

# **STATE OF FL Employees' Standard PPO**

Coverage for: Individual & Family | Plan Type: Standard PPO

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, visit <u>www.floridablue.com/state-employees</u>. 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 <u>Glossary</u>. You can view the <u>Glossary</u> at <u>www.floridablue.com</u> or call 1-800-825-2583 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: \$250 Per Person/ \$500 Family. Out-of-Network: \$750 Per Person/\$1,500 Family. Does not apply to preventive care	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. <u>Preventive care</u> .	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 care</u> <u>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>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	Yes. \$250 In-Network Per Admission Deductible; \$500 Outof-Network. There are no other specific deductibles.	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</u> <u>limit</u> for this <u>plan</u> ?	In-Network \$9,200 Per Person/ \$18,400 Family. Out-of-Network Unlimited Per Person/ Unlimited Per Family	This <u>out-of-pocket limit</u> is the most you could pay in a year for covered <u>in-network</u> 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> ?	Premium, balance-billed 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 <a href="https://providersearch.floridablue.c">https://providersearch.floridablue.c</a> <a href="https://providersearch.floridablue.c">om/providersearch/pub/index.htm</a> or call 1-800-825-2583 for a list of <a href="https://network.providers">network providers</a> .	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 <u>network</u> status with your <u>provider</u> before you get services.

Page 1 of 7

Important Questions	Answers	Why This Matters:
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral from this plan



All <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	\$15 Copay per Visit	40% Coinsurance + amount above allowance	none
	Specialist visit	\$25 Copay per Visit	40% <u>Coinsurance</u> + amount above allowance	none
If you visit a health care provider's office	Preventive care/screening/ Immunization	No Charge	Amount above allowance	Age and gender based.
or clinic	Telehealth (Virtual Visits)	\$15 <u>Copay</u> per Visit Primary care/ \$25 <u>Copay</u> per Visit Specialist	40% Coinsurance + amount above allowance	Limited to services provided through a two-way interactive device with both audio and visual communication.
	Teladoc®	\$0 Copay per Visit	Not Covered	none
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Deductible + 20% Coinsurance	<u>Deductible</u> + 40% <u>Coinsurance</u> + amount above allowance	none
If you have a test	Imaging (CT/PET scans, MRIs)	Deductible + 20% Coinsurance	<u>Deductible</u> + 40% <u>Coinsurance</u> + amount above allowance	none
If you need drugs to treat your illness or	Generic drugs	\$7 retail-30 day/\$14 mail/retail-90 day	You pay in full and file <u>claim</u> , you will <b>not</b> be reimbursed the full amount.	You are required to use mail order or a participating 90-day retail pharmacy
condition  More information about	Preferred brand drugs	\$30 retail-30 day/\$60 mail/retail-90 day		for maintenance medications after three refills of a 30-day supply at a
prescription drug coverage is available at https://welcome.optumrx .com/sofdms	Non-preferred brand drugs	\$50 retail-30 day /\$100 mail/retail 90-day		retail (30-day) pharmacy. Prior authorization required for some drugs to be covered by the Rx Plan.
	Specialty drugs	\$14 Generic \$60 Preferred \$100 Non-preferred		Must obtain through specialty pharmacy.
If you have outpatient	Facility fee (e.g., ambulatory surgery center)	Deductible + 20% Coinsurance	<u>Deductible</u> + 40% <u>Coinsurance</u> + amount above allowance	Does not cover cosmetic or non- medically necessary surgery or
surgery	Physician/surgeon fees	Deductible + 20% Coinsurance	Deductible + 40% Coinsurance + amount above allowance	complications from such surgeries.

Page 2 of 7

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Emergency room care	\$100 Copay per Visit	\$100 Copay per Visit	none
If you need immediate medical attention	Emergency medical transportation	No Charge	No Charge	Must be medically necessary.
	<u>Urgent care</u>	\$25 Copay per Visit	\$25 <u>Copay</u> per Visit	none
If you have a hospital	Facility fee (e.g., hospital room)	20% <u>Coinsurance</u> + \$250 Per Admission <u>Deductible</u>	40% <u>Coinsurance</u> +\$500 Per Admission <u>Deductible</u> + amount above allowance	Admission Certification and Hospital Stay Certification required.
stay	Physician/surgeon fees	Deductible + 20% Coinsurance	<u>Deductible</u> + 40% <u>Coinsurance</u> + amount above allowance	none
	Outpatient services	Deductible + 20% Coinsurance	Deductible + 40% Coinsurance + amount above allowance	none
If you need mental health, behavioral health, or substance abuse services	Inpatient services	Physician Services: Deductible + 20% Coinsurance Hospital: \$250 Per Admission Deductible + 20% Coinsurance	Physician Services: Deductible + 40% Coinsurance + amount above allowance Hospital: \$500 Per Admission Deductible + 40% Coinsurance + amount above allowance	Admission Certification and Hospital Stay Certification required.
	Office visits	\$25 <u>Copay</u> per Visit	40% Coinsurance + amount above allowance	Maternity care may include tests and services described elsewhere in this SBC (i.e. ultrasound.)
If you are pregnant	Childbirth/delivery professional services	<u>Deductible</u> + 20% <u>Coinsurance</u>	<u>Deductible</u> + 40% <u>Coinsurance</u> + amount above allowance	none
	Childbirth/delivery facility services	Hospital: \$250 Per Admission <u>Deductible</u> +20% <u>Coinsurance</u>	Hospital: \$500 Per Admission  Deductible + 40% Coinsurance + amount above allowance	Admission Certification and Hospital Stay Certification required.

Page 3 of 7

Common	Services You May Need	What You Will Pay		Limitations Evacutions 9 Other
Common Medical Event		<u>Network Provider</u> (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Home health care	Deductible + 20% Coinsurance	<u>Deductible</u> + 40% <u>Coinsurance</u> + amount above allowance	Must meet criteria. Does not include speech therapy or custodial care. Occupational therapy is covered.
If you need help	Rehabilitation services	Deductible + 20% Coinsurance	Deductible + 40% Coinsurance + amount above allowance	Physical therapy and massage therapy, 4 treatments per day, 21 treatment days per six-month period. Occupational therapy limited to 21 treatment days per six-month period.
recovering or have other special health	Habilitation services	Not Covered	Not Covered	none
needs	Skilled nursing care	30% Coinsurance	30% Coinsurance + amount above allowance	Limited to 60 days per calendar year.  Does not include custodial care.
	Durable medical equipment	Deductible + 20% Coinsurance	<u>Deductible</u> + 40% <u>Coinsurance</u> + amount above allowance	Limited to the most standard model available to meet medical necessity.
	Hospice services	30% Coinsurance (inpatient) / 20% Coinsurance (outpatient/home)	30% Coinsurance (inpatient)/20% Coinsurance (outpatient/ home) + amount above allowance	Coverage limited to 210 days lifetime maximum per person/ occupational therapy is covered.
	Children's eye exam	\$25 <u>Copay</u>	40% <u>Coinsurance</u> + amount above allowance	none
If your child needs dental or eye care	Children's glasses	Not Covered	Not Covered	none
	Children's dental check-up	Not Covered	Not Covered	none

#### **Excluded Services & Other Covered Services:**

## Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Cosmetic surgery
- Complications resulting from cosmetic surgery
- Custodial care

- Dental care (Adult)
- Habilitation services
- Hearing aids

- Infertility treatment
- Long-term care
- Non <u>medically necessary</u> surgery
- Weight loss programs

## Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Acupuncture
- Bariatric surgery

Chiropractic care

- Non-emergency care when traveling outside the U.S.
- Private duty nursing
- Routine eye care (Adult)
- Routine foot 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: People First Service Center at 1-866-663-4735, your state insurance department at **1-877-693-5236**, the U.S. Department of Labor, Employee Benefits Security Administration at **1-866-444-3272** or <a href="https://www.dol.gov/ebsa">www.dol.gov/ebsa</a>, or the U.S. Department of Health and Human Services 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.delthCare.gov">Health Insurance</a> <a href="https://www.delthCare.gov">Marketplace</a>. For more information about the <a href="https://www.delthCare.gov">Marketplace</a>, visit <a href="https://www.delthCare.gov">www.delthCare.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 <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: your state insurance department at **1-877-693-5236**, The Division of State Group Insurance at 1-850-921-4600; Florida Blue at 1-800-825-2583;

### Does this Coverage 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.

Page 5 of 7

## Does this Coverage Meet the Minimum Value Standard? 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 1-800-352-8583.

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

Page 6 of 7

### **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 <u>in-network</u> pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$250
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other <u>coinsurance</u>	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	\$12,700	
In this example, Peg would pay:		
<u>Cost Sharing</u>		
<u>Deductibles</u>	\$500	
Copayments	\$10	
Coinsurance	\$2,400	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$2,970	

# **Managing Joe's Type 2 Diabetes**

(a year of routine <u>in-network</u> care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$250
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*) <u>Diagnostic tests (*blood work*)</u>

Prescription drugs

<u>Durable medical equipment (glucose meter)</u>

Total Example Cost	\$5,600	
In this example, Joe would pay:		
Cost Sharing		
<u>Deductibles</u>	\$250	
Copayments	\$700	
Coinsurance	\$100	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$1,070	

## Mia's Simple Fracture

(<u>in-network</u> emergency room visit and follow up care)

■ The plan's overall deductible	\$250
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

<u>Diagnostic tests</u> (x-ray)

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

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800	
In this example, Mia would pay:		
Cost Sharing		
<u>Deductibles</u>	\$250	
<u>Copayments</u>	\$200	
<u>Coinsurance</u>	\$200	
What isn't covered		
Limits or exclusions	\$0	
The total Mia would pay is	\$650	

## Section 1557 Notification: Discrimination is Against the Law

Florida Blue, Florida Blue HMO, Florida Blue Preferred HMO (collectively, "Florida Blue"), Florida Combined Life and the Blue Cross and Blue Shield Federal Employee Program® (FEP) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. We do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Florida Blue, Florida Blue HMO, Florida Blue Preferred HMO, Florida Combined Life and FEP:

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

If you need these services, contact:

- Florida Blue (health and vision coverage): 1-800-352-2583
- Florida Combined Life (dental, life, and disability coverage): 1-888-223-4892
- Federal Employee Program: 1-800-333-2227

If you believe that we have 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 Blue (including FEP members)

Section 1557 Coordinator 4800 Deerwood Campus Parkway, DCC1-7 Jacksonville, Florida 32246 1-800-477-3736 x29070 1-800-955-8770 (TTY) Fax: 1-904-301-1580

Section1557coordinator@floridablue.com

## Florida Combined Life:

Civil Rights Coordinator 17500 Chenal Parkway Little Rock, AR 72223 1-800-260-0331 1-800-955-8770 (TTY) civilrightscoordinator@fclife.com

You can file a <u>grievance</u> in person or by mail, fax, or email. If you need help filing a <u>grievance</u>, the Section 1557 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.isf">https://ocrportal.hhs.gov/ocr/portal/lobby.isf</a>, 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, 1-800-537-7697 (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>

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773). FEP: Llame al 1-800-333-2227

ATANSYON: Si w pale Kreyòl ayisyen, ou ka resevwa yon èd gratis nan lang pa w. Rele 1-800-352-2583 (pou moun ki pa tande byen: 1-800-955-8770). FEP: Rele 1-800-333-2227

CHÚ Ý: Nếu bạn nói Tiếng Việt, có dịch vụ trợ giúp ngôn ngữ miễn phí dành cho bạn. Hãy gọi số 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Gọi số 1-800-333-2227

ATENÇÃO: Se você fala português, utilize os serviços linguísticos gratuitos disponíveis. Ligue para 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Ligue para 1-800-333-2227

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1-800-352-2583(TTY: 1-800-955-8770)。FEP:請致電1-800-333-2227

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-352-2583 (ATS : 1-800-955-8770). FEP : Appelez le 1-800-333-2227

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Tumawag sa 1-800-333-2227

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-352-2583 (телетайп: 1-800-955-8770). FEP: Звоните 1-800-333-2227

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-808-253-3852 (رقم هاتف الصم والبكم: 1-808-559-0778. اتصل برقم 1-808-333-7222.

ATTENZIONE: Qualora fosse l'italiano la lingua parlata, sono disponibili dei servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-352-2583 (TTY: 1-800-955-8770). FEP: chiamare il numero 1-800-333-2227

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: +1-800-352-2583 (TTY: +1-800-955-8770). FEP: Rufnummer +1-800-333-2227

주의: 한국어 사용을 원하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-352-2583 (TTY: 1-800-955-8770) 로 전화하십시오. FEP: 1-800-333-2227 로 연락하십시오.

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Zadzwoń pod numer 1-800-333-2227.

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવા તમારા માટે ઉપલબ્ધ છે. ફ્રોન કરો 1-800-352-2583 (TTY: 1-800-955-8770). FEP: ફ્રોન કરો 1-800-333-2227

ประกาศ:ถ้าคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โดยติดต่อหมายเลขโทรฟรี 1-800-352-2583 (TTY: 1-800-955-8770) หรือ FEP โทร 1-800-333-2227

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-800-352-2583 (TTY: 1-800-955-8770) まで、お電話にてご連絡ください。FEP: 1-800-333-2227

توجه: اگر به زبان فارسی صحبت می کنید، تسهیلات زبانی رایگان در دسترس شما خواهد بود. با شماره (222-333-800-11) 258-258-150-1 تماس بگیرید. (FEP: با شماره (227-333-800-1 تماس بگیرید.

Baa ákonínzin: Diné bizaad bee yáníłti'go, saad bee áká anáwo', t'áá jíík'eh, ná hóló. Kojį' hodíílnih 1-800-352-2583 (TTY: 1-800-955-8770). FEP ígíí éí kojį' hodíílnih 1-800-333-2227.