

Large Group HDHP POS (HSA Compatible) Health Benefit Plan T94



Schedule of Benefits for Covered Services	Amount Member Pays	
	In-Network	Out-of-Network
Financial Features		
Medical Benefits Deductible (NEM DED ¹) (PBP ²) (DED is the amount the member is responsible for before FHCP pays)	\$1,750 per person \$3,500 per family ¹	\$3,000 per person \$6,000 per family ¹
Prescription Drug Benefits Deductible (NEM 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)	20% of Allowed Amount	40% of Allowed Amount
Out-of-Pocket Maximum (NEM OOPM ³) (PBP ²) (OOPM includes DED, Coinsurance, Copayments and Prescription Drugs)	\$3,500 per person \$7,000 per family ³	\$6,000 per person \$12,000 per family ³
Office Services		
Physician Office Services (per visit) Primary Care Specialist	Deductible + 20% Deductible + 20%	Deductible + 40% Deductible + 40%
Maternity (Office Cost Share for initial visit only. Delivery charges are separate) Primary Care Specialist	Deductible + 20% Deductible + 20%	Deductible + 40% Deductible + 40%
Allergy Injections (per visit) Primary Care Specialist	Deductible + 20% Deductible + 20%	Deductible + 40% Deductible + 40%
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	Deductible + 15% Deductible + 25%	Deductible + 40% Deductible + 40%
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 + 40%
Mammogram Screening	\$0	Deductible + 40%
Bone Density / Osteoporosis Screening	\$0	Deductible + 40%
Colonoscopy Screening (Routine for age 45+)	\$0	Deductible + 40%
Emergency Medical Care		
Urgent Care Centers (per visit)	Deductible + 20%	In-Network Deductible + 20%
Hospital Emergency Room or Stand-Alone Emergency Facility Services (per visit)	Deductible + 20%	In-Network Deductible + 20%
Ambulance Services	Deductible + 20%	In-Network Deductible + 20%

¹ NEM DED = Deductible is Non-Embedded: If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.

² PBP = Per Benefit Period

³ NEM OOPM = Out-of-Pocket Maximum is Non-Embedded: If you have other family members on the policy, the overall family out of pocket maximum must be met before the plan begins to pay.

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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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 X-rays and Ultrasounds Diagnostic Services (except AIS) *Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.)	Deductible + 20% Deductible + 20% Deductible + 20% Deductible + 20%	Deductible + 40% Deductible + 40% Deductible + 40% Deductible + 40%
*Therapeutic Services - Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, hyperbaric oxygen therapy and radiation oncology.	Deductible + 25%	Deductible + 40%
Independent Clinical Lab (diagnostic testing of blood and specimens)	Deductible + 20%	Deductible + 40%
Outpatient Hospital Facility Services (per visit) Lab Services X-rays and Ultrasounds Diagnostic Services (except AIS) *Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.)	Deductible + 20% Deductible + 20% Deductible + 20% Deductible + 20%	Deductible + 40% Deductible + 40% Deductible + 40% Deductible + 40%
*Therapeutic Services - Therapeutic treatments include, but are not limited to dialysis, intravenous chemotherapy, intravenous infusion, hyperbaric oxygen therapy and radiation oncology.	Deductible + 25%	Deductible + 40%
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 + 20%	Deductible + 40%
*Birthing Center	Deductible + 20%	Deductible + 40%
*Outpatient Hospital Facility Services (per visit)	Deductible + 20%	Deductible + 40%
*Inpatient Hospital Facility (per admit)	Deductible + 20%	Deductible + 40%
Mental Health / Substance Dependency - services with an asterisk * require prior authorization		
Outpatient Office Visit Primary Care Specialist Group Therapy	Deductible + 20% Deductible + 20% Deductible	Deductible + 40% Deductible + 40% Deductible + 40%
*Inpatient Hospital Facility (per admit)	Deductible + 20%	Deductible + 40%
*Partial Hospitalization (per day)	Deductible + 20%	Deductible + 40%
*Outpatient Facility Service (per day)	Deductible + 20%	Deductible + 40%
*Residential/Rehabilitation Facility (per day)	Deductible + 20%	Deductible + 40%
Other Provider Services		
Provider Services at ER	Deductible + 20%	In-Network Deductible + 20%
Provider Services at Hospital/Birthing Center Inpatient Outpatient	Deductible + 20% Deductible + 20%	Deductible + 40% Deductible + 40%
Provider Services at an Ambulatory Surgical Center (ASC)	Deductible + 20%	Deductible + 40%
Provider Services at Locations other than Office, Hospital and ER Primary Care Specialist	Deductible + 20% Deductible + 20%	Deductible + 40% Deductible + 40%

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Other Special Services - services with an asterisk * require prior authorization		
Combined Limit for Outpatient Occupational, Physical and Speech Therapy (per visit)	Deductible + 20%	Deductible + 40%
*Combined Limit for Outpatient Cardiac and Pulmonary Rehabilitation Therapy (per visit)	Deductible + 20%	Deductible + 40%
Chiropractic Care (per visit)	Deductible + 20%	Deductible + 40%
*Durable Medical Equipment Motorized Wheelchair All Other	Deductible + 20% Deductible + 20%	Deductible + 40% Deductible + 40%
*Prosthetics and Medical Brace Device	Deductible + 20%	Deductible + 40%
*Home Health Care (per day)	Deductible + 20%	Deductible + 40%
*Skilled Nursing Facility (per day)	Deductible + 20%	Deductible + 40%
Hospice (per day)	Deductible + 20%	Deductible + 40%
*Enteral Formulas	Deductible + 20%	Deductible + 40%
Telehealth Services General Medicine visit rendered by a designated Telehealth Services Provider Mental Health/Behavioral Health visit rendered by a designated Telehealth Services Provider	Deductible Deductible + 20%	Not Covered Not Covered
Diabetes Care Management		
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	60 Days PBP
OT, PT, ST Outpatient Rehabilitation Therapy	20 Visits PBP
Cardiac and Pulmonary Therapy	20 Visits PBP
Chiropractic Care	20 Visits PBP
Skilled Nursing/Rehabilitation Facility	20 Days PBP
Behavioral Health Residential Facility	20 Days PBP

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Schedule of Benefits for Covered Services

Amount Member Pays

Prescription Drug Program			
Pharmacy Network: 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 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	Non-Preferred	Preferred Only
Generic Drugs			
Preventive (e.g., oral contraceptives)	\$0	Not Covered	\$0
Preferred Generic	Deductible + \$3 Copay	Deductible + \$15 Copay	Deductible + \$9 Copay
Non-Preferred Generic	Deductible + \$10 Copay	Deductible + \$15 Copay	Deductible + \$30 Copay
Preferred Brand Drugs	Deductible + \$30 Copay	Deductible + \$35 Copay	Deductible + \$90 Copay
Non-Preferred Brand Drugs	Deductible + \$55 Copay	Deductible + \$60 Copay	Deductible + \$165 Copay
Specialty Drugs (Prior authorization is required)			
Preferred Specialty	Deductible + 15% Coinsurance	Not Covered	Not Covered
Non-Preferred Specialty	Deductible + 25% 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 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.			

Amount Member Pays

Schedule of Benefits for Covered Services

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)	Not Covered	Not Covered
Eyeglasses (includes frames & lenses - single vision, bifocal, trifocal or lenticular)	Not Covered	Not Covered
Contact Lenses Exam (1x per year) <i>(Instead of eyeglass exam)</i>	Not Covered	Not Covered
Contact Lenses (2 boxes, 1x per year) <i>(Instead of eyeglasses)</i>	Not Covered	Not Covered
Note: Anything over the allowance will not count toward your out-of-pocket maximum limitation.		
Pediatric Dental		
Preventive, Basic and Major Services	Not Covered	

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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.

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.