

BlueOptions – Healthy Rewards HSA Plan

Schedule of Benefits – Plan 05173

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 01/01/25 – 12/31/25

Deductible, Coinsurance and Out-of-Pocket Maximums

Benefit Description	GatorCare Network Tier 1	Network Blue Tier 2	Out-of-Network Tier 3
Deductible (DED)			
Individual Plan per Benefit Period	\$1,775	\$2,800	\$3,800
Family Plan per Benefit Period	\$4,000	\$6,900	\$9,600
Coinsurance (The percentage of the Allowed Amount you pay for Covered Services)	10%	30%	40%
Out-of-Pocket Maximums			
Per Person per Benefit Period	\$4,000	\$8,300	\$11,000
Per Family per Benefit Period	\$10,000	\$16,600	\$27,600

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
Office Visits rendered by			
Family Physicians	DED + 10%	DED + 30%	DED + 40%
Specialist Office	DED + 10%	DED + 30%	DED + 40%
Advanced Imaging Services* (CT/CAT Scans, MRAs, MRIs, PET Scans and nuclear cardiology) and All other diagnostic Services (e.g., X-rays) rendered by			
Family Physicians	DED + 10%	DED + 30%	DED + 40%
Specialist Office	DED + 10%	DED + 30%	DED + 40%
Allergy Injections rendered by			
Family Physicians	DED + 10%	DED + 30%	DED + 40%
Specialist Office	DED + 10%	DED + 30%	DED + 40%
Virtual Visits rendered by UF Health			
Family Physicians	DED + 10%	Not Covered	Not Covered
Specialist Office	DED + 10%	Not Covered	Not Covered
Telehealth rendered by KeyCare	DED + 10%	Not Covered	Not Covered
Disease Management			
Initial Assessment and Program Initiation	\$0	Not Covered	Not Covered
Durable Medical Equipment, Prosthetics, and Orthotics	DED + 20%	Tier DED + 20%	DED + 40%
Maternity (Initial visit)	DED + 10%	DED + 30%	DED + 40%
Nurse Practitioner	DED + 10%	DED + 30%	DED + 40%
Chiropractic	DED + 10%	Tier 1 DED + 10%	DED + 40%
Convenient Care Centers	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
Adult Wellness Services			
Rendered by Family Physicians	\$0	\$0	DED + 40%
Specialist Office	\$0	\$0	DED + 40%
All other locations	\$0	\$0	DED + 40%
Adult Well Woman Services			
Rendered by Family Physicians	\$0	\$0	DED + 40%
Specialist Office	\$0	\$0	DED + 40%
All other locations	\$0	\$0	DED + 40%
Well Child Services			
Rendered by Family Physicians	\$0	\$0	DED + 40%
Specialist Office	\$0	\$0	DED + 40%
All other locations	\$0	\$0	DED + 40%
Mammograms	\$0	\$0	DED + 40%
Routine Colonoscopy	\$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
Independent Clinical Lab	DED + 10%	DED + 30%	DED + 40%
Independent Diagnostic Testing Facility Advanced Imaging Services* (CT/CAT Scans, MRAs, MRIs, PET Scans and nuclear medicine)	DED + 10%	DED + 30%	DED + 40%
All other diagnostic Services (e.g., X-rays)	DED + 10%	DED + 30%	DED + 40%
Outpatient Hospital Facility	See Hospital Services Outpatient		

*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
Ambulance Services	Tier 1 DED + 20%		
Emergency Room Visits	See Hospital Services Emergency Room Visits		
Urgent Care Center	DED + 10%	DED + 30%	DED + 40%

Outpatient Surgical Services

Benefit Description	GatorCare Network Tier 1	Network Blue Tier 2	Out-of-Network Tier 3
Ambulatory Surgical Center			
Facility (per visit)	DED + 10%	DED + 30%	DED + 40%
Radiologists, Anesthesiologists, and Pathologists	DED + 10%	DED + 30%	Tier 2 DED + 30%
Physician and other health care professional Services	DED + 10%	DED + 30%	DED + 40%
Outpatient Hospital Facility	See Hospital Services Outpatient		

Hospital Services

Benefit Description	GatorCare Network Tier 1	Network Blue Tier 2	Out-of-Network Tier 3
Inpatient			
Facility Services (per admission)	DED + 10%	DED + 30%	***Tier 2 DED + 40%
Radiologists, Anesthesiologists, and Pathologists	DED + 10%	DED + 30%	Tier 2 DED + 30%
Physician and other health care professional Services	DED + 10%	DED + 30%	DED + 40%
Outpatient			
Facility (per visit)	DED + 10%	DED + 30%	DED + 40%
Radiologists, Anesthesiologists, and Pathologists	DED + 10%	DED + 30%	Tier 2 DED + 40%
Physician and other health care professional Services	DED + 10%	DED + 30%	DED + 40%
Diagnostic Colonoscopy	DED + 10%*	DED + 30%	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)	DED + 10%	DED + 30%	DED + 40%
Therapy Services	DED + 10%	DED + 30%	DED + 40%
Emergency Room Visits			
Facility	DED + 10%	DED + 10%	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
Mental Health and Substance Dependency Care and Treatment Services Outpatient Facility Services rendered at:			
Emergency Room	DED + 10%	DED + 10%	Tier 2 DED + 10%
Hospital	DED + 10%	DED + 30%	DED + 40%
Physician Services at ER	DED + 10%	DED + 10%	Tier 2 DED + 10%
Physician Services at Hospital	DED + 10%	DED + 30%	DED + 40%
Physician and other health care professionals licensed to perform such Services			
Family Physician office	DED + 10%	DED + 30%	DED + 40%
Specialist office	DED + 10%	DED + 30%	DED + 40%
All other locations	DED + 10%	DED + 30%	DED + 40%
Inpatient			
Facility Services	DED + 10%	DED + 30%	*DED + 40%
Physician Services at Hospital	DED + 10%	DED + 30%	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

Benefit Description	GatorCare Network Tier 1	Network Blue Tier 2	Out-of-Network Tier 3
Birthing Center	DED + 10%	DED + 30%	DED + 40%
Diabetic Equipment	DED + 20%	DED + 20%	DED + 40%
Diabetic Self Management/ Education	10%	DED + 30%	DED + 40%
Dialysis	DED + 10%	DED + 30%	DED + 40%
Enteral Formula	DED + 20%	DED + 20%	DED + 40%
Home Health Care	DED + 10%	DED + 30%	DED + 40%
Hospice	DED + 10%	DED + 30%	DED + 40%
Outpatient Rehabilitation Facility	DED + 10%	DED + 30%	DED + 40%
Skilled Nursing Facility	DED + 10%	DED + 30%	DED + 40%
Wigs (Cranial Prosthesis) Note: Limit of 1 per lifetime	DED + 20%	Tier 1 DED + 20%	Not Covered

Benefit Maximums

Home Health Care Visits per Benefit Period 30

Inpatient Rehabilitation days per Benefit Period 21

Long Term Acute Care days per Benefit Period..... 30

Outpatient Therapies Visits per Benefit Period 75

Note: Refer to the Benefit Booklet for reimbursement guidelines.

Skilled Nursing Facility days per Benefit Period..... 60

Spinal Manipulations (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