

2026 Prime Plus Plan

Summary of Health Plan Benefits

Medical Benefits

Medical Benefits are administered by Florida Blue

To **Find a Provider** please visit:
FLBlueGroupBenefits.com

**GatorCare Network
Tier 1**

**Florida Blue
BlueOptions¹
Tier 2**

**Out-of-Network²
Tier 3**

Calendar Year Deductible (CYD)

The CYD met for Tier 2 will also accumulate to Tier 1.

	GatorCare Network Tier 1	Florida Blue BlueOptions ¹ Tier 2	Out-of-Network ² Tier 3
Individual Deductible	\$450	\$1,500	N/A
Family Deductible	\$900	\$3,000	N/A

Out-of-Pocket Maximum (OOP)

Includes Medical CYD, Coinsurance, Copays, Per-Admission Deductibles, Per-Visit Deductibles, and Pharmacy CYD & Coinsurance/Copays. The OOP Maximum values cross accumulate between all tiers.

	GatorCare Network Tier 1	Florida Blue BlueOptions ¹ Tier 2	Out-of-Network ² Tier 3
Individual Maximum	\$2,700	\$6,850	N/A
Family Maximum	\$5,400	\$13,700	N/A

Coinsurance

	GatorCare Network Tier 1	Florida Blue BlueOptions ¹ Tier 2	Out-of-Network ² Tier 3
Coinsurance (plan pays after CYD has been satisfied)	90%	60%	N/A
Coinsurance (member pays after CYD has been satisfied)	10%	40%	N/A

Physician Office and Virtual Visit Services

	GatorCare Network Tier 1	Florida Blue BlueOptions ¹ Tier 2	Out-of-Network ² Tier 3
Primary Office Visit	\$15 copay	40% after CYD	N/A
Specialist Office Visit	\$35 copay	40% after CYD	N/A
Virtual Visit—Primary Care and Urgent Care ³	\$10 copay	N/A	N/A
Virtual Visit—Specialist Care ³	\$20 copay	N/A	N/A
Urgent Care Center - UF Health & Affiliated locations ⁵	\$35 copay	N/A	N/A
Urgent Care Center - Non UF Health Affiliated locations	\$50 copay	40% after CYD	N/A

Wellness and Preventive Care (Annual Physical and Related Labs)

	GatorCare Network Tier 1	Florida Blue BlueOptions ¹ Tier 2	Out-of-Network ² Tier 3
Primary Office Visit	\$0 copay	40% after CYD	N/A
Specialist Office Visit	\$0 copay	40% after CYD	N/A

Hospital Services (Pre-certification required for Inpatient Admissions)

	GatorCare Network Tier 1	Florida Blue BlueOptions ¹ Tier 2	Out-of-Network ² Tier 3
Per-Admission Deductible ⁴	\$0	\$1,500	N/A
Inpatient Services	10% after CYD	40% after CYD	N/A
Outpatient Services	10% after CYD	40% after CYD	N/A

Emergency Care⁴

	GatorCare Network Tier 1	Florida Blue BlueOptions ¹ Tier 2	Out-of-Network ² Tier 3
Emergency Room Services	\$150 Per-Visit Deductible Plus 10% after CYD Waived if Admitted	\$250 Per-Visit Deductible Plus 10% after Tier 2 CYD Waived if Admitted	

¹Within state of Florida, members will utilize the Blue Options Network for Tier 2 services; outside of the state of Florida members will utilize the National Blue Card PPO network for Tier 2 services.

²Member is responsible for any charges in excess of the Allowed Amount for Out-of-Network Providers except for certain services that are provided in an in-network facility. Members consenting to services by applicable Out-of-Network providers may also be responsible for charges in excess of the Allowed Amount.

³Virtual visits covered at UF Health participating clinics and Keycare only.

⁴Per-admission and per-visit deductibles apply to every visit and are independent of the calendar year deductible.

⁵To locate UF Health & Affiliated Urgent Care Center locations please review the Tier 1 Urgent Care Centers in Florida document located at: <http://gatorcare.org/find-a-provider/care/>

Treatments for infertility are covered when ordered and performed by UF Health Reproductive Medicine and/or UF Health Urology providers. 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/medications must be provided/prescribed by a Tier 1 UF Health Reproductive Endocrinologist, and filled at a UF Health outpatient pharmacy; Eligibility and prior authorization criteria apply. For complete details and eligibility, please review the Egg Freezing document located at: <https://gatorcare.org/plans/prime-plus/>

All benefits are subject to the provisions, exclusions and limitations set forth in the master contract.

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To Find a Provider please visit: FLBlueGroupBenefits.com	GatorCare Network Tier 1	Florida Blue BlueOptions ¹ Tier 2	Out-of-Network ² Tier 3
Other Services			
Skilled Nursing Facility	10% after CYD	40% after CYD	N/A
	60-Day Limit Per Benefit Period ³		N/A
Home Health Care	10%	40% after CYD	N/A
	30-Visit Limit Per Benefit Period ³		N/A
Hospice Facility	10% after CYD	40% after CYD	N/A
Outpatient Therapies in Physician Office (Occupational, Physical, Speech ⁴ , & Cardiac)	\$35 copay	40% after CYD	N/A
Outpatient Therapies Facility ⁴	10%	40% after CYD	N/A
Therapy maximum is inclusive of Chiropractic Services	Combined Therapy 75-Visit Limit Per Benefit Period ³		N/A
Chiropractic Services	\$35 copay	\$35 copay	N/A
Chiropractic limit is included in overall Therapy maximum	Chiropractic 26-Visit Limit Per Benefit Period ³		N/A
Ambulance ²	20% after Tier 1 CYD		
Durable Medical Equipment (<i>Authorization required</i>)	20% after CYD	20% after Tier 1 CYD	N/A
Outpatient Diagnostic Lab and X-Ray	10%	40% after CYD	N/A

Pharmacy Benefits

In-network Pharmacy Benefits are administered by Prime Therapeutics

\$125 per Member Pharmacy (Rx) CYD must be satisfied for Rx Tiers 2 – 5, Tier 0 & 1 medications do not apply toward Rx CYD. Family cap for the Rx deductible is **\$500 per family**.

- Member pays the first **\$125** for medications in Tiers 2-5, then coinsurance benefits apply.
- Rx deductible does not apply to Medical CYD, but counts towards Medical Maximum OOP.
- Member pays the brand copay plus the difference in cost between the brand and generic if brand product is chosen when a generic equivalent is available.

Prescriptions – up to Retail 30-day supply:

Tier 0: Value Based	0% coinsurance - includes Healthcare Reform medications covered at no cost to member (no Rx CYD applies)
Tier 1: Generic	25% coinsurance with \$10 minimum to \$20 maximum (no Rx CYD applies)
Tier 2: Preferred Brands	25% coinsurance with \$25 minimum to \$50 maximum after Rx CYD
Tier 3: Preferred Specialty	25% coinsurance with \$50 minimum to \$100 maximum after Rx CYD
Tier 4: Non-Preferred Brands	40% coinsurance with \$70 minimum to \$240 maximum after Rx CYD
Tier 5: Non-Preferred Specialty	40% coinsurance with \$70 minimum to \$240 maximum after Rx CYD

Prescriptions – 90-day supply retail and mail order⁵

Tier 0: Value Based	0% coinsurance - includes Healthcare Reform medications covered at no cost to member (no Rx CYD applies)
Tier 1: Generic	25% coinsurance with \$25 minimum to \$50 maximum (no Rx CYD applies)
Tier 2: Preferred Brands	25% coinsurance with \$62.50 minimum to \$125 maximum after Rx CYD
Tier 3: Preferred Specialty	N/A
Tier 4: Non-Preferred Brands	40% coinsurance with \$175 minimum to \$600 maximum after Rx CYD
Tier 5: Non-Preferred Specialty	N/A

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³Benefit Period is defined as a Calendar Year.

⁴Additional 30 visits per benefit year for Developmental Speech Therapy for children ages 18 months-5 years at participating UF Health providers only.

⁵Mandatory 90-day supply at either retail or mail order for Tier 0, 1 or 2 maintenance medications following a maximum of two 30-day supply at retail. Controlled Drugs including, but not limited to, medications used to treat anxiety, sleep, pain, and hyperactivity disorders are EXCLUDED from the mandatory 90-day Rx rule. Only pay two (2) copays for a 90 day supply of maintenance medication when filled at a UF Health pharmacy. Pay three (3) copays for a 90 day supply of maintenance medication when filled at a NON-UF Health pharmacy.

Elective Egg Freezing services/medications must be provided/prescribed by a Tier 1 UF Health Reproductive Endocrinologist, and filled at a UF Health outpatient pharmacy; Eligibility and prior authorization criteria apply. For complete details and eligibility, please review the Egg Freezing document located at: <https://gatorcare.org/plans/prime-plus/>

Diabetes Copay Assistance program: Diabetes medication refills in drug classes: DPP4, SGLT-2, GLP-1 must be filled at a UF Health outpatient pharmacy. For complete details, please review the Diabetes Copay Assistance document located at: <https://gatorcare.org/plans/prime-plus/>

All benefits are subject to the provisions, exclusions and limitations set forth in the master contract.