

Summary of Benefits for Covered Services	Amount Member Pays	
	In-Network	Out-of-Network
Financial Features		
Deductible (DED is the amount the member is responsible for before Florida Blue pays)	\$750 per person \$2,250 per family	Combined with In-Network
Coinsurance (Coinsurance is the percentage the member pays for services)	20% of the allowed amount	40% of the allowed amount
Out-of-Pocket Maximum (Out-of-Pocket Maximum includes DED, Coinsurance, Copayments and Prescription Drugs)	\$3,000 per person \$6,000 per family	Combined with In-Network
Office Services		
Physician Office Services - Including Virtual Visits		
Primary Care Physician	\$20 Copay	40% after Deductible
Specialist	\$35 Copay	40% after Deductible
Convenient Care	\$20 Copay	40% after Deductible
Teladoc - General Medicine	\$0 Copay	N/A
Maternity (Cost Share for initial visit only)		
Primary Care Physician	\$20 Copay	40% after Deductible
Specialist	\$35 Copay	40% after Deductible
Allergy Injections (per visit)		
Primary Care Physician	\$10 Copay	40% after Deductible
Specialist	\$10 Copay	40% after Deductible
Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.)	\$20 PCP/ \$35 Spec	40% after Deductible
Preventive Care		
Routine Adult & Child Preventive Services, Wellness Services, and Immunizations	\$0	40%
Mammograms	\$0	\$0
Colonoscopy (Routine for age 45+ then frequency schedule applies)	\$0	\$0
Emergency Medical Care		
Urgent Care Centers	\$35 Copay	\$35 Copay
Emergency Room Facility Services (Additional cost share for Physician services at ER)	\$100 Copay	\$100 Copay
Ambulance Services	20% after Deductible	20% after In-Ntwk Ded
Outpatient Diagnostic Services		
Independent Diagnostic Testing Facility Services (per visit) (e.g., X-rays) (Includes Provider Services)		
Diagnostic Services (except AIS)	\$50 Copay	40% after Deductible
Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.)	\$100 Copay	40% after Deductible
Independent Clinical Lab (e.g., Blood Work)	\$0	40% after Deductible
Outpatient Hospital Facility Services (per visit) (e.g., Blood Work and X-rays)		
Option 1	\$150 Copay	\$350 Copay
Option 2	\$250 Copay	



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Hospital / Surgical		
Ambulatory Surgical Center Facility (ASC)	\$100 Copay	40% after Deductible
Outpatient Hospital Facility Services (per visit)		
Therapy Services Option 1	\$20 Copay	\$350 Copay
Option 2	\$35 Copay	
All other Services Option 1	\$150 Copay	\$350 Copay
Option 2	\$250 Copay	
Inpatient Hospital Facility and Rehabilitation Services (per admit)		
Option 1	\$750 Copay	40% after Deductible
Option 2	\$1000 Copay	
Mental Health / Substance Dependency		
Inpatient Hospitalization Facility Services (per admit)		
Option 1	\$750 Copay	40% after Deductible
Option 2	\$1000 Copay	
Outpatient Hospitalization Facility Service (per visit)		
Option 1	\$35 Copay	\$350 Copay
Option 2	\$35 Copay	
Emergency Room Facility Services (per visit)	\$100 Copay	\$100 Copay
Provider Services at Hospital and ER		
Primary Care Physician	20% after Deductible	20% after In-Ntwk Deductible
Specialist	20% after Deductible	20% after In-Ntwk Deductible
Provider Services at Locations other than Office, Hospital and ER		
Primary Care Physician	20% after Deductible	40% after Deductible
Specialist	20% after Deductible	40% after Deductible
Outpatient Office Visit		
Primary Care Physician	\$20 Copay	40% after Deductible
Specialist	\$35 Copay	40% after Deductible
Other Provider Services		
Provider Services at Hospital		
Primary Care Physician	20% after Deductible	20% after In-Ntwk Deductible
Specialist	20% after Deductible	20% after In-Ntwk Deductible
Provider Services at ER	20% after Deductible	20% after In-Ntwk Deductible
Radiology, Pathology and Anesthesiology Provider Services at an Ambulatory Surgical Center (ASC)	20% after Deductible	20% after In-Ntwk Deductible
Provider Services at Locations other than Office, Hospital and ER		
Primary Care Physician	20% after Deductible	40% after Deductible
Specialist	20% after Deductible	40% after Deductible



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Other Special Services		
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations		
Outpatient Rehabilitation Therapy Center Option 1	\$35 Copay	\$350 Copay
Option 2	\$35 Copay	
Outpatient Hospital Facility Services (per visit) Option 1	\$150 Copay	\$350 Copay
Option 2	\$250 Copay	
Durable Medical Equipment, Prosthetics and Orthotics	20% after Deductible	40% after Deductible

Benefit Maximums	
Home Health Care	20 Visits PBP
Inpatient Rehabilitation Therapy	30 Days PBP
Outpatient Therapy	35 Visits PBP
Spinal Manipulations	26 PBP (accumulates towards the Outpatient Therapy maximum)
Skilled Nursing Facility	60 Days PBP

Prescription Drug Coverage	In-Network	Out of Network
Retail (30 days) (generic/preferred brand/non-preferred brand)	\$10/\$25/\$60	50% of allowance
Mail Order (90 days) (generic/preferred brand/non-preferred brand)	\$20/\$50/\$120	50% of allowance

Important: To ensure quality care and to help you get the most value from your plan benefits, for certain medical services **you need to get an approval** from Florida Blue before your service or you'll have to **pay the entire cost** for the service. **Before an appointment**, visit floridablue.com/Authorization or call the toll-free number on your member ID card to see if a prior approval is needed and your next steps.

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

Additional Benefits and Features

- We encourage you to call the care consultants team at 1-888-476-2227 to find out more about your benefits and/or treatment options. This can help you save time and money.
- You have online access to everything about your health benefit plan as well as all of our self-service tools at floridablue.com.
- Go to floridablue.com, click on **Find a Doctor** and follow the on-screen directions to easily find a doctor in your plan's network and you don't need a referral to see a participating provider.

Access to Our Strong Networks

NetworkBlueSM is the Preferred Provider Network designated as "In-Network" for BlueOptions. In-Network providers remain the best protection from **balance billing**. You may also receive **out-of-state coverage through the BlueCard[®]** Program with access to the participating providers of independent Blue Cross and/or Blue Shield organizations across the country.

This is not an insurance contract or Benefit Booklet. This Benefit Summary is only a partial description of the many benefits and services provided or authorized by Florida Blue. This does not constitute a contract. For a complete description of benefits and exclusions, please see the Florida Blue BlueOptions Benefit Booklet and Schedule of Benefits; its terms prevail.