Summary of Benefits and Coverage: What this <u>Plan</u> Covers & What You Pay for Covered Services Florida Health Care Plans: Gym Access IND Platinum POS BC 5841

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,

<u>http://www.fhcp.com/documents/coc/qhp-ind-2020.pdf.</u> For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.cciio.com or call 1-877-615-4022 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	<u>Network providers</u> : \$800 individual / \$1600 family <u>Out-of-network providers</u> : \$1600 individual / \$3200 family	Generally, you must pay all of the costs from providers 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 <u>deductible?</u>	Yes. <u>Preventive care</u> and prescription drug coverage	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</u> services without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive</u> services at <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
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-</u> <u>pocket limit</u> for this <u>plan</u> ?	<u>Network providers</u> : \$2500 individual / \$5000 family <u>Out-of-network providers</u> : \$5000 individual / \$10000 family	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 <u>out-of-pocket limit</u> ?	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 <u>network provider</u> ?	Yes. See <u>www.fhcp.com/find-</u> <u>providers/physician</u> or call 1-877- 615-4022 for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>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 provider's charge and what your <u>plan</u> pays (<u>balance</u> <u>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> ?	No.	You can see the specialist you choose without a referral.

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
	Primary care visit to treat an injury or illness	No Charge Visits 1-3 then \$15 Copay	Deductible + 30% Coinsurance	Additional <u>cost share</u> may apply for Allergy shots, Injections and Infusions.	
	<u>Specialist</u> visit	\$20 Copay	Deductible + 30% Coinsurance	Additional <u>cost share</u> may apply for Allergy shots, Injections and Infusions.	
If you visit a health care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No Charge	Deductible + 30% Coinsurance	Preventive Colonoscopy (age 50+) 1 every 10 years. High Risk Colonoscopy 1 every 2 years. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
	Diagnostic test (blood work / x-ray,)	Lab work: No Charge / X-ray: <u>Deductible</u> + 10% <u>Coinsurance</u>	Deductible + 30% Coinsurance	Tests in hospitals, or facilities owned and operated by hospitals, may have higher cost share.	
If you have a test	Imaging (CT/PET scans, MRIs)	Deductible + 10% Coinsurance	Deductible + 30% Coinsurance	Prior approval required. Your benefits / services may be denied. Tests in hospitals, or facilities owned and operated by hospitals, may have higher cost share.	
If you need drugs to treat your illness or condition More information	Generic drugs – Preferred/ Non-Preferred	\$3 / \$10 Copay	Not covered	31 Days per Benefit Period. Available at FHCP and Walgreen's Pharmacies Only. Up to 93 day Mail Order available through FHCP Only.	
about <u>prescription</u> <u>drug coverage</u> is available at <u>http://www.fhcp.co</u>	Preferred brand drugs	\$30 Copay	Not covered	31 Days per Benefit Period. Available at FHCP and Walgreen's Pharmacies Only. Up to 93 day Mail Order available through FHCP Only.	
<u>m/qhp-2020</u>	Non-preferred brand drugs	\$55 Copay	Not covered	31 Days per Benefit Period. Available at FHCP and Walgreen's Pharmacies	

For more information about limitations and exceptions, see the plan or policy document at http://www.fhcp.com/documents/coc/qhp-ind-2020.pdf

Common		What You Will Pay		Limitations, Exceptions, & Other	
Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
				Only. Up to 93 day Mail Order available through FHCP Only.	
	Specialty drugs – Preferred/ Non-Preferred	40% <u>Coinsurance</u> / 50% <u>Coinsurance</u>	Not covered	31 Days per Benefit Period. Available at FHCP pharmacies only.	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Deductible + 10% Coinsurance	Deductible + 30% Coinsurance	Pre-certification/pre-authorization of coverage required for non-emergency outpatient surgical care. Your benefits / services may be denied.	
	Physician/surgeon fees	Deductible + 10% Coinsurance	Deductible + 30% Coinsurance	Prior approval required. Your benefits / services may be denied.	
If you need	Emergency room care	Deductible + 10% Coinsurance	In-Network <u>Deductible</u> + 10% <u>Coinsurance</u>	Waived if admitted.	
immediate medical attention	Emergency medical transportation	Deductible + 10% Coinsurance	In-Network <u>Deductible</u> + 10% <u>Coinsurance</u>	none	
	Urgent care	\$50 Copay	\$50 Copay	none	
lf you have a hospital stay	Facility fee (e.g., hospital room)	Deductible + 10% Coinsurance	Deductible + 30% Coinsurance	Pre-certification/pre-authorization of coverage required for non-emergency admissions. Your benefits / services may be denied.	
	Physician/surgeon fees	No Charge	Deductible + 30% Coinsurance	none	
If you need mental	Outpatient services	\$20 Copay	Deductible + 30% Coinsurance	none	
health, behavioral health, or substance abuse services	Inpatient services	Deductible + 10% Coinsurance	Deductible + 30% Coinsurance	Pre-certification/pre-authorization of coverage required for non-emergency admissions. Your benefits / services may be denied.	
	Office visits	\$20 Copay	Deductible + 30% Coinsurance	none	
If you are pregnant	Childbirth/delivery professional services	No Charge	Deductible + 30% Coinsurance	Pre-certification/pre-authorization of coverage required for non-emergency admissions.	
	Childbirth/delivery facility	Deductible + 10% Coinsurance	Deductible + 30% Coinsurance	Pre-certification/pre-authorization of	

For more information about limitations and exceptions, see the plan or policy document at <u>http://www.fhcp.com/documents/coc/qhp-ind-2020.pdf</u>

Common		What You Will Pay		Limitations, Exceptions, & Other
Medical Event	Services You May Need	<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	services			coverage required for non-emergency admissions.
	Home health care	No Charge	Deductible + 30% Coinsurance	20 Days per Benefit Period. Prior authorization is required.
lf you need help	Rehabilitation services	\$20 Copay	Deductible + 30% Coinsurance	35 Visits per Benefit Period. Includes Physical Therapy, Speech Therapy and Occupational Therapy.
recovering or have other special health needs	Habilitation services	\$20 Copay	Deductible + 30% Coinsurance	35 Visits per Benefit Period. Includes Physical Therapy, Speech Therapy and Occupational Therapy.
	Skilled nursing care	Deductible + 10% Coinsurance	Deductible + 30% Coinsurance	60 Days per Benefit Period. Prior authorization is required.
	Durable medical equipment	No Charge	Deductible + 30% Coinsurance	Prior approval required.
	Hospice services	No Charge	Deductible + 30% Coinsurance	none
If your shild poods	Children's eye exam	\$10 Copay	Not covered	1 Visit per Year.
If your child needs	Children's glasses	\$25 Copay	Not covered	1 Item per Year.
dental or eye care	Children's dental check-up	Not covered	Not covered	

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other <u>excluded services</u> .)			
Acupuncture	Hearing aids	Private-duty nursing	
Bariatric surgery	 Infertility treatment 	Routine eye care (Adult)	
Cosmetic surgery	Long-term care	• Routine foot care unless for treatment of diabetes	
Dental care (Adult)	• Non-emergency care when traveling outside the	Weight loss programs	
Dental care (Child)	U.S.		

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)

• Chiropractic care

For more information about limitations and exceptions, see the plan or policy document at http://www.fhcp.com/documents/coc/qhp-ind-2020.pdf

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 www.dol.gov/ebsa/healthreform or the 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 <u>Grievance</u> and <u>Appeals</u> Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. 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 Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. For group health coverage subject to ERISA contact your employee services department. For non-federal governmental group health <u>plans</u> and church <u>plans</u> that are group health <u>plans</u> contact your employee services department. You may also contact the state insurance department at 1-877-693-5236. Additionally, a consumer assistance program can help you file your <u>appeal</u>. Contact U.S. Department of Labor Employee Benefits Security Administration at 1-866-4-USA-DOL (866-487-2365) or <u>www.dol.gov/ebsa/consumer_info_health.html</u>.

Does this plan provide Minimum Essential Coverage? Yes

If you don't have <u>Minimum Essential Coverage</u> for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet Minimum Value Standards? Yes

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

Language Access Services:

For more information about limitations and exceptions, see the plan or policy document at http://www.fhcp.com/documents/coc/qhp-ind-2020.pdf



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.

\$800

\$20

10%

10%

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>
 <u>Specialist copayment</u>
 Hospital (facility) <u>coinsurance</u>
 Other coinsurance

This EXAMPLE event includes services like: <u>Specialist</u> office visits (*prenatal care*) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services <u>Diagnostic tests</u> (*ultrasounds and blood work*) <u>Specialist</u> visit (*anesthesia*)

Total Example Cost	\$12,800
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$800
<u>Copayments</u>	\$410
Coinsurance	\$910

The total Peg would pay is	\$2,180
Limits or exclusions	\$60
What isn't covered	
Coinsurance	\$910

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-
controlled condition)

- The <u>plan's</u> overall <u>deductible</u>
 Specialist <u>copayment</u>
- Hospital (facility) coinsurance
- Other <u>coinsurance</u>

\$800

\$20

10%

10%

This EXAMPLE event includes services like:

<u>Primary care</u> office visits (*including disease education*) <u>Diagnostic tests</u> (*blood work*) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)

Total Example Cost\$7,400

In this example, Joe would pay:

<u>Cost Sharing</u>		
<u>Deductibles</u>	\$0	
<u>Copayments</u>	\$1,200	
<u>Coinsurance</u>	\$0	
What isn't covered		
Limits or exclusions	\$60	
The total Joe would pay is	\$1,260	

Mia's Simple Fracture (in-network emergency room visit and follow up care)

The <u>plan's</u> overall <u>deductible</u>	\$800
Specialist copayment	\$20
Hospital (facility) coinsurance	10%
Other coinsurance	10%

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	\$1,900
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In this example, Mia would pay:

<u>Cost Sharing</u>		
Deductibles	\$800	
Copayments	\$140	
Coinsurance	\$140	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$1,080	



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 with us, such as:
 - o Qualified sign language interpreters
 - o 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:
 - o Qualified Interpreters
 - 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, 1340 Ridgewood Avenue, Holly Hill, FL 32117. Phone: 1-844-219-6137, TTY: 1-800-955-8770. Fax: 386-676-7149, Email: rights@fhcp.com.

You can file 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 <u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>, 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 1-402-615-877 (رقم هاتف الصم والبكم: 1-870-955-800).

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).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહ્યય 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).