

**Summary of Benefits for Covered Services**

*Amount Member Pays*

<b>Office Services</b>	
<b>Physician Office Services</b> In-Network Family Physician In-Network Specialist Out-of-Network Office Visit In-Network e-Office Visit Out-of-Network e-Office Visit	\$30 Copayment \$45 Copayment Not Covered \$10 Copayment Not Covered
<b>Advanced Imaging Services (AIS)</b> (MRI, MRA, PET, CT, Nuclear Medicine) In-Network Out-of-Network	\$250 Copayment Not Covered
<b>Maternity Initial Visit</b> In-Network Family Physician In-Network Specialist Out-of-Network	\$30 Copayment \$55 Copayment Not Covered
<b>Allergy Injections</b> (per visit) In-Network Out-of-Network	\$10 Copayment Not Covered
<b>Medical Pharmacy - Physician-Administered Medications</b> (applies to Office Setting and Specialty Pharmacy Vendors) In-Network Monthly Out-of-Pocket (OOP) Maximum <sup>1</sup> In-Network Provider Out-of-Network	\$200 20% Coinsurance Not Covered
Physician-Administered Medications – These medications require the administration to be performed by a health care provider. The medications are ordered by a provider and administered in an office or outpatient setting. Physician-Administered medications are covered under your <i>medical</i> benefit. <b>Please refer to the Physician-Administered medication list in the Medication Guide for a list of drugs covered under this benefit.</b>	
<b>Convenient Care Centers</b> In-Network Out-of-Network	\$30 Copayment Not Covered
<b>Preventive Care</b>	
<b>Routine Adult &amp; Child Preventive Services, Wellness Services, and Immunizations</b> In-Network Out-of-Network	\$0 Not Covered
<b>Mammograms</b> In-Network Out-of-Network	\$0 Not Covered
<b>Colonoscopy</b> (Routine for age 50+ then frequency schedule applies) In-Network Out-of-Network	\$0 Not Covered
<b>Emergency Medical Care</b>	
<b>Urgent Care Centers</b> In-Network Out-of-Network	\$60 Copayment Not Covered
<b>Emergency Room Facility Services</b> (per visit) (copayment waived if admitted) In-Network and Out-of-Network	\$250 Copayment

<sup>1</sup> In-Network Medical Pharmacy will be paid at 100% for the remainder of the calendar month once OOP max is met. Florida Blue HMO is the trade name of Health Options, Inc., an HMO subsidiary of Blue Cross and Blue Shield of Florida, Inc. Both companies are Independent Licensees of the Blue Cross and Blue Shield Association.

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<b>Emergency Medical Care (Continued)</b>	
<b>Ambulance Services</b> In-Network Out-of-Network (Emergency Services Only)	DED <sup>2</sup> + 20% Coinsurance DED + 20% Coinsurance
<b>Outpatient Diagnostic Services</b>	
<b>Independent Diagnostic Testing Center Services</b> (per visit) (e.g. X-rays) (Includes Provider Services) In-Network Diagnostic Services (except AIS) In-Network Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Medicine) Out-of-Network	\$50 Copayment \$250 Copayment Not Covered
<b>Independent Clinical Lab</b> (e.g. Blood Work) In-Network Out-of-Network	\$0 Not Covered
<b>Outpatient Hospital Facility Services</b> (per visit) (e.g. Blood Work and X-rays) In-Network Out-of Network	DED + 20% Coinsurance Not Covered
<b>Other Provider Services</b>	
<b>Provider Services at Hospital and ER</b> In-Network Out-of-Network ER Out-of-Network Hospital	DED + 20% Coinsurance DED + 20% Coinsurance Not Covered
<b>Radiology, Pathology and Anesthesiology Provider Services at an Ambulatory Surgical Center (ASC)</b> In-Network Specialist Out-of-Network	\$55 Copayment Not Covered
<b>Provider Services at Locations other than Office, Hospital and ER</b> In-Network Family Physician In-Network Specialist Out-of-Network	\$30 Copayment \$55 Copayment Not Covered
<b>Other Special Services</b>	
<b>Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations</b> (PBP <sup>3</sup> Max) Outpatient Rehab Therapy Center In-Network Out-of-Network Outpatient Hospital Facility Services (per visit) In-Network Out-of-Network	35 Visits \$55 Copayment Not Covered \$55 Copayment Not Covered
<b>Durable Medical Equipment, Prosthetics and Orthotics</b> In-Network – Motorized Wheelchair In-Network – All Other Out-of-Network	\$500 Copayment \$0 Not Covered
<b>Home Health Care</b> (PBP Max) In-Network Out-of-Network	20 Visits \$0 Not Covered
<b>Skilled Nursing Facility</b> (PBP Max) In-Network Out-of-Network	60 days DED + 20% Coinsurance Not Covered

<sup>2</sup> DED = Deductible

<sup>3</sup> PBP = Per Benefit Period

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<b>Other Special Services (Continued)</b>	
<b>Hospice</b> In-Network Out-of-Network	DED + 20% Coinsurance Not Covered
<b>Hospital / Surgical</b>	
<b>Ambulatory Surgical Center Facility (ASC)</b> In-Network Out-of-Network	\$200 Copayment Not Covered
<b>Inpatient Hospital Facility and Rehabilitation Services</b> (per admit) (PBP Max) In-Network Out-of-Network	Rehabilitation Services limit - 30 days DED + 20% Coinsurance Not Covered
<b>Outpatient Hospital Facility Services</b> (per visit) In-Network – Therapy Services In-Network – All other Services Out-of-Network	\$55 Copayment DED + 20% Coinsurance Not Covered
<b>Emergency Room Facility Services</b> (per visit) (copayment waived if admitted) In-Network and Out-of-Network	\$250 Copayment
<b>Mental Health / Substance Dependency</b>	
<b>Inpatient Hospitalization Facility Services</b> (per admit) In-Network Out-of-Network	\$0 Not Covered
<b>Outpatient Hospitalization Facility Service</b> (per visit) In-Network Out-of-Network	\$0 Not Covered
<b>Emergency Room Facility Services</b> (per visit) In-Network and Out-of-Network	\$0
<b>Provider Services at Hospital and ER</b> In-Network Family Physician / Specialist Out-of-Network ER Out-of-Network Hospital	\$0 \$0 Not Covered
<b>Provider Services at Locations other than Office, Hospital and ER</b> In-Network Family Physician / Specialist Out-of-Network	\$0 Not Covered
<b>Outpatient Office Visit</b> In-Network Family Physician / Specialist Out-of-Network	\$0 Not Covered
<b>Financial Features</b>	
<b>Deductible (DED)</b> (PBP) (Per Person / Family Aggregate) In-Network Out-of-Network (DED is the amount the member is responsible for before Florida Blue HMO pays)	\$1,500 / \$4,500 Not Covered
<b>Coinsurance</b> In-Network Out-of-Network (Coinsurance is the percentage the member pays for services)	20% Not Covered

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Financial Features (Continued)	
<b>Out-of-Pocket Maximum (PBP)</b> (Per Person / Family Aggregate) In-Network Out-of-Network (Out-of-Pocket Maximum includes DED, Coinsurance, Copayments and Prescription Drugs)	\$4,500 / \$9,000 Not Covered
<b>Total Lifetime Maximum Benefit</b>	No Maximum

## BlueCare Pharmacy Benefits - \$20/\$50/\$80

	In-Network	Out-of-Network	Mail Order* (90 days)
Pharmacy Deductible**	\$100		
Preferred Generic Prescription Drugs	\$20	Not Covered	\$40
Preferred Brand Name Prescription Drugs	\$50	Not Covered	\$100
Non-Preferred Prescription Drugs	\$80	Not Covered	\$160

### Additional Benefits and Features

#### BlueCare Rx Prescription Drug Program

In the event your Group has purchased pharmacy coverage from Florida Blue HMO, you'll find a Pharmacy Program information sheet enclosed. Please review it carefully, as you'll find it contains an overview of your benefits and how to utilize them.

#### An Array of Value-Added Programs and Services

- **Access to valuable health information and resources**, including care decision support, our online provider directory at [floridablue.com](http://floridablue.com) and other interactive web-based support tools.
- **Expert advice on call.** We encourage you to call our care consultants team at 1-888-476-2227 to find out how much they can help you SAVE. Whether comparing the cost of your medications between local pharmacies or researching the quality and cost of treatment options before you make a decision, we can help you shop for the best value for you and your family.
- Online access to everything about your health benefit plan as well as all of our self-service tools.
- Online access to participating physician offices for **e-office visits**, consultations, appointment scheduling or cancellation, prescription refills and much more.\*
- BlueCare members receive a **Member Health Statement** that summarizes your health care activity for the preceding month.

Should it become necessary, a grievance procedure is available to all Members as detailed in the Master Policy.

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**Preauthorization for select services:** You don't need a referral to see a participating specialist, however authorizations are required for certain office-based services such as CT/MRI scans and select injectables, as well as other medical services like hospitalization, rehabilitation services, home health care, and select durable medical equipment.

This summary is only a partial description of the many benefits and services covered by Florida Blue HMO, an HMO subsidiary of Blue Cross and Blue Shield of Florida, Inc. This does not constitute a contract. For a complete description of benefits and exclusions, please see the Florida Blue HMO BlueCare Benefit Booklet and Schedule of Benefits; its terms prevail.

#### **BlueScript Prescription Drug Program**

The BlueCare® health benefit plan your employer is offering you is paired with our BlueCare Rx® Pharmacy Program. With a large network of Participating Pharmacies statewide and nationally, you can obtain prescription drugs at a location convenient to you. You may also be able to receive more savings on prescription drugs by purchasing your drugs through the mail order program.

**Advantages of our Pharmacy Program:** With our BlueScript Pharmacy Program, you'll receive coverage for Preferred Generic, Preferred Brand Name, and Non-Preferred Prescription Drugs, as well as Self-administered Injectables and specialty medications. You have easy access to Participating Pharmacies throughout Florida and to National Network Pharmacies with over 60,000 locations.

**Save when purchasing your Prescription Drugs:** You can reduce your out-of-pocket costs by purchasing Covered Prescription Drugs listed on our Preferred Medication List. These Prescription Drugs should cost you less than Prescription Drugs not on the list.

#### **Generic Prescription Drugs**

You pay a lower cost for Generic Prescription Drugs that appear on the Preferred Medication List. If you request a Brand Name Prescription Drug when a Generic is available, you will be responsible for:

1. The copayment applicable to Brand Name Prescription Drugs; and
2. The difference in cost between the Generic Prescription Drug and the Brand Name Prescription Drug, as indicated in the BlueOptions Pharmacy Program Schedule of Benefits.

#### **More convenient than ever:**

Take your prescriptions to a participating pharmacy to have it filled. Or, if you are taking a prescription medication on an ongoing basis, you have a couple of convenient options:

1. Your doctor can prescribe a 3-month supply and you can have it filled at select participating retail pharmacies. A 3-month out-of-pocket cost (copay, coinsurance and/or deductible) applies.
2. For additional savings, fill prescriptions via our mail-order program. This program allows covered members taking Prescription Drugs to receive up to a 3-month supply for one Mail Order Copayment, after Pharmacy Deductible, if applicable. Prescription Drugs ordered through this program are provided by Prime Therapeutics'® mail order facility, PrimeMail®.

#### **Diabetic Supplies**

Diabetic supplies such as blood glucose testing strips and tablets, lancets, glucometers, and acetone test tablets and/or syringes and needles are covered under your pharmacy benefit. Diabetic supplies require a prescription and can be obtained from a participating pharmacy

#### **Medication Guide**

The Preferred Medication List, which is part of the Medication Guide, is available online at [www.bcbsfl.com](http://www.bcbsfl.com). Changes in the formulary can occur over time and the most up-to-date listing can always be found by viewing the Medication Guide online or by calling the customer service number listed on your identification card. For the hearing impaired, call Florida TTY Relay Service 711. The Medication Guide also identifies specialty drugs, and drugs requiring prior authorization. When reviewing the Preferred Medication List with your doctor, ask your provider to consider a Prescription Drug from the Preferred Medication List, particularly a Preferred Generic Prescription Drug.

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#### Pharmacy Options Affect Your Out of Pocket

There are two different types of pharmacies for you to be aware of as you decide where to get your prescriptions filled—retail pharmacies and specialty pharmacies. To save the most money, before you get a prescription filled you

should confirm which pharmacy is considered 'in-network' for that particular medication.

- **Retail Pharmacy Network** - Non-specialty 'Generic' medications and 'Brand Name' medications listed in the Medication Guide can be filled at these pharmacies at a lower cost to you than other pharmacies in your area. If you go to a non-participating pharmacy, your prescription will cost you more.
- **Specialty Pharmacy Network** - We have identified certain drugs as specialty drugs due to requirements such as special handling, storage, training, distribution, and management of the therapy. These drugs are listed as a 'Specialty Drug' in the Medication Guide. To be covered under your pharmacy program at the In-Network cost share, they must be purchased at a participating Specialty Pharmacy. These pharmacies are different than the retail pharmacies and are identified in both the Provider Directory and the Medication Guide. Using an in-network Specialty Pharmacy to provide these Specialty Drugs lowers the amount you pay for these medications.
- **Non-Participating Pharmacy** - Choosing a non-participating pharmacy will cost you more money. You may have to pay the full cost of the medication.
- **The National Pharmacy Network** - The National Pharmacy Network includes more than 50,000 chain and independent Pharmacies across the United States. These National Network Pharmacies are available to our members traveling or residing outside of Florida. Simply present your member ID card at time of purchase.

#### Utilization Management / Responsible Rx Programs

**Prior Coverage Authorization** - Drugs selected for Prior Coverage Authorization (PA) may require that specific clinical criteria be met before the Drugs will be covered under your pharmacy benefit. The list of drugs requiring Prior Authorization is located in the Medication Guide and are designated with a "PA" following the product name, BCBSF reserves the right to change the Drugs that require PA at any time and for any reason.

**Responsible Quantity** - Drugs included in this program allow a maximum quantity per time period. Quantity limits are typically developed based upon FDA-approved Drug labeling and nation ally recognized therapeutic clinical guidelines. The list of Drugs that have quantity limits are designated in the Formulary List with "QL" following the product name. BCBSF reserves the right to change the Drugs and the quantity limits subject to the Responsible Quantity Program at any time and for any reason. In cases where a larger quantity of a Responsible Quantity Drug is medically required, your doctor or health care provider can request an override. Responsible Quantity override forms are available at [www.bcbsfl.com](http://www.bcbsfl.com).

**Responsible Steps** - Drugs included in this program require that you try another designated or prerequisite Drug first before a Drug listed in the Responsible Steps Medication Chart will be covered. If due to medical reasons you cannot use the prerequisite Drug and require the Responsible Steps Medication, your doctor or health care provider may request prior authorization for an override. If the override request is approved, coverage will be provided for the Responsible Steps Medication. These medications are designated in the Formulary List with "RS" following the product name. Medications included in the Responsible Steps Program are listed in the Medication Guide. BCBSF reserves the right to change the Drugs subject to the Responsible Steps program at any time and for any reason.

#### Drugs That Are Not Covered

Your Pharmacy benefit may not cover select medications. The Medication Guide contains of a list of non-covered drugs. Some reasons a medication may not be covered are:

- The Drug has been shown to have excessive adverse effects and/or safer alternatives are available.
- The Drug has a preferred formulary alternative

**Prescription Discounts** - With the BlueSaver® prescription savings card program, you will receive special discounted pricing on non-covered prescription medications when you show your BlueSaver ID card at select participating pharmacies. This card provides savings for you or any of your covered family members on

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medications that are not covered under your BlueScript pharmacy benefit. The BlueSaver savings program is not an insurance product or part of your health benefit plan.

HMO coverage is offered by Health Options, Inc., D/B/A Florida Blue HMO, an affiliate of Blue Cross and Blue Shield of Florida, Inc., D/B/A Florida Blue. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

\* As a courtesy, Florida Blue has an arrangement with a vendor to provide secure online communication between its members and participating physicians as a value-added feature. The written terms of your policy, certificate or benefit booklet determine what is covered.