

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit http://www.fhcp.com/documents/coc/ghp-ind-2021.pdf. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-877-615-4022 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$0 at Indian Health Care Provider (IHCP) or with IHCP referral at non-IHCP; <u>Network providers</u> : \$5,600 individual / \$11,200 family. <u>Out-of-network providers</u> : Not Covered	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Preventive care and services not subject to deductible	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other <u>deductibles</u> for specific services?	Yes, \$0 at IHCP or with IHCP referral at non-IHCP; \$3,000 individual / \$3,000 family for brand and specialty prescription drug coverage.	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	<u>Network providers:</u> \$7,150 individual / \$14,300 family; <u>Out-of-network providers</u> : Not Covered	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See https://www.fhcp.com/our-provider- network/ or call 1 (877) 615-4022 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.

Important Questions	Answers	Why This Matters:
Do you need a <u>referral</u> to see a <u>specialist</u> ?	Yes.	This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> .

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.

			What You Will		
Common Medical Event	Services You May Need	Indian Health Care Provider (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
lf you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No Charge	\$50 <u>Copay</u> . Deductible does not apply.	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Additional cost share may apply for Allergy Shots, Injections and Infusions.
	<u>Specialist</u> visit	No Charge	\$100 <u>Copay</u> . Deductible does not apply.	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Additional cost share may apply for Allergy Shots, Injections and Infusions.
	Preventive care/screening/ immunization	No Charge	No Charge	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.fhcp.com/qhp-2021	<u>Diagnostic test</u> (x-ray, blood work)	No Charge	Lab Work: \$20 <u>Copay</u> . Deductible does not apply. X-ray: \$50 <u>Copay</u> . Deductible does not apply.	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Prior authorization is required. Tests in hospitals, or facilities owned or operated by
	Imaging (CT/PET scans, MRIs)	No Charge	\$400 <u>Copay</u> . Deductible does not apply.	Not Covered	hospitals may have higher cost share.
	Generic drugs – preferred / non- preferred	No Charge	\$3 <u>Copay</u> / \$10 <u>Copay</u> Deductible does not apply.	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. 31 Days per Benefit Period. Available at FHCP and
	Preferred brand drugs	No Charge	Deductible + \$30 Copay	Not Covered	Walgreen's Pharmacies Only. Up to 93 day Mail Order available through
	Non-preferred brand drugs	No Charge	Deductible + \$55 Copay	Not Covered	FHCP Only. Refer to the schedule of benefits for cost sharing at

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

			What You Will F	Pay	
Common Medical Event	Services You May Need	Indian Health Care Provider (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
					Walgreen's pharmacy.
	Specialty drugs – preferred / non- preferred	No Charge	<u>Deductible</u> + 40% <u>Coinsurance</u> / <u>Deductible</u> + 50% <u>Coinsurance</u>	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. 31 Days per Benefit Period. Available at FHCP Pharmacy Only. Mail Order not available.
If you have outpatient surgery	Facility fee (ambulatory surgery center / outpatient hospital)	No Charge	<u>Deductible</u> + \$350 <u>Copay</u> / <u>Deductible</u> + \$500 <u>Copay</u>	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Pre-certification/pre- authorization of coverage required for non-emergency outpatient surgical care. Your benefits/services may be denied.
	Physician/surgeon fees	No Charge	No Charge after <u>Deductible</u>	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Prior approval required. Your benefits/services may be denied.
If you need immediate medical attention	Emergency room care	No Charge	Deductible + \$400 Copay	<u>Deductible</u> + \$400 <u>Copay</u>	Cost sharing waived at non-IHCP with IHCP referral.
	Emergency medical transportation	No Charge	\$400 <u>Copay</u> . Deductible does not apply	\$400 <u>Copay</u> . Deductible does not apply	Cost sharing waived at non-IHCP with IHCP referral.
	Urgent care	No Charge	\$100 <u>Copay</u> . Deductible does not apply.	\$100 <u>Copay</u> . Deductible does not apply.	Cost sharing waived at non-IHCP with IHCP referral.
lf you have a hospital stay	Facility fee (e.g., hospital room)	No Charge	Deductible + \$600 Copay	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Pre-certification/pre- authorization of coverage required for non-emergency admissions. Your benefits/services may be denied.
	Physician/surgeon fees	No Charge	No Charge	Not Covered	None

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

			What You Will	Pay	
Common Medical Event	Services You May Need	Indian Health Care Provider (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Outpatient services	No Charge	\$100 <u>Copay</u> . Deductible does not apply.	Not Covered	Cost sharing waived at non-IHCP with IHCP referral.
If you need mental health, behavioral health, or substance abuse services	Inpatient services	No Charge	Deductible + \$600 Copay	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Pre-certification/pre- authorization of coverage required for non-emergency admissions. Your benefits/services may be denied.
lf you are pregnant	Office visits	No Charge	\$100 <u>Copay</u> . Deductible does not apply.	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound).
	Childbirth/delivery professional services	No Charge	No Charge	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Pre-certification/pre-
	Childbirth/delivery facility services	No Charge	Deductible + \$600 Copay	Not Covered	authorization of coverage required for non-emergency admissions. Your benefits/services may be denied.
If you need help recovering or have other special health needs	Home health care	No Charge	No Charge	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. 20 Days per Benefit Period. Prior authorization is required.
	Rehabilitation services	No Charge	\$100 <u>Copay</u> . Deductible does not apply.	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. 35 Visit(s) per Benefit Period. Includes physical therapy, speech therapy, and occupational therapy.
	Habilitation services	No Charge	\$100 <u>Copay</u> . Deductible does not apply.	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. 35 Visit(s) per Benefit Period. Includes physical therapy, speech therapy, and occupational therapy.
	Skilled nursing care	No Charge	\$15 <u>Copay</u> per Day. Deductible does not apply.	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. 60 Days per Benefit
* For more information about limitations and exceptions, see the plan or policy document at <a href="http://www.fhcp.com/documents/coc/qhp-ind-2021.pdf">www.fhcp.com/documents/coc/qhp-ind-2021.pdf</a> Page 4 of 7					

			What You Will	Pay	
Common Medical Event	Services You May Need	Indian Health Care Provider (You will pay the least)	Non-IHCP Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
					Period. Prior authorization is required.
	Durable medical equipment	No Charge	No Charge	Not Covered	Excludes vehicle modifications, home modifications, exercise, and bathroom equipment. Prior authorization is required.
	Hospice services	No Charge	No Charge	Not Covered	None
	Children's eye exam	No Charge	\$10 <u>Copay</u> . Deductible does not apply.	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Coverage limited to one exam/year.
If your child needs dental or eye care	Children's glasses	No Charge	\$25 <u>Copay</u> . Deductible does not apply.	Not Covered	Cost sharing waived at non-IHCP with IHCP referral. Coverage limited to one pair of glasses/year.
	Children's dental check-up	Not Covered	Not Covered	Not Covered	None
Excluded Services & Oth	er Covered Services:				
Services Your <u>Plan</u> Generall	y Does NOT Cover (Che	eck your policy or p	lan document for more information	on and a list of any oth	ner <u>excluded services</u> .)
<ul><li>Abortion with the Exc</li><li>Acupuncture</li></ul>	eption of Limited Service	s • Dental o • Hearing	care (Child) Aids	<ul> <li>Non-emerge U.S.</li> </ul>	ncy care when traveling outside the
Bariatric surgery		<ul> <li>Infertility</li> </ul>	r treatment	<ul> <li>Private-duty</li> </ul>	5
<ul><li>Cosmetic surgery</li><li>Dental care (Adult)</li></ul>		<ul> <li>Long-ter</li> </ul>	rm care	<ul><li> Routine eye</li><li> Routine foot</li></ul>	. ,
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Chiropractic care

• Weight Loss programs

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 <u>https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa</u> or Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <u>www.cciio.cms.gov</u>. 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 <u>www.HealthCare.gov</u> or call 1-800-318-2596.

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

Your Grievance and Appeals 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 on how 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 Benefit Security Administration at 1-866-444-EBSA (3272) or <u>https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa</u>.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the 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: Spanish (Español): Para obtener asistencia en Español, llame al 1-877-615-4022 Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-877-615-4022 Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-877-615-4022 Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-877-615-4022

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



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)

The <u>plan's</u> overall <u>deductible</u>	\$5600
Specialist copayment	\$100
Hospital (facility) <u>copayment</u>	\$600
Other <u>copayment</u>	\$50

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

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

The <u>plan's</u> overall <u>deductible</u>	\$5600
Specialist copayment	\$100
Hospital (facility) copayment	\$600
Other <u>coinsurance</u>	40%
This FXAMPLE event includes servic	es like

This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)

## In this example, Joe would pay:

Cost Sharing				
Deductibles	\$0			
Copayments	\$0			
Coinsurance	\$0			
What isn't covered				
Limits or exclusions	\$0			
The total Joe would pay is	\$0			

## Mia's Simple Fracture

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

The <u>plan's</u> overall <u>deductible</u>	\$5600
Specialist copayment	\$100
Hospital (facility) <u>copayment</u>	\$600
Other <u>copayment</u>	\$400

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

In this example,	Mia would pay:
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Cost Sharing		
Deductibles	\$0	
Copayments	\$0	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$0	

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

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.



## **Discrimination is Against the Law**

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

Florida Health Care Plans:

- Provides free aids and services to people with disabilities to communicate effectively withus, such as:
  - o Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified Interpreters
  - Information written in other languages

If you need these services, contact:

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

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

Florida Health Care Plans Civil Rights Coordinator PO Box 9910, Daytona Beach, FL 32120-0910. Phone: 1-844-219-6137, TTY: 1-800-955-8770 Fax: 386-676-7149, Email: rights@fhcp.com.

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.https://ocrportal.https://ocrportal.https://ocrportal.https://ocrportal.https://ocrportal/lobby.jsf</a>, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building

Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

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

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-877-615-4022. (TTY: 1-800-955-8770)
ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-615-4022 (TTY: 1-800-955-8770).
ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-877-615-4022 (TTY: 1-800-955-8770).
CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-615-4022 (TTY: 1-800-955-8770).

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

## 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-877-615-4022(TTY: 1-800-955-8770)

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

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

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

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-رقم هاتف الصم والبكم) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-877-615-4022 (TTY: 1-800-955-8770).

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

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

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

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

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