

**Small Group HDHP HMO  
Health Benefit Plan S51**



Schedule of Benefits for Covered Services	Amount Member Pays	
	In-Network	Out-of-Network
<b>Financial Features</b>		
<b>Medical Benefits Deductible (DED<sup>1</sup>) (PBP<sup>2</sup>)</b> (DED is the amount the member is responsible for before FHCP pays)	\$2,500 per person \$5,000 per family	N/A
<b>Drug Benefits Deductible (DED<sup>1</sup>) (PBP<sup>2</sup>)</b> (DED is the amount the member is responsible for before FHCP pays)	\$0 per person \$0 per family	N/A
<b>Coinsurance</b> (Coinsurance is the percentage the member pays for services)	30% of Allowed Amount	N/A
<b>Out-of-Pocket Maximum (PBP)</b> (Out-of-Pocket Maximum includes DED, Coinsurance and Copayments) Pharmacy Not Included	\$4,000 per person \$8,000 per family	N/A
<b>Office Services</b>		
<b>Physician Office Services (per visit)</b> Primary Care Office Specialist	Deductible + 30% Deductible + 30%	N/A N/A
<b>Maternity (Cost Share for initial visit only)</b> Primary Care Physician Specialist	Deductible + 30% Deductible + 30%	N/A N/A
<b>Allergy Injections (per visit)</b> Primary Care Physician Specialist	Deductible + 30% Deductible + 30%	N/A N/A
<b>Medical Pharmacy - Physician-Administered Medications including but not limited to:</b> *Therapeutic Injections *Infusions *Chemotherapy Dialysis Drugs	Deductible + 30% Deductible + 30% Deductible + 30% Deductible + 30%	N/A N/A N/A N/A
Physician-Administered Medications – These medications require the administration to be performed by a health care provider. The medications are ordered by a provider and administered in an office or outpatient setting. Physician-Administered medications are covered under the <i>medical</i> benefit. *Prior authorization is required.		
<b>Preventive Care</b>		
<b>Routine Adult &amp; Child Preventive Services, Wellness Services, Blood Work and Immunizations</b>	\$0	N/A
<b>Mammogram Screening</b>	\$0	N/A
<b>Bone Density Screening</b>	\$0	N/A
<b>Colonoscopy (Routine for age 50+ then frequency schedule applies)</b>	\$0	N/A
<b>Emergency Medical Care</b>		
<b>Urgent Care Centers (per visit)</b>	Deductible + 30%	Deductible + 30%
<b>Hospital Emergency Room or Stand-Alone Emergency Facility Services (per visit)</b>	Deductible + 30%	Deductible + 30%
<b>Ambulance Services</b>	Deductible + 30%	Deductible + 30%

<sup>1</sup> DED = Deductible

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

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

Schedule of Benefits for Covered Services	Amount Member Pays	
	In-Network	Out-of-Network
<b>Outpatient Diagnostic Services – services with an asterisk * require prior authorization</b>		
<b>Independent Diagnostic Testing Facility/Provider's Office</b>		
Allergy Testing	Deductible + 30%	N/A
X-rays and Ultrasounds	Deductible + 30%	N/A
Diagnostic Services (except AIS)	Deductible + 30%	N/A
*Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.)	Deductible + 30%	N/A
<b>Independent Clinical Lab (diagnostic testing of blood and specimens)</b>	Deductible + 30%	N/A
<b>Outpatient Hospital Facility Services (per visit)</b>		
X-rays and Ultrasounds	Deductible + 30%	N/A
Diagnostic Services (except AIS)	Deductible + 30%	N/A
*Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.)	Deductible + 30%	N/A
<p><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. 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.</p>		
<b>Hospital / Surgical - *all services require prior authorization</b>		
<b>*Ambulatory Surgical Center Facility (ASC)</b>	Deductible + 30%	N/A
<b>*Outpatient Hospital Facility Services (surgical) (per visit)</b>	Deductible + 30%	N/A
<b>*Inpatient Hospital Facility (per admit)</b>	Deductible + 30%	N/A
<b>Mental Health / Substance Dependency – services with an asterisk * require prior authorization</b>		
<b>*Inpatient Hospitalization Facility Services (per admit)</b>	Deductible + 30%	N/A
<b>Outpatient Hospitalization Facility Service (per visit)</b>	Deductible + 30%	N/A
<b>*Partial Hospitalization (per admit)</b>	Deductible + 30%	N/A
<b>*Residential/Rehabilitation Facility (per day)</b>	Deductible + 30%	N/A
<b>Hospital Emergency Room or Stand-Alone Emergency Facility Services (per visit)</b>	Deductible + 30%	Deductible + 30%
<b>Provider Services at Hospital/Crisis Unit</b>		
Primary Care Physician / Specialist	Deductible + 30%	N/A
<b>Provider Services at Locations other than Office, Hospital and ER</b>		
Primary Care Physician / Specialist	Deductible + 30%	N/A
<b>Outpatient Office Visit</b>		
Primary Care Physician	Deductible + 30%	N/A
Specialist	Deductible + 30%	N/A
<b>Other Provider Services</b>		
<b>Provider Services at ER</b>	Deductible + 30%	Deductible + 30%
<b>Provider Services at Hospital</b>		
Inpatient	Deductible + 30%	N/A
Outpatient	Deductible + 30%	N/A
<b>Provider Services at an Ambulatory Surgical Center (ASC)</b>	Deductible + 30%	N/A

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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 + 30%	N/A
Combined Limit for Outpatient Cardiac and Pulmonary Rehabilitation Therapy (per visit)	Deductible + 30%	N/A
Chiropractic Care (per visit)	Deductible + 30%	N/A
*Durable Medical Equipment	Deductible + 30%	N/A
*Prosthetics and Medical Brace Device	Deductible + 30%	N/A
*Home Health Care (per visit)	Deductible + 30%	N/A
*Skilled Nursing Facility (per day)	Deductible + 30%	N/A
Hospice	Deductible + 30%	N/A
Hearing Exam (Audiologist/Specialist)	\$0	N/A
*Radiation (per visit)	Deductible + 30%	N/A
Telehealth Services (PCP/Specialist)	Ded + \$10/Ded + \$30 Copay	N/A
Diabetes Care Management		
Diabetes Outpatient Self-Management Education	\$0	N/A
Glucometer	\$0	N/A
Annual Complete Diabetic Eye Exam (Optometrist/Ophthalmologist)	Deductible + 30%	N/A
50 Test Strips /Sensors (per box)	\$10 Copay	N/A
Lancets (per box)	\$10 Copay	N/A

**\*Prior Authorization is Required:** There are certain medical services for which members are required to obtain a Prior Authorization before receiving that service. If you don't obtain prior authorization from FHCP, you will have to pay the entire cost of the service. Before a specialty or testing appointment 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.

The family out-of-pocket maximum amount is embedded. Any one individual in a covered family can satisfy the individual out-of-pocket maximum for your plan. The entire family amount can be satisfied by any or all of the other covered dependents.

Schedule of Benefits for Covered Services Amount Member Pays

Prescription Drug Program			
<b>Network Provider Services:</b> A Network Provider pharmacy must be used when a member needs 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). Members should log into their member account at <a href="http://www.fhcp.com">www.fhcp.com</a> and click <b>Find a Provider/Facility</b> to locate a Network Provider pharmacy. Mail Order is only available through FHCP Pharmacy.			
	Network Pharmacy (1 month supply)		Mail Order (3 month supply)
	FHCP	Walgreens	FHCP Only
<b>Generic Drugs</b>			
Preventive (e.g., oral contraceptives)	\$0	Not Covered	\$0
Preferred Generic	\$3 Copay	\$15 Copay	\$6 Copay
Non Preferred Generic	\$10 Copay	\$15 Copay	\$27 Copay
<b>Preferred Brand Drugs</b>	\$30 Copay	\$35 Copay	\$87 Copay
<b>Non-Preferred Brand Drugs</b>	\$55 Copay	\$60 Copay	\$162 Copay
<b>Specialty Drugs (Prior authorization is required)</b>			
Preferred Specialty	\$125 Copay	Not Covered	Not Covered
Non Preferred Specialty	\$125 Copay	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 devices (e.g., oral contraceptives, emergency contraceptive, and diaphragms) at no cost when obtained from a pharmacy owned and operated by FHCP. FHCP's Pharmacy Benefit also covers certain preventive medications at no cost in accordance with the United States Preventative Task Force (USPSTF) Affordable Care Act A and B recommendations as long as all criteria are met and the medication is obtained from a FHCP owned and operated pharmacy.			

Schedule of Benefits for Covered Services

Amount Member Pays - Network Provider

Pediatric Vision	
<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.	
Exam	Not Covered
Eyeglass Lenses	Not Covered
Frames	Pediatric Selection: Not Covered Non-Selection: Not Covered
Contact Lenses ( <i>Instead of eyeglasses</i> ) Includes contact lenses, evaluation, fitting and follow up care.	Pediatric Selection: Not Covered Non-Selection: Not Covered
<b>Note:</b> Anything over the allowance will not count toward your out-of-pocket maximum limitation.	
Pediatric Dental	
Preventive, basic and major	Not Covered

Benefit Maximums	
Home Health Care	60 Visits PBP
OT, PT, ST Outpatient Rehabilitation Therapy	20 Visits PBP
OT, PT, ST Outpatient Habilitation Therapy	Not Covered
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

Additional Benefits and Features

- To find out more about their benefits and/or treatment options, members are encouraged to call the Member Services Department at 1-877-615-4022. This can help them save time and money.
- 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 Summary 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.