Covered Services                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Amount Member Pays                                      |                                                                              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|------------------------------------------------------------------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | In-Network                                              | Out-of-Network                                                               |
| <b>Outpatient Diagnostic and Therapeutic Services - services with an asterisk * require prior authorization. Charges are per visit/test.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                         |                                                                              |
| <b>Independent Diagnostic Facility/Provider's Office</b><br>Allergy Testing<br>X-rays and Ultrasounds<br>Diagnostic Services (except AIS)<br>*Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$0<br>\$50 Copay<br>\$50 Copay<br>\$250 Copay          | Deductible + 30%<br>Deductible + 30%<br>Deductible + 30%<br>Deductible + 30% |
| <b>*Therapeutic Services</b> - Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, hyperbaric oxygen therapy and radiation oncology.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 50% Coinsurance                                         | Deductible + 30%                                                             |
| <b>Independent Clinical Lab</b> (diagnostic testing of blood and specimens)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | \$40 Copay                                              | Deductible + 30%                                                             |
| <b>Outpatient Hospital Facility Services</b> (per visit)<br>Lab Services<br>X-rays and Ultrasounds<br>Diagnostic Services (except AIS)<br>*Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | \$80 Copay<br>\$100 Copay<br>\$100 Copay<br>\$500 Copay | Deductible + 30%<br>Deductible + 30%<br>Deductible + 30%<br>Deductible + 30% |
| <b>*Therapeutic Services</b> - Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, hyperbaric oxygen therapy and radiation oncology.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 50% Coinsurance                                         | Deductible + 30%                                                             |
| <b>Important:</b> 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. |                                                         |                                                                              |
| <b>Delivery / Hospital / Surgical - *all services require prior authorization</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                         |                                                                              |
| <b>*Ambulatory Surgical Center Facility (ASC)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | \$300 Copay                                             | Deductible + 30%                                                             |
| <b>*Birthing Center</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$500 Copay                                             | Deductible + 30%                                                             |
| <b>*Outpatient Hospital Facility Services</b> (per visit)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | \$500 Copay                                             | Deductible + 30%                                                             |
| <b>*Inpatient Hospital Facility</b> (per admit)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$400 Copay per Day / \$2,000 maximum                   | Deductible + 30%                                                             |
| <b>Mental Health / Substance Dependency - services with an asterisk * require prior authorization</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                         |                                                                              |
| <b>Outpatient Office Visit</b><br>Primary Care<br>Specialist<br>Group Therapy                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | \$30 Copay<br>\$60 Copay<br>\$0                         | Deductible + 30%<br>Deductible + 30%<br>Deductible + 30%                     |
| <b>*Inpatient Hospital Facility</b> (per admit)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$400 Copay per Day / \$2,000 maximum                   | Deductible + 30%                                                             |
| <b>*Partial Hospitalization</b> (per day)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | \$200 Copay per Day / \$1,000 maximum                   | Deductible + 30%                                                             |
| <b>*Outpatient Facility Service</b> (per day)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 20% Coinsurance                                         | Deductible + 30%                                                             |
| <b>*Residential/Rehabilitation Facility</b> (per day)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 20% Coinsurance                                         | Deductible + 30%                                                             |
| <b>Other Provider Services</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                         |                                                                              |
| <b>Provider Services at ER</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | \$0                                                     | \$0                                                                          |
| <b>Provider Services at Hospital/Birthing Center</b><br>Inpatient<br>Outpatient                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$0<br>\$60 Copay                                       | Deductible + 30%<br>Deductible + 30%                                         |
| <b>Provider Services at an Ambulatory Surgical Center (ASC)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$60 Copay                                              | Deductible + 30%                                                             |
| <b>Provider Services at Locations other than Office, Hospital and ER</b><br>Primary Care<br>Specialist                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | \$30 Copay<br>\$60 Copay                                | Deductible + 30%<br>Deductible + 30%                                         |

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| Schedule of Benefits for Covered Services                                                                                                                                                                 | Amount Member Pays                 |                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|--------------------------------------|
|                                                                                                                                                                                                           | In-Network                         | Out-of-Network                       |
| <b>Other Special Services - services with an asterisk * require prior authorization</b>                                                                                                                   |                                    |                                      |
| <b>Combined Limit for Outpatient Occupational, Physical and Speech Therapy</b> (per visit)                                                                                                                | \$60 Copay                         | Deductible + 30%                     |
| <b>*Combined Limit for Outpatient Cardiac and Pulmonary Rehabilitation Therapy</b> (per visit)                                                                                                            | \$60 Copay                         | Deductible + 30%                     |
| <b>Chiropractic Care</b> (per visit)                                                                                                                                                                      | \$30 Copay                         | Deductible + 30%                     |
| <b>*Durable Medical Equipment</b><br>Motorized Wheelchair<br>All Other                                                                                                                                    | 20% Coinsurance<br>20% Coinsurance | Deductible + 30%<br>Deductible + 30% |
| <b>*Prosthetics and Medical Brace Device</b>                                                                                                                                                              | 20% Coinsurance                    | Deductible + 30%                     |
| <b>*Home Health Care</b> (per day)                                                                                                                                                                        | 20% Coinsurance                    | Deductible + 30%                     |
| <b>*Skilled Nursing Facility</b> (per day)                                                                                                                                                                | 20% Coinsurance                    | Deductible + 30%                     |
| <b>Hospice</b> (per day)                                                                                                                                                                                  | 20% Coinsurance                    | Deductible + 30%                     |
| <b>*Enteral Formulas</b>                                                                                                                                                                                  | 20% Coinsurance                    | Deductible + 30%                     |
| <b>Telehealth Services</b><br>General Medicine visit rendered by a designated Telehealth Services Provider<br>Mental Health/Behavioral Health visit rendered by a designated Telehealth Services Provider | \$0<br>\$30 Copay                  | Not Covered<br>Not Covered           |
| <b>Diabetes Care Management</b>                                                                                                                                                                           |                                    |                                      |
| <b>Diabetes Outpatient Self-Management Education</b>                                                                                                                                                      | \$0                                | Not Covered                          |
| <b>Glucometer</b> (2 per year)                                                                                                                                                                            | \$0                                | Not Covered                          |
| <b>50 Test Strips</b> (per box)                                                                                                                                                                           | \$10 Copay                         | Not Covered                          |
| <b>Lancets</b> (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](http://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   |

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**Schedule of Benefits for Covered Services**

Amount Member Pays

| <b>Prescription Drug Program</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                      |                      |                                       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|----------------------|---------------------------------------|
| <b>Pharmacy Network:</b> Members must use a Preferred Retail 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 a Preferred Mail Order Pharmacy. Members should log into their member account at <a href="http://www.fhcp.com">www.fhcp.com</a> and click Find a Pharmacy to locate a Network Provider pharmacy.                                                                                                                                                                                                                                                  |                                                      |                      |                                       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Retail Network Pharmacies</b><br>(1 month supply) |                      | <b>Mail Order</b><br>(3 month supply) |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Preferred</b>                                     | <b>Non-Preferred</b> | <b>Preferred Only</b>                 |
| <b>Generic Drugs</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                      |                      |                                       |
| Preventive (e.g., oral contraceptives)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | \$0                                                  | Not Covered          | \$0                                   |
| Preferred Generic                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | \$3 Copay                                            | \$15 Copay           | \$9 Copay                             |
| Non-Preferred Generic                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | \$10 Copay                                           | \$20 Copay           | \$30 Copay                            |
| <b>Preferred Brand Drugs</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$30 Copay                                           | \$40 Copay           | \$90 Copay                            |
| <b>Non-Preferred Brand Drugs</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Deductible + \$55                                    | Deductible + \$65    | Deductible + \$165                    |
| <b>Specialty Drugs</b> (Prior authorization is required)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                      |                      |                                       |
| Preferred Specialty                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Deductible + 40%                                     | Not Covered          | Not Covered                           |
| Non-Preferred Specialty                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Deductible + 50%                                     | 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.<br><br>FHCP Pharmacy benefit provides coverage for Generic contraceptive medications or supplies (e.g., oral contraceptives, emergency contraceptives, and diaphragms) at no cost when obtained from a Preferred Retail pharmacy. 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 Preferred Retail pharmacy. |                                                      |                      |                                       |

**Schedule of Benefits for Covered Services**

Amount Member Pays

Network Provider      Out-of-Network Provider

| <b>Pediatric Vision</b>                                                                                                                                                                                                                                                                                                                                                       |            |             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-------------|
| <b>Network Provider Services:</b> 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 <a href="http://www.fhcp.com">www.fhcp.com</a> and click <b>Find a Provider/Facility</b> to locate a Network Provider near them. |            |             |
| <b>Eyeglass Exam</b> (1x per year)                                                                                                                                                                                                                                                                                                                                            | \$10 Copay | Not Covered |
| <b>Eyeglasses</b> (includes frames & lenses - single vision, bifocal, trifocal or lenticular)                                                                                                                                                                                                                                                                                 | \$25 Copay | Not Covered |
| <b>Contact Lenses Exam</b> (1x per year) <i>(Instead of eyeglass exam)</i>                                                                                                                                                                                                                                                                                                    | \$50 Copay | Not Covered |
| <b>Contact Lenses</b> (2 boxes, 1x per year) <i>(Instead of eyeglasses)</i>                                                                                                                                                                                                                                                                                                   | \$25 Copay | Not Covered |
| <b>Note:</b> Anything over the allowance will not count toward your out-of-pocket maximum limitation.                                                                                                                                                                                                                                                                         |            |             |
| <b>Pediatric Dental</b>                                                                                                                                                                                                                                                                                                                                                       |            |             |
| <b>Preventive, Basic and Major Services</b>                                                                                                                                                                                                                                                                                                                                   | \$0        |             |

| <b>Wellness Certificate</b>  |         |
|------------------------------|---------|
| <b>Fitness Center Access</b> | Covered |

**Additional Benefits and Features**

- In the event the allowable rate for a service rendered is less than the Member's contractual copayment amount for that service, the member will be responsible for the lesser charge.
- 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](http://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.