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

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Network providers: \$2000 Individual/\$4000 Family – Option 1 \$2000 Individual/\$4000 Family – Option 2 Out-of-network providers: \$3000 Individual/\$6000 Family – Option 3	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 deductible?	Yes. Preventive care 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 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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Network providers: Medical: \$4000 Individual / \$8000 Family – Drug: \$1000 individual / \$2000 Family - Option 1. Medical: \$4000 Individual/\$8000 Family – Drug: Not Covered - Option 2 Out-of-network providers: Medical: \$4500 Individual/ \$9000 Family Drug: Not Covered – Option 3	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.

SBC 56503FL1800003-00

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="https://www.fhcp.com/find-providers/physician">www.fhcp.com/find-providers/physician</a> or call 1-877-615-4022 for a list of	



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 V	Vill Pay	
Common	Services You May Need	Network Provider	Out-of-Network Provider	Limitations, Exceptions, & Other
Medical Event	Controls Fourmay Ness	(You will pay the least)	(You will pay the most)	Important Information
		Option 1 / Option 2	Option 3	
	Primary care visit to treat an	Option 1: \$20 Copay/ Option 2:	Option 3: <u>Deductible</u> + 30%	Additional cost share may apply for
	injury or illness	Deductible + 20% Coinsurance	Coinsurance	Allergy shots, Injections and Infusions.
If you visit a health care provider's office or clinic	Specialist visit	Option 1: \$35 Copay Option 2: <u>Deductible</u> + 20% <u>Coinsurance</u>	Option 3: <u>Deductible</u> + 30% <u>Coinsurance</u>	Additional <u>cost share</u> may apply for Allergy shots, Injections and Infusions.
	Preventive care/screening/immunization	Option 1: No charge Option 2: No charge	Option 3: <u>Deductible</u> + 30% <u>Coinsurance</u>	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 preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Option 1: <u>Deductible</u> + 10% <u>Coinsurance</u> Option 2: <u>Deductible</u> + 20% <u>Coinsurance</u>	Option 3: <u>Deductible</u> + 30% <u>Coinsurance</u>	Tests in hospitals, or facilities owned and operated by hospitals, may have higher cost share.
	Imaging (CT/PET scans, MRIs)	Option 1: <u>Deductible</u> + 10% <u>Coinsurance</u> Option 2: <u>Deductible</u> + 20% <u>Coinsurance</u>	Option 3: <u>Deductible</u> + 30% <u>Coinsurance</u>	Tests in hospitals, or facilities owned and operated by hospitals, may have higher cost share. Prior approval required. Your benefits / services may be denied.

		What You Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least) Option 1 / Option 2	Out-of-Network Provider (You will pay the most) Option 3	Limitations, Exceptions, & Other Important Information
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at http://www.fhcp.com/qhp-2020	Generic drugs – Preferred / Non-Preferred	Option 1: \$3 / \$10 Copay Option 2: Not covered	Option 3: 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.
	Preferred brand drugs	Option 1: \$30 Copay Option 2: Not covered	Option 3: 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.
	Non-preferred brand drugs	Option 1: \$55 Copay Option 2: Not covered	Option 3: 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.
	Specialty drugs – Preferred / Non-Preferred	Option 1: 40% <u>Coinsurance</u> / 50% <u>Coinsurance</u> Option 2: Not covered	Option 3: Not covered	31 Days per Benefit Period. Available at FHCP Pharmacies Only.
If you have outpatient surgery	Facility fee (ambulatory surgery center / outpatient hospital)	Option 1: <u>Deductible</u> + 10% <u>Coinsurance</u> Option 2: Not covered	Option 3: <u>Deductible</u> + 30% <u>Coinsurance</u>	Pre-certification/pre-authorization of coverage required for non-emergency outpatient surgical care. Your benefits / services may be denied.
	Physician/surgeon fees	Option 1: <u>Deductible</u> + 10% <u>Coinsurance</u> Option 2: <u>Deductible</u> + 20% <u>Coinsurance</u>	Option 3: <u>Deductible</u> + 30% <u>Coinsurance</u>	Prior approval required. Your benefits / services may be denied.
	Emergency room care	Option 1 & 2: <u>Deductible</u> + 10% <u>Coinsurance</u>	Option 3: INN <u>Deductible</u> + 10% <u>Coinsurance</u>	Waived if admitted.
If you need immediate medical attention	Emergency medical transportation	Option 1 & 2: <u>Deductible</u> + 10% <u>Coinsurance</u>	Option 3: INN <u>Deductible</u> + 10% <u>Coinsurance</u>	none
	<u>Urgent care</u>	Option 1: \$75 Copay Option 2: \$75 Copay	Option 3: \$75 Copay	none
If you have a hospital stay	Facility fee (e.g., hospital room)	Option 1: \$500 Copay per Stay Option 2: Not covered	Option 3: <u>Deductible</u> + 30% <u>Coinsurance</u>	Pre-certification/pre-authorization of coverage required for non-emergency admissions. Your benefits/services may be denied.

		What You \		
Common Medical Event	Services You May Need	Network Provider (You will pay the least) Option 1 / Option 2	Out-of-Network Provider (You will pay the most) Option 3	Limitations, Exceptions, & Other Important Information
	Physician/surgeon fees	Option 1: No charge Option 2: <u>Deductible</u> + 20% <u>Coinsurance</u>	Option 3: <u>Deductible</u> + 30% <u>Coinsurance</u>	none
If you need mental	Outpatient services	Option 1: \$35 Copay Option 2: <u>Deductible</u> + 20% <u>Coinsurance</u>	Option 3: <u>Deductible</u> + 30% <u>Coinsurance</u>	none
health, behavioral health, or substance abuse services	Inpatient services	Option 1: \$500 Copay per Stay Option 2: Not covered	Option 3: <u>Deductible</u> + 30% <u>Coinsurance</u>	Pre-certification/pre-authorization of coverage required for non-emergency admissions. Your benefits / services may be denied.
If you are pregnant	Office visits	Option 1: \$35 Copay Option 2: Deductible + 20% Coinsurance	Option 3: <u>Deductible</u> + 30% <u>Coinsurance</u>	none
	Childbirth/delivery professional services	Option 1: No charge Option 2: <u>Deductible</u> + 20% <u>Coinsurance</u>	Option 3: <u>Deductible</u> + 30% <u>Coinsurance</u>	Pre-certification/pre-authorization of coverage required for non-emergency admissions.
	Childbirth/delivery facility services	Option 1: \$500 Copay per Stay Option 2: Not covered	Option 3: <u>Deductible</u> + 30% <u>Coinsurance</u>	Pre-certification/pre-authorization of coverage required for non-emergency admissions.
	Home health care	Option 1: 10% Coinsurance Option 2: Not covered	Option 3: <u>Deductible</u> + 30% <u>Coinsurance</u>	20 Days per Benefit Period. Prior authorization is required.
If you need help recovering or have other special health needs	Rehabilitation services	Option 1: \$35 Copay Option 2: Deductible + 20% Coinsurance	Option 3: <u>Deductible</u> + 30% <u>Coinsurance</u>	35 Visits per Benefit Period. Includes Physical Therapy, Speech Therapy and Occupational Therapy.
	Habilitation services	Option 1: \$35 Copay Option 2: Deductible + 20% Coinsurance	Option 3: <u>Deductible</u> + 30% <u>Coinsurance</u>	35 Visits per Benefit Period. Includes Physical Therapy, Speech Therapy and Occupational Therapy.
	Skilled nursing care	Option 1: <u>Deductible</u> + 10% <u>Coinsurance</u> Option 2: Not covered	Option 3: <u>Deductible</u> + 30% <u>Coinsurance</u>	60 Days per Benefit Period. Prior authorization is required.
	Durable medical equipment	Option 1: 10% <u>Coinsurance</u> Option 2: Not covered	Option 3: <u>Deductible</u> + 30% <u>Coinsurance</u>	Prior approval required.
	Hospice services	Option 1: <u>Deductible</u> + 10%	Option 3: <u>Deductible</u> + 30%	none

For more information about limitations and exceptions, see the plan or policy document at <a href="http://www.fhcp.com/documents/coc/qhp-small-group-2020">http://www.fhcp.com/documents/coc/qhp-small-group-2020</a>

Common Medical Event	Services You May Need	What You W <u>Network Provider</u> (You will pay the least) Option 1 / Option 2	Will Pay Out-of-Network Provider (You will pay the most) Option 3	Limitations, Exceptions, & Other Important Information
		Coinsurance Option 2: Not covered	<u>Coinsurance</u>	
If your obild poods	Children's eye exam	\$10 Copay	Not covered	1 Visit per Year.
If your child needs dental or eye care	Children's glasses	\$25 Copay	Not covered	1 Item per Year.
	Children's dental check-up	No Charge	Not covered	2 Visits per Year.

# **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)

- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- 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 <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a> or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or <a href="https://www.cciio.cms.gov">www.cciio.cms.gov</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="https://www.delthcore.gov">Health Insurance</a> Marketplace. For more information about the <a href="https://www.delthcore.gov">Marketplace</a>, visit <a href="https://www.delthcore.gov">www.delthcore.gov</a> 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 Security Administration at 1-866-444-EBSA (3272) or <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. For group health coverage subject to ERISA contact your employee services department. For non-federal governmental group health plans and church plans that are group health plans 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 appeal. Contact U.S. Department of Labor Employee Benefits Security Administration at 1-866-4-USA-DOL (866-487-2365) or <a href="https://www.dol.gov/ebsa/consumer-info-health.html">www.dol.gov/ebsa/consumer-info-health.html</a>.

# Does this <u>plan</u> provide <u>Minimum Essential Coverage</u>? 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 <u>plan</u> meet <u>Minimum Value Standards</u>? 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.—

# **About these Coverage Examples:**



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>	<b>\$20</b> 00
■ Specialist copayment	\$35
Hospital (facility) copayment	\$500
Other copayment	10%

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
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# In this example, Peg would pay:

Cost Sharing			
<u>Deductibles</u>	\$940		
Copayments	\$1,180		
Coinsurance	\$110		
What isn't covered			
Limits or exclusions	\$60		
The total Peg would pay is	\$2,290		

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

■ The plan's overall deductible	\$2000
■ Specialist copayment	\$35
Hospital (facility) copayment	\$500
Other coinsurance	10%

# This EXAMPLE event includes services like:

<u>Primary care</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

<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>	\$120	
Copayments	\$1,270	
Coinsurance	\$10	
What isn't covered		
Limits or exclusions	\$60	
The total Joe would pay is	\$1,460	

# Mia's Simple Fracture twork emergency room visit and follow u

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

■ The plan's overall deductible	<b>\$20</b> 00
■ Specialist copayment	\$35
Hospital (facility) copayment	\$500
Other <u>coinsurance</u>	10%

# This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$1,900
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# In this example, Mia would pay:

in the stampes, the trould pay.	
<u>Cost Sharing</u>	
<u>Deductibles</u>	\$1,240
<u>Copayments</u>	\$250
Coinsurance	\$140
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,630



# **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
  - 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
  - o 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/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 <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.



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 1-4022-615-877 (رقم هاتف الصم والبكم: 1-870-955-950).

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 સહ્યય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-877-615-4022 (TTY: 1-800-955-8770).

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