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, [http://www.fhcp.com/documents/small-group-2018](http://www.fhcp.com/documents/small-group-2018). 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.fhcp.com](http://www.fhcp.com) or call 1-877-615-4022 to request a copy.

<table>
<thead>
<tr>
<th>Important Questions</th>
<th>Answers</th>
<th>Why This Matters</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the overall deductible?</td>
<td>Network providers: $500 Individual/ $1,000 Family&lt;br&gt;Out-of-network providers: $1,000 Individual /$2,000 Family</td>
<td>Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.</td>
</tr>
<tr>
<td>Are there services covered before you meet your deductible?</td>
<td>Yes. Preventive care</td>
<td>This plan covers some items and services even if you haven’t yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</td>
</tr>
<tr>
<td>Are there other deductibles for specific services?</td>
<td>No.</td>
<td>You don’t have to meet deductibles for specific services.</td>
</tr>
<tr>
<td>What is the out-of-pocket limit for this plan?</td>
<td>Network providers: $3,000 Individual/$6,000 Family&lt;br&gt;Out-of-network providers: $6,000 Individual/$12,000 Family</td>
<td>The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.</td>
</tr>
<tr>
<td>What is not included in the out-of-pocket limit?</td>
<td>Premiums, balance billing charges, prescription drug coverage and health care this plan doesn’t cover.</td>
<td></td>
</tr>
<tr>
<td>Will you pay less if you use a network provider?</td>
<td>Yes. See <a href="http://www.fhcp.com/find-providers/physician">www.fhcp.com/find-providers/physician</a> or call 1-877-615-4022 for a list of network providers.</td>
<td>This plan uses a provider network. You will pay less if you use a provider in the plan’s network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider’s charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.</td>
</tr>
<tr>
<td>Do you need a referral to see a specialist?</td>
<td>No.</td>
<td>You can see the Specialist you choose without a referral.</td>
</tr>
</tbody>
</table>
All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Network Provider (You will pay the least)</td>
<td>Out-of-Network Provider (You will pay the most)</td>
</tr>
<tr>
<td>If you visit a health care provider's office or clinic</td>
<td>Primary care visit to treat an injury or illness</td>
<td>$20 Copay/Visit</td>
<td>Deductible + 40% Coinsurance</td>
</tr>
<tr>
<td></td>
<td><strong>Specialist</strong> visit</td>
<td>$35 Copay/Visit</td>
<td>Deductible + 40% Coinsurance</td>
</tr>
<tr>
<td></td>
<td>Preventive care/screening/immunization</td>
<td>No charge</td>
<td>Deductible + 40% Coinsurance</td>
</tr>
<tr>
<td>If you have a test</td>
<td>Diagnostic test (x-ray, blood work)</td>
<td>Lab work: No charge</td>
<td>Deductible + 40% Coinsurance</td>
</tr>
<tr>
<td></td>
<td>Imaging (CT/PET scans, MRIs)</td>
<td><strong>Deductible + 20% Coinsurance</strong></td>
<td><strong>Deductible + 40% Coinsurance</strong></td>
</tr>
</tbody>
</table>

For more information about limitations and exceptions, see the plan or policy document at [www.fhcp.com/documents/small-group-2018](http://www.fhcp.com/documents/small-group-2018).

SBCID: S38 – 1/18
<table>
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<tr>
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</thead>
</table>
| If you need drugs to treat your illness or condition | More information about prescription drug coverage is available at http://www.fhcp.com/commercial-formulary | Generic drugs  
Retail: $3 Copay per prescription for Preferred at FHCP / Mail Order: $6 Copay per prescription for Preferred / Retail: $10 Copay per prescription for Non-Preferred at FHCP / Mail Order: $27 Copay per prescription for Non-Preferred / Retail: $15 Copay per prescription at Walgreen's. | Not covered  
Covers up to 31 day supply at retail pharmacy, and up to 93 day supply for mail order. |
| | Preferred brand drugs  
Retail: $30 Copay per prescription at FHCP / Mail Order: $87 Copay per prescription / Retail: $35 Copay per prescription at Walgreen's. | Not covered  
Covers up to 31 day supply at retail pharmacy, and up to 93 day supply for mail order. |
| | Non-preferred brand drugs  
Retail: $55 Copay per prescription at FHCP / Mail Order: $162 Copay per prescription / Retail: $60 Copay per prescription at Walgreen's. | Not covered  
Covers up to 31 day supply at retail pharmacy, and up to 93 day supply for mail order. |
| | Specialty drugs  
Retail: $125 Copay | Not covered  
Available at FHCP pharmacies only. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center)  
Deductible + 20% Coinsurance | Deductible + 40% Coinsurance  
Pre-certification/pre-authorization of coverage required for non-emergency outpatient surgical care. Your benefits / services may be denied. |
| | Physician/surgeon fees  
Deductible + 20% Coinsurance | Deductible + 40% Coinsurance  
–––––––– none–––––––– |
| If you need immediate medical attention | Emergency room care  
Deductible + 20% Coinsurance | In-Network Deductible + 20% Coinsurance  
Waived if admitted. |
| | Emergency medical transportation  
Deductible + 20% Coinsurance | In-Network Deductible + 20% Coinsurance  
–––––––– none–––––––– |
| | Urgent care  
Deductible + 20% Coinsurance | In-Network Deductible + 20% Coinsurance  
–––––––– none–––––––– |
| If you have a hospital | Facility fee (e.g., hospital room)  
Deductible + 20% Coinsurance | Deductible + 40%  
Pre-certification/pre-authorization of |

For more information about limitations and exceptions, see the plan or policy document at www.fhcp.com/documents/small-group-2018.
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<tbody>
<tr>
<td>stay</td>
<td></td>
<td></td>
<td>coverage required for non-emergency admissions. Your benefits/services may be denied.</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>Out-of-Network Provider (You will pay the most)</td>
<td>Deductible + 40% Coinsurance</td>
</tr>
<tr>
<td>If you need mental health, behavioral health, or substance abuse services</td>
<td>Outpatient services</td>
<td>$35 Copay/Visit</td>
<td>Deductible + 40% Coinsurance</td>
</tr>
<tr>
<td></td>
<td>Inpatient services</td>
<td></td>
<td>Coverage limited to 60 visits. Coverage limited to 20 visits. Includes Physical, Speech, Occupational Therapy</td>
</tr>
<tr>
<td>If you are pregnant</td>
<td>Office visits</td>
<td>Deductible + 20% Coinsurance</td>
<td>Pre-certification/pre-authorization of coverage required for non-emergency admissions. Your benefits/services may be denied.</td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery professional services</td>
<td>Deductible + 20% Coinsurance</td>
<td>Pre-certification/pre-authorization of coverage required for non-emergency admissions. Your benefits/services may be denied.</td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery facility services</td>
<td>Deductible + 20% Coinsurance</td>
<td>Pre-certification/pre-authorization of coverage required for non-emergency admissions. Your benefits/services may be denied.</td>
</tr>
<tr>
<td>If you need help recovering or have other special health needs</td>
<td>Home health care</td>
<td>Deductible + 20% Coinsurance</td>
<td>Prior approval required. Your benefits/services may be denied. Prior approval required. Coverage limited to 60 visits.</td>
</tr>
<tr>
<td></td>
<td>Rehabilitation services</td>
<td>Deductible + 20% Coinsurance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Habilitation services</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Skilled nursing care</td>
<td>Deductible + 20% Coinsurance</td>
<td>Pre-certification/pre-authorization of coverage required. Your benefits/services may be denied.</td>
</tr>
</tbody>
</table>

For more information about limitations and exceptions, see the plan or policy document at [www.fhcp.com/documents/small-group-2018](http://www.fhcp.com/documents/small-group-2018).
### Common Medical Event

<table>
<thead>
<tr>
<th>Services You May Need</th>
<th>Network Provider (You will pay the least)</th>
<th>Out-of-Network Provider (You will pay the most)</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Durable medical equipment</strong></td>
<td>Deductible + 20% Coinsurance</td>
<td>Deductible + 40% Coinsurance</td>
<td>services may be denied. Coverage limited to 20 days.</td>
</tr>
<tr>
<td><strong>Hospice services</strong></td>
<td>Deductible + 20% Coinsurance</td>
<td>Deductible + 40% Coinsurance</td>
<td>Excludes vehicle modifications, home modifications, exercise, bathroom equipment and replacement of DME due to use/age. Prior approval required. Your benefits / services may be denied.</td>
</tr>
<tr>
<td><strong>If your child needs dental or eye care</strong></td>
<td></td>
<td></td>
<td><em><strong><strong><strong>none</strong></strong></strong></em>__</td>
</tr>
<tr>
<td>Children's eye exam</td>
<td>Not covered</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td>Children's glasses</td>
<td>Not covered</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td>Children's dental check-up</td>
<td>Not covered</td>
<td>Not covered</td>
<td></td>
</tr>
</tbody>
</table>

**Excluded Services & Other Covered Services:**

**Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.):**

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care (Adult)
- Dental care (Child)
- Habilitation services
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Child)
- Routine eye care (Adult)
- Routine foot care unless for treatment of diabetes
- Weight loss programs

**Other Covered Services (Limitations may apply to these services. This isn’t a complete list. Please see your plan document.):**

- Chiropractic care

**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 Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason to your plan. 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...
Does this plan provide Minimum Essential Coverage? Yes.
If you don't have Minimum Essential Coverage 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:
Spanish (Español): Para obtener asistencia en Español, llame al 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): Dine’ehgo shika at’ohwol ninisingo, kwiiijigo holne’ 1-877-615-4022.

To see examples of how this plan 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 plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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 plan’s overall deductible: $500
- Specialist copayment: $35
- Hospital (facility) coinsurance: 20%
- Other coinsurance: 20%

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

**Total Example Cost**: $12,800

In this example, Peg would pay:

<table>
<thead>
<tr>
<th>Cost Sharing</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductibles</td>
<td>$500</td>
</tr>
<tr>
<td>Copayments</td>
<td>$680</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>$1,830</td>
</tr>
</tbody>
</table>

**What isn't covered**
- Limits or exclusions: $60
- The total Peg would pay is: $3,070

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

- The plan’s overall deductible: $500
- Specialist copayment: $35
- Hospital (facility) coinsurance: 20%
- Other coinsurance: 20%

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

**Total Example Cost**: $7,400

In this example, Joe would pay:

<table>
<thead>
<tr>
<th>Cost Sharing</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductibles</td>
<td>$0</td>
</tr>
<tr>
<td>Copayments</td>
<td>$1,270</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>$0</td>
</tr>
</tbody>
</table>

**What isn't covered**
- Limits or exclusions: $60
- The total Joe would pay is: $1,330

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

- The plan’s overall deductible: $500
- Specialist copayment: $35
- Hospital (facility) coinsurance: 20%
- Other coinsurance: 20%

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

In this example, Mia would pay:

<table>
<thead>
<tr>
<th>Cost Sharing</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductibles</td>
<td>$500</td>
</tr>
<tr>
<td>Copayments</td>
<td>$110</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>$330</td>
</tr>
</tbody>
</table>

**What isn't covered**
- Limits or exclusions: $0
- The total Mia would pay is: $940

The plan 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 with us, such as:
  - 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 Daria Siciliano, RN-BC, CCM.

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: Daria Siciliano, RN-BC, CCM, Manager of Member Services, 1340 Ridgewood Avenue, Holly Hill, FL 32117. 1-844-219-6137, TTY: TRS Relay 711, 386-676-7149, rights@fhcp.com.

You can file grievance in person or by mail, fax, or email. If you need help filing a grievance, Daria Siciliano, RN-BC, CCM Manager of Member Services 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 https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, 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)

If you or someone you’re helping has questions about Florida Health Care Plans, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-877-615-4022. (TTY: TRS Relay 711)

Si usted o alguien a quien ayuda tienen preguntas sobre Florida Health Care Plans, tienen derecho a obtener ayuda e información en su idioma de manera gratuita. Para hablar con un intérprete, llame al 1-877-615-4022. (TTY: TRS Relay 711)

Si ou menm, oswa yon moun w ap ede, gen kesyon sou Florida Health Care Plans, ou gen dwa pou jwenn enfòmasyon nan lang ou gratis. Pou ak yon entèprèt, rele 1-877-615-4022. (TTY: TRS Relay 711)

Nếu quý vị, hoặc người nào đó mà quý vị đang giúp đỡ, có các thắc mắc về Florida Health Care Plans, quý vị có quyền được nhận trợ giúp và thông tin bằng ngôn ngữ của quý vị miễn phí. Để trao đổi với phiên dịch, hãy gọi theo số 1-877-615-4022. (TTY: TRS Relay 711)

Se você, ou alguém que estiver a ajudar, tiver dúvidas sobre Florida Health Care Plans, tem o direito de obter ajuda e informações na sua língua, sem nenhumas custas. Para falar com um intérprete, ligue para 1-877-615-4022. (TTY: TRS Relay 711)

如果您或您正協助的某人對Florida Health Care Plans有疑問，您有權免費以您的語言取得本協助及資訊。如欲與口譯員交談，請致電1-877-615-4022. (TTY: TRS Relay 711)

Si vous ou une personne que vous aidez avez des questions au sujet de Florida Health Care Plans, vous avez le droit d’obtenir gratuitement de l’aide et des informations dans votre langue. Pour parler à un interprète, veuillez appeler le 1-877-615-4022. (TTY: TRS Relay 711)

Kung ikaw, o ang isang taong tinutulungan mo, ay may mga tanong tungkol sa Florida Health Care Plans, mayron kang karapatang humingi ng tulog at impormasyon sa iyong wika nang walang bayad. Upang makipag-usap sa isang interpreter, tumawag sa 1-877-615-4022. (TTY: TRS Relay 711)

Если у Вас или у кого-то, кому Вы помогаете, есть вопросы о программе Florida Health Care Plans, Вы имеете право бесплатно получить ответы в переводе на Ваш язык. Для того чтобы воспользоваться помощью устного переводчика, позвоните по телефону 1-877-615-4022. (TTY: TRS Relay 711)

se voi, o una persona che state aiutando, avete domande relative al Florida Health Care Plans, avete diritto a ottenere assistenza e informazioni gratuitamente nella vostra lingua. Per parlare con un interprete, chiamare il numero 1-877-615-4022. (TTY: TRS Relay 711)
Florida Health Care Plan, Inc. d/b/a Florida Health Care Plans (“FHCP”) offers health insurance coverage products. FHCP is an affiliate of Blue Cross and Blue Shield of Florida, Inc. d/b/a Florida Blue. Both companies are Independent Licensees of the Blue Cross and Blue Shield Association.