

Benefit Changes for 2021	GatorGradCare	GatorGradCare OOA
Add Speech Therapy for Developmental Delay*	✓	✓
Increase Tier 1 Calendar Year Deductible	2020: \$100 / \$200 2021: \$200 / \$400	2020: \$100 / \$200 2021: \$200 / \$400
Increase Tier 2 Calendar Year Deductible	2020: \$300 / \$600 2021: \$400 / \$800	2020: \$100 / \$200 2021: \$200 / \$400
Increase Tier 2 Per Admission Deductible	2020: \$1,000 2021: \$1,500	N/A
Increase Tier 2&3 ER Per Visit Deductible in area and Tier 3 ER Per Visit Deductible OOA	2020: \$250 2021: \$350	2020: \$250 2021: \$350
Increase Tier 1 Maximum Out Of Pocket in area and Tier 1&2 Maximum Out Of Pocket OOA	2020: \$2500 / \$5000 2021: \$2700 / \$5400	2020: \$2500 / \$5000 2021: \$2700 / \$5400
Increase Urgent Care Copay - Tier 1&2	2020: \$30 2021: \$35	2020: \$30 2021: \$35
Increase Pharmacy Deductible (up to four family members)	2020: \$100 / \$400 2021: \$125 / \$500	2020: \$100 / \$400 2021: \$125 / \$500
Add Coinsurance for Quest Labs	2020: 0% 2021: 10%	2020: 0% 2021: 10%
Expand Access to New Directions provider Virtual Visits	2020: \$30 2021: \$20	2020: \$30 2021: \$20
Limit Tier 3 hospital coverage to emergency services only (includes both in and out of area)	2020: 40% after Tier 2 Calendar Year Deductible 2021: Emergency Only	2020: 40% after Tier 2 Calendar Year Deductible 2021: Emergency Only
Add WW (Weight Watchers)	2020: N/A 2021: \$10/month Digital // \$20/month Digital + Workshop	2020: N/A 2021: \$10/month Digital // \$20/month Digital + Workshop
Add suicide as eligible indication for repatriation coverage for international students	2020: N/A 2021: Included	2020: N/A 2021: Included
Replace coinsurance with flat copay for services at free standing centers on Tier 2 OOA**	N/A	2020: 20% after Calendar Year Deductible 2021: ASC \$250, AI \$200, SI \$50**
*Speech Therapy	2020: Not covered for developmental delays 2021: UF Health providers only, ages 18 months - 5 years, additional 30-visit limit outside other therapies.	
**Outpatient Services	2020: 20% after Calendar Year Deductible 2021: Replace coinsurance with copay for Ambulatory Surgery Center procedures (\$250), Advanced Imaging like CT Scan, MRI or PET Scan (\$200), Standard Imaging like X-rays, Mammogram or Barium Enema (\$50) at free standing centers on Tier 2 OOA.	
COVID-19 Related Treatment	2021: Cover inpatient and observation admissions at 100% for a COVID-19 positive diagnosis Jan-Dec 2021 for IN and OUT of network services, but members may be subject to balance billing from non-participating providers.	

For information regarding your plan coverage or claims, please contact Kristie Reeves | (352) 594-3354, kristie.reeves@bcbsfl.com, the Florida Blue On-Site Representative.