

# BlueOptions

For Individuals Under 65

## Benefit Summary for Health Plan 704



### Understanding Your Share for Covered Services

This health insurance policy<sup>1</sup> provides you with routine health care services, such as physician office services, as well as basic protection against major illnesses requiring hospitalization or surgery. We encourage you to carefully review what the plan covers and understand what your out-of-pocket costs may be.

NetworkBlue<sup>2</sup> is the Preferred Provider Network designated as "In-Network" for BlueOptions.

#### Benefits for Covered Services

#### Amount Member Pays

Benefits for Covered Services	Amount Member Pays
<b>► Office Services</b>	
<b>Physician Office Services</b> (Includes e-office visits, allergy injections, in-office surgery, and Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.) In-Network Family Physician  In-Network Specialist  Out-of-Network Provider	Balance <sup>3</sup> up to Allowed Amount <sup>4</sup> after BCBSF pays up to \$50  Balance up to Allowed Amount after BCBSF pays up to \$50  Balance up to the Allowed Amount for Traditional Network providers, or the balance of the provider's charge for non-par providers after BCBSF pays up to \$50
<b>Maternity Initial Visit</b> 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).	Available
<b>► Preventive Care</b>	
<b>Routine Adult &amp; Child Preventive Services, Wellness Services, and Immunizations</b> In-Network  Out-of-Network Provider	\$0  Balance up to the Allowed Amount for Traditional Network providers, or the balance of the provider's charge for non-par providers after BCBSF pays up to \$50
<b>Mammograms</b> In-Network Out-of-Network	\$0 CYD <sup>5</sup> + 50% Coinsurance <sup>6</sup>
<b>Colonoscopy</b> (Routine for age 50+ then frequency schedule applies) In-Network Out-of-Network	\$0 CYD + 50% Coinsurance
<b>► Prescription Drug Program (BlueScript®)</b>	
For the greatest savings on your prescriptions, always check to see if the pharmacy is in-network for your BlueScript 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.	

1 Policies have limitations and exclusions and are medically underwritten.

2 Network Blue is one of our Preferred Provider Networks made up of independent hospitals, physicians and ancillary providers.

3 "Balance" is the difference between our payment and the amount an In-Network provider agrees to accept as payment in full for covered services (the allowed amount). For Out-of-Network providers, "balance" is the difference between our payment (allowed amount) and the provider's charge. You are responsible for paying the doctor or provider this "balance".

4 The Allowed Amount is the amount we have negotiated with providers for payment of covered services, instead of a member paying the full charge for a service.

5 CYD = Calendar Year Deductible —The amount, if any, per calendar year, you owe before we begin to pay for covered services.

6 Coinsurance is the percentage the member pays for service.

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

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Benefits for Covered Services

Amount Member Pays

► Prescription Drug Program (BlueScript) (Continued)	
<b>Pharmacy Deductible (PD)</b>	\$800 (Brand and Non-Preferred Only)
<b>In-Network Prescription Drug Program</b> Retail and Specialty Pharmacy – Generic / Brand / Non-Preferred Mail Order (90 days) – Generic / Brand / Non-Preferred	\$10 Copay / PD + \$60 Copay /PD + \$100 Copay \$25 Copay / PD + \$150 Copay / PD + \$250 Copay
<b>Out-of-Network Prescription Drug Program</b> Retail and Specialty Pharmacy–Generic / Brand and Non-Preferred Mail Order (90 days) – Generic / Brand and Non-Preferred	50% Coinsurance / PD + 50% Coinsurance 50% Coinsurance / PD + 50% Coinsurance
<p>If you request a Brand Name Prescription Drug when there is a Generic Prescription Drug available, you will be responsible for:</p> <p>1) the Deductible and the Copayment or Coinsurance applicable to Brand Name Prescription Drugs; and</p> <p>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><b>Your BlueScript Pharmacy benefit also provides coverage for Generic Prescription oral contraceptives, Prescription diaphragms and diabetic equipment and supplies.</b></p>	
► Emergency Medical Care	
<b>Urgent Care Centers</b> In-Network	Balance up to Allowed Amount after BCBSF pays up to \$50
Out-of-Network	Balance up to the Allowed Amount for Traditional Network providers, or the balance of the provider's charge for non-par providers after BCBSF pays up to \$50
<b>Emergency Room Facility Services (ER)</b> (per visit) If Admitted or if a surgical service is performed In-Network and Out-of-Network	In-Network CYD + 20% Coinsurance
Non-Surgical Services Per Visit Deductible (PVD) In-Network and Out-of-Network	\$750 PVD + In-network CYD + 20% Coinsurance
<b>Ambulance Services</b> (Ground / air and water travel, per day maximum) In-Network and Out-of-Network	\$5,000 In-Network CYD + 20% Coinsurance
► Outpatient Diagnostic Services	
<b>Independent Diagnostic Testing Facility 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	\$75 Copayment \$250 Copayment CYD + 50% Coinsurance
<b>Independent Clinical Lab</b> (e.g. blood work) In-Network Out-of-Network	\$ 0 CYD + 50% Coinsurance
<b>Outpatient Hospital Facility Services<sup>7</sup></b> (per visit) (Services Related to Surgery Only) (e.g. proximately related Blood Work and X-rays) In-Network (Option 1 / Option 2) Out-of-Network	CYD + 20% Coinsurance CYD + 50% Coinsurance

<sup>7</sup> 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.

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<b>► Mental Health/Substance Dependency</b>	
<b>Mental Health</b> (Inpatient PCY <sup>8</sup> / 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 Provider	8 Days / 8 Visits  CYD + 20% Coinsurance \$700 PAD + CYD + 50% Coinsurance  Balance up to Allowed Amount after BCBSF pays up to \$50  Balance up to the Allowed Amount for Traditional Network providers, or the balance of the provider's charge for non-par providers after BCBSF pays up to \$50
<b>Substance Dependency</b> 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 Provider	CYD + 20% Coinsurance \$700 PAD + CYD + 50% Coinsurance  Balance up to Allowed Amount after BCBSF pays up to \$50  Balance up to the Allowed Amount for Traditional Network providers, or the balance of the provider's charge for non-par providers after BCBSF pays up to \$50
<b>► Other Provider Services</b>	
<b>Provider Services at Hospital and ER</b> If Admitted or if a surgical service is performed In-Network and Out-of-Network Non-Surgical ER Services Per Visit Deductible (PVD) In-Network and Out-of-Network	In-Network CYD + 20% Coinsurance  \$750 PVD + In-Network CYD + 20% Coinsurance
<b>Radiology, Pathology and Anesthesiology Provider Services at an Ambulatory Surgical Center (ASC)</b> In-Network and Out-of-Network	In-Network CYD + 20% Coinsurance
<b>Provider Services at Locations other than Office, Hospital and ER</b> In-Network Family Physician  In-Network Specialist  Out-of-Network Provider	Balance up to Allowed Amount after BCBSF pays up to \$50  Balance up to Allowed Amount after BCBSF pays up to \$50  Balance up to the Allowed Amount for Traditional Network providers, or the balance of the provider's charge for non-par providers after BCBSF pays up to \$50
<b>► Other Special Services</b>	
<b>Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations</b> (PCY max) Locations other than Hospital and Physician's Office In-Network Out-of-Network Outpatient Hospital Facility	25 Visits  CYD + 20% Coinsurance CYD + 50% Coinsurance Not Covered
<b>Durable Medical Equipment, Prosthetics and Orthotics</b> (If proximately related to surgery, Inpatient Admissions or ER services only) In-Network Out-of-Network	CYD + 20% Coinsurance CYD + 50% Coinsurance

8 PCY = Per Calendar Year

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<b>► Other Special Services (Continued)</b>	
<b>Home Health Care (PCY max)</b> In-Network Out-of-Network	45 Visits CYD + 20% Coinsurance CYD + 50% Coinsurance
<b>Skilled Nursing Facility (PCY max)</b> In-Network Out-of-Network	45 Days CYD + 20% Coinsurance CYD + 50% Coinsurance
<b>Hospice</b> In-Network Out-of-Network	CYD + 20% Coinsurance CYD + 50% Coinsurance
<b>► Hospital/Surgical</b>	
<b>Ambulatory Surgical Center Facility (ASC)</b> (Services Related to Surgery Only) In-Network Out-of-Network	CYD + 20% Coinsurance CYD + 50% Coinsurance
<b>Inpatient Hospital Facility and Rehabilitation Services</b> (per admit) In-Network (Option 1 / Option 2) Out-of-Network Per Admission Deductible (PAD) Out-of-Network	Rehabilitation Services limit - 21 days PCY CYD + 20% Coinsurance \$700 PAD + CYD + 50% Coinsurance
<b>Outpatient Hospital Facility Services</b> (per visit) (Services Related to Surgery Only) In-Network (Option 1 / Option 2) Out-of-Network	CYD + 20% Coinsurance CYD + 50% Coinsurance
<b>Emergency Room Facility Services (ER)</b> (per visit) If Admitted or if a surgical service is performed In-Network and Out-of-Network Non-Surgical Services Per Visit Deductible (PVD) In-Network and Out-of-Network	In-Network CYD + 20% Coinsurance  \$750 PVD + In-Network CYD + 20% Coinsurance
<b>► Dental Coverage</b>	
<b>Preventive and Basic Dental Services</b> Includes coverage for services such as routine oral exams and cleanings 2 times/yr, bitewing x-rays once/yr, and fluoride for children 2 times/yr, fillings and denture repairs. In-Network  Out-of-Network	Balance up to Allowed Amount after BCBSF pays up to \$50  Balance up to the provider's charge after BCBSF pays up to \$50
<b>► Financial Features</b>	
<b>Calendar Year Deductible</b> (per person / family aggregate) In-Network Out-of-Network (CYD is the amount the member is responsible for before BCBSF pays)	\$2,500 / N/A \$5,000 / N/A
<b>Per Admission Deductible (PAD)</b> (Out-of-Network Inpatient Hospital Facility Services)	\$700
<b>Emergency Room Non-Surgical Per Visit Deductible (PVD)</b> (Facility and Physician Services) In-Network and Out-of-Network	\$750

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► Financial Features (Continued)	
<b>Coinsurance</b> (Member pays) In-Network Out-of-Network (Coinsurance is the percentage the member pays for services)	20% of the Allowed Amount 50% of the Allowed Amount (+ the balance of provider's charge for non-par providers)
<b>Out-of-Pocket Maximum</b> (per person / family aggregate) In-Network Out-of-Network (Out-of-Pocket Maximums include CYD, Coinsurance, Copayments and PAD; Excludes Prescription Drugs, Emergency Room PVD, and the balance after BCBSF maximum payment of \$50.)	\$7,500 / N/A \$15,000 / N/A
<b>Total Lifetime Maximum Benefit</b> (per member)	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 Hospital Surgical Plus Contract. For a complete description of benefits and exclusions, please see 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 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 Hospital Surgical Plus 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.