

# BlueOptions – Premium Plus Plan

## Schedule of Benefits – Plan 03748

Important things to keep in mind as you review this Schedule of Benefits:

- This Schedule of Benefits is part of your Benefit Booklet, where more detailed information about your benefits can be found.
- GatorCare features a panel of Providers designated as In-Network (Tier 1) for your plan. Network Blue is the panel of Providers designated as Tier 2 for your plan. Out of Network Providers are designated as Tier 3 providers. You should always verify a Provider’s participation status prior to receiving Health Care Services. To verify a Provider’s specialty or participation status, you may contact the local BCBSF on site representative or access the Provider directory at <http://gatorcare.org>. If you receive Covered Services outside the state of Florida from Blue Card® participating Providers, payment will be made based on the tier 2 level of benefits.
- References to Benefit Period Deductible are abbreviated as "DED".
- Your benefits accumulate toward the satisfaction of Deductibles, Out-of-Pocket Maximums, and any applicable benefit maximums based on your Benefit Period unless indicated otherwise within this Schedule of Benefits.

Your Benefit Period..... 01/01/24 – 12/31/24

### Deductible, Coinsurance and Out-of-Pocket Maximums

Benefit Description	GatorCare Network Tier 1	Network Blue Tier 2	Out-of-Network Tier 3
<b>Deductible (DED)</b>			
Per Person per Benefit Period	\$450	\$1,500	\$3,000
Per Family per Benefit Period	\$900	\$3,000	\$6,000
<b>Per Admission Deductible (PAD)</b>	\$0	\$1,500	\$1,500
<b>Emergency Room Per Visit Deductible (PVD)</b>	\$150	\$250	\$250
<b>Coinsurance</b> (The percentage of the Allowed Amount <b>you pay</b> for Covered Services)	10%	20%	40%
<b>Out-of-Pocket Maximums</b>			
Per Person per Benefit Period	\$2,700	\$6,850	\$10,000
Per Family per Benefit Period	\$5,400	\$13,700	\$20,000

Deductible amounts incurred for GatorCare Network Services will only be applied to the amounts listed in the Tier 1 column. Amounts incurred for Network Blue Services will be applied to the amounts listed in the Tier 1 and Tier 2 column and amounts incurred for Out-of-Network Services will be applied to the amounts listed in the Tier 1, Tier 2, and Tier 3 column, unless otherwise indicated within this Schedule of Benefits.

Out-of-Pocket Maximum amounts will cross accumulate between all tiers.

What **applies** to out-of-pocket maximums?

- DED
- Coinsurance
- Copayments
- PAD, when applicable
- PVD, when applicable
- Any Prescription Drug Cost Share amounts

What **does not apply** to out-of-pocket maximums?

- Non-covered charges
- Any benefit penalty reductions
- Charges in excess of the Allowed Amount

### **Important information affecting the amount you will pay:**

As you review the Cost Share amounts in the following charts, please remember:

- Review this Schedule of Benefits carefully; it contains important information concerning your share of the expenses for Covered Services you receive. Amounts listed in this schedule are the Cost Share amounts **you pay**.
- Your Cost Share amounts **will vary** depending upon the Provider you choose, the type of Services you receive, and the setting in which the Services are rendered.
- Payment for Covered Services is based on our **Allowed Amount** and may be less than the amount the Provider bills for such Service. You are responsible for any charges in excess of the Allowed Amount for Out-of-Network Providers.
- If a Copayment is listed in the charts that follow, the Copayment applies per visit.

## Office Services

A Family Physician is a Physician whose primary specialty is, according to BCBSF's records, one of the following: Family Practice, General Practice, Internal Medicine, Obstetrics/Gynecology, and Pediatrics.

Benefit Description	GatorCare Network Tier 1	Network Blue Tier 2	Out-of-Network Tier 3
<b>Office Visits</b> rendered by			
Family Physicians	\$15	\$30	DED + 40%
Specialist Office	\$35	\$50	DED + 40%
<b>Advanced Imaging Services*</b> (CT/CAT Scans, MRAs, MRIs, PET Scans and nuclear cardiology) and <b>All other diagnostic Services</b> (e.g., X-rays) rendered by			
Family Physicians	\$15	\$30	DED + 40%
Specialist Office	\$35	\$50	DED + 40%
<b>Allergy Injections</b> rendered by			
Family Physicians	\$15	\$30	DED + 40%
Specialist Office	\$35	\$50	DED + 40%
<b>Virtual Visits</b> rendered by UF Health			
Family Physicians	\$10	\$30	Not Covered
Specialist Office	\$20	\$50	Not Covered
Family Physicians (Non UF Health)	\$15	\$30	Not Covered
Specialist Office (Non UF Health)	\$35	\$50	Not Covered
<b>Disease Management</b>			
Initial Assessment and Program Initiation	\$0	Not Covered	Not Covered
<b>Durable Medical Equipment, Prosthetics, and Orthotics</b>	DED + 20%	DED + 20%	DED + 40%
<b>Maternity (Initial visit)</b>	\$15	\$30	DED + 40%
<b>Nurse Practitioner</b>	\$15	\$35	DED + 40%
<b>Chiropractic</b>	\$35	\$35	DED + 40%
<b>Convenient Care Centers</b>	Not Covered	Not Covered	Not Covered

\*Prior Coverage Authorization is required for these services.

## Preventive Health Services

Benefit Description	GatorCare Network Tier 1	Network Blue Tier 2	Out-of-Network Tier 3
<b>Adult Wellness Services</b>			
Rendered by Family Physicians	\$0	\$0	DED + 40%
Specialist Office	\$0	\$0	DED + 40%
All other locations	\$0	\$0	DED + 40%
<b>Adult Well Woman Services</b>			
Rendered by Family Physicians	\$0	\$0	DED + 40%
Specialist Office	\$0	\$0	DED + 40%
All other locations	\$0	\$0	DED + 40%
<b>Well Child Services</b>			
Rendered by Family Physicians	\$0	\$0	DED + 40%
Specialist Office	\$0	\$0	DED + 40%
All other locations	\$0	\$0	DED + 40%
<b>Mammograms</b>	\$0	\$0	DED + 40%
<b>Routine Colonoscopy</b>	\$0*	\$0	DED + 40%

\*Beginning on the 1st of the year, \$0 Copay applies to all locations of Service and Provider related Services with no age limitations. Any subsequent services within the same year will resume normal member cost shares.

## Outpatient Diagnostic Services

Benefit Description	GatorCare Network Tier 1	Network Blue Tier 2	Out-of-Network Tier 3
<b>Independent Clinical Lab</b>	10%	DED + 20%	DED + 40%
<b>Independent Diagnostic Testing Facility</b> Advanced Imaging Services* (CT/CAT Scans, MRAs, MRIs, PET Scans and nuclear medicine)	10%	DED + 20%	DED + 40%
All other diagnostic Services (e.g., X-rays)	10%	DED + 20%	DED + 40%
<b>Outpatient Hospital Facility</b>	<b>See Hospital Services Outpatient</b>		

\*Prior Coverage Authorization is required for these services.

## Emergency and Urgent Care Services

Benefit Description	GatorCare Network Tier 1	Network Blue Tier 2	Out-of-Network Tier 3
<b>Ambulance Services</b>	Tier 1 DED + 20%		
<b>Emergency Room Visits</b>	<b>See Hospital Services Emergency Room Visits</b>		
<b>Urgent Care Center</b>	\$35	\$50	DED + 40%

## Outpatient Surgical Services

Benefit Description	GatorCare Network Tier 1	Network Blue Tier 2	Out-of-Network Tier 3
<b>Ambulatory Surgical Center</b> Facility (per visit)	10%	DED + 20%	DED + 40%
Radiologists, Anesthesiologists, and Pathologists	DED + 10%	DED + 20%	Tier 2 DED + 20%
Physician and other health care professional Services	DED + 10%	DED + 20%	DED + 40%
<b>Outpatient Hospital Facility</b>	<b>See Hospital Services Outpatient</b>		

## Hospital Services

Benefit Description	GatorCare Network Tier 1	Network Blue Tier 2	Out-of-Network Tier 3
<b>Inpatient</b>			
Facility Services (per admission)	DED + 10%	PAD + DED + 20%	***PAD + DED + 40%
Radiologists, Anesthesiologists, and Pathologists	DED + 10%	DED + 20%	Tier 2 DED + 20%
Physician and other health care professional Services	DED + 10%	DED + 20%	DED + 40%
<b>Outpatient</b>			
Facility (per visit)	DED + 10%	DED + 20%	DED + 40%
Radiologists, Anesthesiologists, and Pathologists	DED + 10%	DED + 20%	Tier 2 DED + 20%
Physician and other health care professional Services	DED + 10%	DED + 20%	DED + 40%
Diagnostic Colonoscopy	10%*	DED + 20%	DED + 40%
Advanced Imaging Services** (CT/CAT Scans, MRAs, MRIs, PET Scans and nuclear cardiology) and All other diagnostic Services (e.g. Lab, X-rays)	10%	DED + 20%	DED + 40%
Therapy Services	10%	DED + 20%	DED + 40%
<b>Emergency Room Visits</b>			
Facility	\$150 PVD + DED + 10%	\$250 PVD + DED + 10%	\$250 PVD + Tier 2 DED + 10%
ER Physicians	DED + 10%	DED + 10%	Tier 2 DED + 10%

\*Beginning on the 1st of the year, \$0 Copay applies to all locations of Service and Provider related Services with no age limitations. Any subsequent services within the same year will resume normal member cost shares.

\*\*Prior Coverage Authorization is required for these services.

\*\*\*If you are admitted to an Out-of-Network Hospital as an inpatient at the time of the emergency room visit to the same facility the Tier 2 In-Network inpatient Cost Share will apply to that admission.

**Important:**

Certain categories of Providers may not be available In-Network in all geographic regions. This includes, but is not limited to, anesthesiologists, radiologists, pathologists and emergency room Physicians. Covered Services rendered by a Physician in a Hospital setting (i.e., inpatient, outpatient, or emergency room) will be covered at the Tier 2 In-Network benefit level. Claims paid in accordance with this note will be applied to the In-Network Deductible and Out-of-Pocket Maximums.

**Note:** Please refer to the current Provider Directory to determine the applicable option for each In-Network Hospital.

## Behavioral Health Services

Benefit Description	GatorCare Network Tier 1	Network Blue Tier 2	Out-of-Network Tier 3
<b>Mental Health and Substance Dependency Care and Treatment Services</b> Outpatient Facility Services rendered at:			
Emergency Room	\$150 PVD + DED + 10%	\$250 PVD + DED + 10%	\$250 PVD + Tier 2 DED + 10%
Hospital	DED + 10%	DED + 20%	DED + 40%
Physician Services at ER	DED + 10%	DED + 10%	Tier 2 DED + 10%
Physician Services at Hospital	DED + 10%	DED + 20%	DED + 40%
Physician and other health care professionals licensed to perform such Services			
Family Physician office	\$15	\$30	DED + 40%
Specialist office	\$35	\$50	DED + 40%
All other locations	DED + 10%	DED + 20%	DED + 40%
Inpatient			
Facility Services	DED + 10%	PAD + DED + 20%	*PAD + DED + 40%
Physician Services at Hospital	DED + 10%	DED + 20%	DED + 40%

\*If you are admitted to an Out-of-Network Hospital as an inpatient at the time of the emergency room visit to the same facility the Tier 2 In-Network inpatient Cost Share will apply to that admission.



## Other Services

<b>Benefit Description</b>	<b>GatorCare Network Tier 1</b>	<b>Network Blue Tier 2</b>	<b>Out-of-Network Tier 3</b>
<b>Birthing Center</b>	DED + 10%	DED + 20%	DED + 40%
<b>Diabetic Equipment</b>	DED + 20%	DED + 20%	DED + 40%
<b>Diabetic Self Management/ Education</b>	10%	DED + 20%	DED + 40%
<b>Dialysis</b>	DED + 10%	DED + 20%	DED + 40%
<b>Enteral Formula</b>	DED + 20%	Tier 1 DED + 20%	DED + 40%
<b>Home Health Care</b>	DED + 10%	DED + 10%	DED + 40%
<b>Hospice</b>	DED + 10%	DED + 20%	DED + 40%
<b>Outpatient Rehabilitation Facility</b>	10%	DED + 20%	DED + 40%
<b>Skilled Nursing Facility</b>	DED + 10%	DED + 20%	DED + 40%
<b>Wigs (Cranial Prosthesis)</b> Note: Limit of 1 per lifetime	DED + 20%	Tier 1 DED + 20%	Not Covered

## Infertility Services

Benefit Description	GatorCare Network Tier 1*	Network Blue Tier 2	Out-of-Network Tier 3
Infertility Services	30%	Not Covered	Not Covered
Out of Pocket Maximum Per Person per Benefit Period	\$5,000**	N/A	N/A
Lifetime Maximum Benefit Per Person	\$30,000	N/A	N/A

\*Treatments for infertility are covered when ordered and performed by UF Health Reproductive Medicine providers at Springhill Reproductive Endocrinology Institute, UF Health Gynecologist specializing in tubal infertility and/or UF Health Urologist specializing in male infertility.

\*\*Includes covered medical and pharmacy infertility treatment services. Services do not accumulate to the plan out-of-pocket maximum.

**Note:** Prior authorization is required. For complete details and eligibility, please read the infertility benefit summary and FAQs for the plans offered by your employer located at <https://gatorcare.org/plans>

## Elective Egg Freezing Services

Benefit Description	GatorCare Network Tier 1*	Network Blue Tier 2	Out-of-Network Tier 3
Egg Freezing Services	30%	Not Covered	Not Covered
Out of Pocket Maximum Per Person per Benefit Period	\$2,500**	N/A	N/A
Lifetime Maximum Benefit Per Person	\$15,000	N/A	N/A

\*Egg Freezing services are covered when ordered and performed by a Tier 1 UF Health Reproductive Medicine physician at Springhill Reproductive Endocrinology Institute

\*\*Includes covered medical and pharmacy treatment services. Services do not accumulate to the plan out-of-pocket maximum.

**Note:** Prior authorization is required. For complete details and eligibility, please read the Elective Oocyte Cryopreservation (Egg Freezing) benefit summary and FAQs for the plans offered by your employer located at <https://gatorcare.org/plans>

## **Benefit Maximums**

<b>Home Health Care</b> Visits per Benefit Period.....	30
<b>Inpatient Rehabilitation</b> days per Benefit Period.....	21
<b>Long Term Acute Care</b> days per Benefit Period .....	30
<b>Outpatient Therapies</b> Visits per Benefit Period.....	75
<b>Note:</b> Refer to the Benefit Booklet for reimbursement guidelines.	
<b>Skilled Nursing Facility</b> days per Benefit Period .....	60
<b>Spinal Manipulations</b> (combined with Outpatient therapies) Visits per Benefit Period .....	26

## **Additional Benefits/ Features**

Experimental and/ or Investigational Services- Cover Tier 1 UF Health Providers In-Network Only