

BlueOptions

For Individuals Under 65

Benefit Summary for Health Plan 0640 for Single Coverage and Health Plan 0641 for Family Coverage – HSA-compatible Plans



Understanding Your Share for Covered Services

This health insurance policy¹ is designed to be paired with a Health Savings Account (HSA²). This plan allows you to use tax-free contributions to help cover out-of-pocket health care expenses, including qualified deductibles, copays and coinsurance. Simple coverage: once you meet the calendar year deductible, you pay only the coinsurance amount when you receive covered services. More good news: there is no deductible to meet for adult wellness and preventive care for children.

NetworkBlue³ is the Preferred Provider Network designated as “In-Network” for BlueOptions.

| Benefits for Covered Services | Amount Member Pays |
|--|---|
| ► Office Services | |
| Physician Office Services In-Network Family Physician In-Network Specialist Out-of-Network Office Visit In-Network e-Office Visit Out-of-Network e-Office Visit | CYD ⁴ + 10% Coinsurance ⁵ CYD + 10% Coinsurance CYD + 40% Coinsurance CYD + 10% Coinsurance CYD + 40% Coinsurance |
| Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Medicine) In-Network Out-of-Network | CYD + 10% Coinsurance CYD + 40% Coinsurance |
| Maternity Initial Visit With many plans a maternity option is available – you can choose to add an endorsement, at an additional rate, that provides benefits for pregnancy and delivery (the endorsement must be in effect for 30 days prior to conception). | Not Available |
| Allergy Injections (per visit) In-Network Family Physician In-Network Specialist Out-of-Network | CYD + 10% Coinsurance CYD + 10% Coinsurance CYD + 40% Coinsurance |
| Medical Pharmacy – Physician-Administered Medications (Applies to Office Setting and Specialty Pharmacy Vendors) In-Network Out-of-Pocket (OOP) Maximum ⁶ In-Network Out-of-Network | \$200 CYD + 20% Coinsurance CYD + 50% Coinsurance |
| 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 medical benefit. Please refer to the Physician-Administered medication list in the Medication Guide for a list of drugs covered under this benefit. | |
| ► Preventive Care | |
| Routine Adult & Child Preventive Services, Wellness Services, and Immunizations In-Network Out-of-Network | \$0 40% Coinsurance |
| Mammograms In-Network and Out-of-Network | \$0 |
| Colonoscopy (Routine for age 50+ then frequency schedule applies) In-Network and Out-of-Network | \$0 |

1 Policies have limitations and exclusions and are medically underwritten.

2 Blue Cross and Blue Shield of Florida (BCBSF) offers only the BlueOptions® high-deductible health plans specifically designed to be used in conjunction with a Health Savings Account (HSA). For more information on the tax advantages and implications of HSAs as used with a high-deductible health plan, contact your legal or tax advisor.

3 NetworkBlue is one of our Preferred Provider Networks made up of independent hospitals, physicians and ancillary providers.

4 CYD = Calendar Year Deductible

5 Coinsurance is the percentage the member will pay for the service.

6 In-Network Medical Pharmacy will be paid at 100% for remainder of calendar month once Out-of-Pocket Maximum is met.

Note: Out-of-Network services may be subject to balance billing.

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Benefits for Covered Services

Amount Member Pays

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| <p>► Prescription Drug Program (BlueScript)[®] HSA-compatible health plans come with your choice of either the BlueScript[®] Pharmacy Program (Integrated) OR the BlueRx Discounts[®] Program.</p> | |
| <p>For the greatest savings on your prescriptions, always check to see if the pharmacy is in-network for your BlueOptions plan. Your medication will cost you less if you stay in-network. We have identified certain drugs as a 'specialty drug'. 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.</p> | |
| Pharmacy Deductible | In-Network CYD |
| In-Network Prescription Drug Program Retail and Specialty Pharmacy – Generic / Brand and Non-Preferred / Self-Injectables Mail Order (90 days) – Generic / Brand and Non-Preferred | CYD + \$10 / CYD + \$50 / CYD + \$80 CYD + \$25 / CYD + \$125 / CYD + \$200 |
| Out-of-Network Prescription Drug Program Retail and Specialty Pharmacy - Generic / Brand and Non-Preferred / Self-Injectables Mail Order (90 days) – Generic / Brand and Non-Preferred | CYD + 50% Coinsurance CYD + 50% Coinsurance |
| <p>If you request a Brand Name Prescription Drug when there is a Generic Prescription Drug available, you will be responsible for: 1) the Deductible and the Coinsurance 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 BlueScript Pharmacy Program Schedule of Benefits.</p> <p>Your BlueScript Pharmacy benefit also provides coverage for Generic Prescription oral contraceptives, Generic Prescription diaphragms and diabetic equipment and supplies.</p> | |
| <p>► BlueRx Discounts Program</p> | |
| Pharmacy Deductible | Not Applicable |
| Generic/Brand/Preferred | Access to Discounts |
| Mail Order (90 day Supply) Generic/Brand/Preferred | Access to Discounts |
| <p>► Emergency Medical Care</p> | |
| Urgent Care Centers In-Network Out-of-Network | CYD + 10% Coinsurance CYD + 40% Coinsurance |
| Emergency Room Facility Services (ER)⁸ (per visit) In-Network Out-of-Network | CYD + 10% Coinsurance CYD + 10% Coinsurance |
| Ambulance Services (Ground travel / air and water travel, per day maximum) In-Network / Out-of-Network | \$5,000 In-Network CYD |
| <p>► Outpatient Diagnostic Services</p> | |
| Independent Diagnostic Testing Facility Services⁸ (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 | CYD + 10% Coinsurance CYD + 10% Coinsurance CYD + 40% Coinsurance |
| Independent Clinical Lab⁸ (e.g. blood work) In-Network / Out-of-Network | CYD + 10% Coinsurance / CYD + 40% Coinsurance |
| Outpatient Hospital Facility Services⁸ (per visit) (e.g. blood work and X-rays) In-Network (Option 1 / Option 2) Out-of-Network | CYD + 10% Coinsurance CYD + 40% Coinsurance |

7 Includes services rendered at a Hospital, Psychiatric Facility or Substance Abuse Facility. Please refer to the Provider Directory to determine the applicable option for each In-Network Hospital. Services rendered at an Out-of-State BlueCard[®] Program participating hospital are at the Option 2 In-Network cost sharing amount.

8 Includes services rendered at locations other than Hospital, Psychiatric Facility, Substance Abuse Facility or a Physician's Office.

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Benefits for Covered Services

Amount Member Pays

| Benefits for Covered Services | Amount Member Pays |
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| ► Mental Health/Substance Dependency | |
| Mental Health (Inpatient PCY ⁸ / Outpatient PCY) Inpatient Hospital Facility Services (per admit) In-Network (Option 1 / Option 2) Out-of-Network Per Admission Deductible (PAD) Out-of-Network Outpatient Office Visit In-Network Specialist Out-of-Network | 8 days / 8 visits CYD + 10% Coinsurance \$500 PAD + CYD + 40% Coinsurance CYD + 10% Coinsurance CYD + 40% Coinsurance |
| Substance Dependency Inpatient Hospital Facility Services (per admit) In-Network (Option 1 / Option 2) Out-of-Network Per Admission Deductible (PAD) Out-of-Network Outpatient Office Visit In-Network Specialist Out-of-Network | CYD + 10% Coinsurance \$500 PAD + CYD + 40% Coinsurance CYD + 10% Coinsurance CYD + 40% Coinsurance |
| ► Other Provider Services | |
| Provider Services at Hospital and ER⁸ In-Network / Out-of-Network | In-Network CYD + 10% Coinsurance |
| Radiology, Pathology and Anesthesiology Provider Services at an Ambulatory Surgical Center In-Network / Out-of-Network | In-Network CYD + 10% Coinsurance |
| Provider Services at Locations other than Office, Hospital and ER⁸ In-Network Family Physician In-Network Specialist Out-of-Network | CYD + 10% Coinsurance CYD + 10% Coinsurance CYD + 40% Coinsurance |
| ► Other Special Services | |
| Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (PCY max) Locations other than Hospital and Physician's Office In-Network Out-of-Network Outpatient Hospital Facility Services (per visit) In-Network (Option 1 / Option 2) Out-of-Network | 25 visits CYD + 10% Coinsurance CYD + 40% Coinsurance CYD + 10% Coinsurance CYD + 40% Coinsurance |
| Durable Medical Equipment, Prosthetics and Orthotics⁸ In-Network Out-of-Network | CYD + 10% Coinsurance CYD + 40% Coinsurance |
| Home Health Care (PCY max) In-Network Out-of-Network | 20 visits CYD + 10% Coinsurance CYD + 40% Coinsurance |
| Skilled Nursing Facility (PCY max) In-Network Out-of-Network | 60 days CYD + 10% Coinsurance CYD + 40% Coinsurance |
| Hospice In-Network Out-of-Network | No Maximum CYD + 10% Coinsurance CYD + 40% Coinsurance |
| ► Hospital/Surgical | |
| Ambulatory Surgical Center Facility (ASC)⁸ In-Network / Out-of-Network | CYD + 10% Coinsurance / CYD + 40% Coinsurance |
| Provider Services Rendered at an ASC⁸ In-Network Family Physician In-Network Specialist Out-of-Network | CYD + 10% Coinsurance CYD + 10% Coinsurance CYD + 40% Coinsurance |
| Inpatient Hospital Facility and Rehabilitation Services⁸ (per admit) In-Network (Option 1 / Option 2) Out-of-Network Per Admission Deductible (PAD) Out-of-Network | Rehabilitation limit PCY - 21 days CYD + 10% Coinsurance \$500 PAD + CYD + 40% Coinsurance |

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Benefits for Covered Services

Amount Member Pays

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|--|---|--|
| Outpatient Hospital Facility Services⁸ (per visit) In-Network– Therapy Services (Option 1 / Option 2) In-Network – All Other Services (Option 1 / Option 2) Out-of-Network Facility | CYD + 10% Coinsurance CYD + 10% Coinsurance CYD + 40% Coinsurance | |
| Emergency Room Facility Services (ER)⁸ (per visit) In-Network Out-of-Network | CYD + 10% Coinsurance CYD + 10% Coinsurance | |
| ► Financial Features | 0640 Single | 0641 Family |
| Calendar Year Deductible (CYD) (per person / family aggregate) In-Network Out-of-Network (CYD is the amount the member is responsible for before BCBSF pays) | \$1,500 / NA \$3,000 / NA | \$3,000 / \$3,000 \$6,000 / \$6,000 |
| Out-of-Network Inpatient Hospital Facility Services Per Admission Deductible (PAD) | \$500 | \$500 |
| Coinsurance In-Network / Out-of-Network (Coinsurance is the percentage the member pays for services) | 10% / 40% | 10% / 40% |
| Out-of-Pocket Maximum (per person / family aggregate) In-Network Out-of-Network (Out-of-Pocket Maximums include CYD, Coinsurance, Copayments and PAD; Includes Prescription Drugs if BlueScript Pharmacy Program is purchased. The In-Network Out-of-Pocket Maximum and Out-of-Network Out-of-Pocket Maximum are separate, and as such, accumulate separately and are applied separately.) (Any non-covered charges, benefit penalty reductions, charges in excess of any maximum benefit limitations, or charges in excess of the Allowed Amount are not included.) | \$3,000 / NA \$6,000 / NA | \$6,000 / \$6,000 \$12,000 / \$12,000 |
| Total Lifetime Maximum Benefit (per person) | No Maximum | |

For added peace of mind, your dependents may be covered as long as you maintain your BlueOptions policy with us. Ask for complete details since some restrictions apply.

Limitations and Exclusions

The following is a partial list of services that are excluded from coverage under the Individual BlueOptions Contract. For a complete listing, please refer to the Contract.

- All services not specifically listed in the Contract or in any rider or endorsement, unless such services are specifically required by state law
- Any service which is not Medically Necessary
- Maternity care
- Elective cosmetic surgery
- Hearing aids or eyeglasses, vision or dental care, or oral appliances
- Elective abortions
- Infertility services
- Complementary and Alternative Healing Methods (CAM)
- Routine foot care

A 24-month pre-existing condition limitation applies to all services. Please refer to the Individual BlueOptions Contract for details. This Benefit Summary is only a partial description of the many benefits and services provided or authorized by Blue Cross and Blue Shield of Florida, Inc., an independent licensee of the Blue Cross and Blue Shield Association. This does not constitute a Contract. For a complete description of benefits and exclusions, please see the Contract.