



Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services **Coverage for:** Individual and/or Family | **Plan Type:** PPO

 **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, Gatorcare.org. 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 Fbluegroupbenefits.com or call 1-855-393-1085 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	<u>In-Network</u> : GatorCare Tier 1: \$450 Per Person/ \$900 Family. BlueOptions Tier 2: \$1,500 Per Person/ \$3,000 Family	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. Tier 1 <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 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 www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	Yes. BlueOptions Tier 2 \$1,500 Per Admission Hospital/ GatorCare Tier 1 \$150 / BlueOptions Tier 2/Tier 3: \$250 Per ER Visit.	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 out-of-pocket limit for this plan?	Yes. <u>In-Network</u> : GatorCare Tier 1: \$2,700 Per Person/ \$5,400 Family. BlueOptions Tier 2: \$6,850 Per Person/ \$13,700 Family.	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?	<u>Premium</u> , <u>balance-billed</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See Gatorcare.org or call 1-855-393-1085 for a list of <u>network providers</u> .	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 with your <u>provider</u> before you get services.

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

 All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	Your cost if you use a			Limitations & Exceptions
		GatorCare Tier 1 In-Network Provider	BlueOptions Tier 2 In-Network Provider	BlueOptions Tier 3 Out-Of-Network Provider	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$15 <u>Copay</u> per Visit	<u>Deductible</u> +40% <u>Coinsurance</u>	Not Covered	————none————
	<u>Specialist</u> visit	\$35 <u>Copay</u> per Visit	<u>Deductible</u> +40% <u>Coinsurance</u>	Not Covered	————none————
	<u>Preventive care/screening/immunization</u>	No Charge, <u>Deductible</u> does not apply	<u>Deductible</u> +40% <u>Coinsurance</u>	Not Covered	————none————
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>Coinsurance</u>	<u>Deductible</u> +40% <u>Coinsurance</u>	Not Covered	————none————
	Imaging (CT/PET scans, MRIs)	Physician Office: \$35 <u>Copay</u> per Visit/ Independent Diagnostic Testing Center: 10% <u>Coinsurance</u>	<u>Deductible</u> +40% <u>Coinsurance</u>	Not Covered	Prior Authorization may be required.
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at gatorcare.magellanrx.com	Generic drugs	Not Covered	Not Covered	Not Covered	Not Covered
	Preferred brand drugs	Not Covered	Not Covered	Not Covered	Not Covered
	Non-preferred brand drugs	Not Covered	Not Covered	Not Covered	Not Covered
	<u>Specialty drugs</u>	Not Covered	Not Covered	Not Covered	Not Covered

For more information about limitations and exceptions, see the plan or policy document at www.gatorcare.org

Common Medical Event	Services You May Need	Your cost if you use a			Limitations & Exceptions
		GatorCare Tier 1 In-Network Provider	BlueOptions Tier 2 In-Network Provider	BlueOptions Tier 3 Out-Of-Network Provider	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Ambulatory Surgical Center: 10% <u>Coinsurance</u> / Hospital: <u>Deductible</u> + 10% <u>Coinsurance</u>	<u>Deductible</u> +40% <u>Coinsurance</u>	Not Covered	—————none—————
	Physician/surgeon fees	<u>Deductible</u> + 10% <u>Coinsurance</u>	<u>Deductible</u> +40% <u>Coinsurance</u>	Not Covered	—————none—————
If you need immediate medical attention	<u>Emergency room care</u>	\$150 Per Visit <u>Deductible</u> + Tier 1 <u>Deductible</u> + 10% <u>Coinsurance</u>	\$250 Per Visit <u>Deductible</u> + Tier 2 <u>Deductible</u> + 10% <u>Coinsurance</u>	\$250 Per Visit <u>Deductible</u> + Tier 2 <u>Deductible</u> + 10% <u>Coinsurance</u>	—————none—————
	<u>Emergency medical transportation</u>	<u>Deductible</u> + 20% <u>Coinsurance</u>	GatorCare Tier 1 <u>Deductible</u> + 20% <u>Coinsurance</u>	GatorCare Tier 1 <u>Deductible</u> + 20% <u>Coinsurance</u>	—————none—————
	<u>Urgent care</u>	\$35 <u>Copay</u> per Visit, Tier 1 UF Health owned/ affiliated \$50 <u>Copay</u> per Visit, Tier 1 Non UF Health owned/ affiliated	<u>Deductible</u> +40% <u>Coinsurance</u>	Not Covered	—————none—————
If you have a hospital stay	Facility fee (e.g., hospital room)	<u>Deductible</u> + 10% <u>Coinsurance</u>	\$1,500 Per Admission <u>Deductible</u> + Plan <u>Deductible</u> + 40% <u>Coinsurance</u>	Not Covered	Inpatient Rehab Services limited to 21 days.
	Physician/surgeon fees	<u>Deductible</u> + 10% <u>Coinsurance</u>	<u>Deductible</u> +40% <u>Coinsurance</u>	Not Covered	—————none—————

For more information about limitations and exceptions, see the [plan](#) or policy document at www.gatorcare.org

Common Medical Event	Services You May Need	Your cost if you use a			Limitations & Exceptions
		GatorCare Tier 1 In-Network Provider	BlueOptions Tier 2 In-Network Provider	BlueOptions Tier 3 Out-Of-Network Provider	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Physician Office: \$35 Copay per Visit / Hospital: <u>Deductible</u> + 10% <u>Coinsurance</u>	<u>Deductible</u> + 40% <u>Coinsurance</u>	Not Covered	—————none—————
	Inpatient services	<u>Deductible</u> + 10% <u>Coinsurance</u>	Physician Services: <u>Deductible</u> + 40% <u>Coinsurance</u> / Hospital: \$1,500 Per Admission <u>Deductible</u> + Plan <u>Deductible</u> + 40% <u>Coinsurance</u>	Not Covered	—————none—————
If you are pregnant	Office visits	\$15 Copay per Visit	<u>Deductible</u> + 40% <u>Coinsurance</u>	Not Covered	—————none—————
	Childbirth/delivery professional services	<u>Deductible</u> + 10% <u>Coinsurance</u>	<u>Deductible</u> + 40% <u>Coinsurance</u>	Not Covered	—————none—————
	Childbirth/delivery facility services	<u>Deductible</u> + 10% <u>Coinsurance</u>	\$1,500 Per Admission <u>Deductible</u> + Plan <u>Deductible</u> + 40% <u>Coinsurance</u>	Not Covered	—————none—————
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>Coinsurance</u>	<u>Deductible</u> + 40% <u>Coinsurance</u>	Not Covered	Coverage limited to 30 visits.
	<u>Rehabilitation services</u>	Physician Office: \$35 Copay per Visit/ Outpatient Rehab Center: 10% <u>Coinsurance</u>	<u>Deductible</u> + 40% <u>Coinsurance</u>	Not Covered	Coverage limited to 75 visits, including 26 manipulations.
	<u>Habilitation services</u>	Not Covered	Not Covered	Not Covered	Not Covered
	<u>Skilled nursing care</u>	<u>Deductible</u> + 10% <u>Coinsurance</u>	<u>Deductible</u> + 40% <u>Coinsurance</u>	Not Covered	Coverage limited to 60 days.
	<u>Durable medical equipment</u>	<u>Deductible</u> + 20% <u>Coinsurance</u>	GatorCare Tier 1 <u>Deductible</u> + 20% <u>Coinsurance</u>	Not Covered	—————none—————

For more information about limitations and exceptions, see the [plan](#) or policy document at www.gatorcare.org

Common Medical Event	Services You May Need	Your cost if you use a			Limitations & Exceptions
		GatorCare Tier 1 In-Network Provider	BlueOptions Tier 2 In-Network Provider	BlueOptions Tier 3 Out-Of-Network Provider	
	<u>Hospice services</u>	<u>Deductible</u> + 10% <u>Coinsurance</u>	<u>Deductible</u> + 40% <u>Coinsurance</u>	Not Covered	—————none—————
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	Not Covered	Not Covered
	Children's glasses	Not Covered	Not Covered	Not Covered	Not Covered
	Children's dental check-up	Not Covered	Not Covered	Not Covered	Not Covered

Excluded Services & Other Covered Services:

Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)		
<ul style="list-style-type: none"> • Acupuncture • Cosmetic surgery • Dental care (Adult) • Generic drugs • <u>Habilitation services</u> • Hearing Aid 	<ul style="list-style-type: none"> • Long-term care • Non-preferred brand drugs • Pediatric dental check-up • Pediatric eye exam • Pediatric glasses 	<ul style="list-style-type: none"> • Preferred brand drugs • Private-duty nursing • Routine eye care (Adult) • Routine foot care unless for treatment of diabetes • Specialty drugs • Weight loss programs
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)		
<ul style="list-style-type: none"> • Bariatric surgery • Chiropractic care 	<ul style="list-style-type: none"> • Most coverage provided outside the United States. See Flbluegroupbenefits.com 	<ul style="list-style-type: none"> • Non-emergency care when traveling outside the U.S.

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 1-800-393-1085. 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 www.dol.gov/ebsa/healthreform. For group health coverage subject to ERISA contact your employee services. For more information about limitations and exceptions, see the plan or policy document at www.gatorcare.org

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 <http://www.dol.gov/ebsa/healthreform> .

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.

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

For more information about limitations and exceptions, see the plan or policy document at www.gatorcare.org

About these Coverage Examples:



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** \$450
- **Specialist Copayment** \$15
- **Hospital (facility) Coinsurance** 10%
- **Other Coinsurance** 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:

<u>Cost Sharing</u>	
<u>Deductibles*</u>	\$450
<u>Copayments</u>	\$15
<u>Coinsurance</u>	\$1,240
<i>What isn't covered</i>	
Limits or exclusions	\$100
The total Peg would pay is	\$1,805

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

- **The plan's overall deductible** \$450
- **Specialist Copayment** \$35
- **Hospital (facility) Coinsurance** 10%
- **Other Coinsurance** 20%

This EXAMPLE event includes services like:

- Primary care physician office visits (*including disease education*)
- Diagnostic tests (*blood work*)
- Prescription drugs
- Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,400
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In this example, Joe would pay:

<u>Cost Sharing</u>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$350
<u>Coinsurance</u>	\$1,000
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Joe would pay is	\$1,350

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

- **The plan's overall deductible** \$450
- **Specialist Copayment** \$35
- **Hospital (facility) Coinsurance** 10%
- **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
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In this example, Mia would pay:

<u>Cost Sharing</u>	
<u>Deductibles*</u>	\$600
<u>Copayments</u>	\$175
<u>Coinsurance</u>	\$100
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$875

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: gatorcare.org
*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

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:
 - 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
 - Information written in other languages

If you need these services, contact:

- Florida Blue (health and vision coverage): **1-800-393-1085**
- 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, DCC 1-7
Jacksonville, FL 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

Health insurance is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. Dental insurance is offered by Florida Combined Life Insurance Company, Inc., an affiliate of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

