Gold 3100 Al/AN Limited Cost Sharing

Coverage for: Individual and/or Family | Plan Type: HMO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, at <u>www.capitalhealth.com/sbc</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing,coinsurance, copayment</u>, <u>deductible</u>, provider, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>https://www.healthcare.gov/sbc-glossary</u> or call 1-850-383-3311 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Combined Medical and Pharmacy: \$1,500 individual / \$3,000 family.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes. Preventive Care and certain services such as Primary Care, <u>Specialist</u> , and Telehealth are covered before you meet your <u>deductible</u> . Please refer to the services below for details.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a copayment or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <u>https://www.healthcare.gov/coverage/preventive-care-benefits/</u> .
Are there other deductibles for specific services?	No.	You don't have to meet <u>Deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	Combined Medical and Pharmacy: \$8,700 individual / \$17,400 family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-of-pocket limit</u> ?	Premiums and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.capitalhealth.com or call 850-383-3311 for a list of network providers.	Be aware, your network provider might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your provider before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral. Prior authorization required for certain services performed in a specialist office.

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Answers

Why This Matters:

All <u>copayment</u> and <u>Coinsurance</u> costs shown in this chart are after your <u>Deductible</u> has been met, if a <u>Deductible</u> applies.

		What You Will Pay		Limitationa Evagnitiona 8 Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	Office: \$30 / visit	Not Covered	Cost share applies regardless of place of service, including office, telehealth, school, etc. Telehealth – Services are provided by network providers through remote access technology including the web and mobile devices.
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	Office: \$60 / visit	Not Covered	Cost share applies regardless of place of service, including office, telehealth, school, etc. Prior authorization required for certain specialist visits. Your benefits/services may be denied. Telehealth–Services provided by network providers through remote access technology including web and mobile devices.
	Preventive care/screening/ immunization	No Charge for covered services	Not Covered	You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services you need are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
	<u>Diagnostic test</u> (x-ray, blood work)	<u>Deductible</u> + 25% <u>Coinsurance</u>	Not Covered	Diagnostic tests other than x-ray or blood work may incur a cost share
lf you have a test	Imaging (CT/PET scans, MRIs)	<u>Deductible</u> + 25% <u>Coinsurance</u>	Not Covered	Prior authorization required for certain imaging services. Your benefits/services may be denied.
If you need drugs to treat your illness or condition More information about	Generic drugs Tier 1 Preferred Generic Tier 2 Non-Preferred Generic	\$15 / 30-day supply	Not Covered	Pharmacy Network: CHP Value Network. The formulary is a closed formulary. This means that all available covered medications are shown. Prior authorization and/or
prescription drug coverage is available at https://capitalhealth.com/	Tier 3 Preferred Brand drugs	\$30 / 30-day supply	Not Covered	quantity limits may apply. Your benefits/services may be denied. Prescriptions covered up to a 90-day supply

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		What Yo	u Will Pay	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
members/about-your- medications	Tier 4 Non-Preferred Brand drugs	\$60 / 30-day supply	Not Covered	for generic and brand drugs (at 3 copays pe 90-day supply) at Retail or Mail Order Pharmacies.
	<u>Specialty drugs</u> Tier 5 Preferred Specialty Tier 6 Non-Preferred Specialty	\$250 / 30-day supply	Not Covered	Pharmacy Network: CHP Value Network. Limited to 30-day supply and may be limited to certain pharmacies. Prior authorization and/or quantity limits may apply. Your benefits/services may be denied
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	<u>Deductible</u> + 25% <u>Coinsurance</u>	Not Covered	Prior authorization may be required. Your benefits/services may be denied. Cost shar
	Physician/surgeon fees	Deductible + 25% Coinsurance	Not Covered	applies to all outpatient services, including chemotherapy and radiation therapy.
If you need immediate medical attention	Emergency room care	<u>Deductible</u> + 25% <u>Coinsurance</u>	<u>Deductible</u> + 25% <u>Coinsurance</u>	none
	Emergency medical transportation	Deductible + 25% Coinsurance	<u>Deductible</u> + 25% <u>Coinsurance</u>	Covered if medically necessary.
	Urgent care	Urgent care center: \$45 / visit Telehealth: \$45 / visit Amwell: \$15 / visit	Urgent care center: \$45 / visit Telehealth: \$45 / visit Amwell: \$15 / visit	Telehealth – Services are provided by network providers through remote access technology including the web and mobile devices.
lf you have a hospital stay	Facility fee (e.g., hospital room)	Deductible + 25% Coinsurance	Not Covered	Prior authorization required. Your benefits /services may be denied.
	Physician/surgeon fees	Deductible + 25% Coinsurance	Not Covered	none
lf you need mental health, behavioral	Outpatient services	Office: \$30 / visit Non-Office: <u>Deductible</u> + 25% <u>Coinsurance</u>	Not Covered	Cost share applies regardless of place of service, including office, telehealth, school, etc.
health, or substance abuse services	Inpatient services	<u>Deductible</u> + 25% <u>Coinsurance</u>	Not Covered	Prior authorization required. Your benefits /services may be denied.
If you are pregnant	Office visits	\$60 / visit	Not Covered	Cost share applies regardless of place of

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		What You Will Pay		Limitationa Evagutiona 8 Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
				service, including office, telehealth, etc.
	Childbirth/delivery professional services	Deductible + 25% Coinsurance	Not Covered	none
	Childbirth/delivery facility services	<u>Deductible</u> + 25% <u>Coinsurance</u>	Not Covered	Prior authorization required. Your benefits /services may be denied.
	Home health care	Deductible + 25% Coinsurance	Not Covered	Limited to 20 visits per calendar year.
	Rehabilitation services	\$30 / visit	Not Covered	Rehabilitation service is limited to a combined 35 visits per year, including chiropractic care. Cost share applies regardless of place of service, including office, telehealth, school, etc.
If you need help recovering or have other special health	Habilitation services	\$30 / visit	Not Covered	Habilitation services is limited to a combined 35 visits per year. Cost share applies regardless of place of service, including office, telehealth, school, etc.
needs	Skilled nursing care	<u>Deductible</u> + 25% <u>Coinsurance</u>	Not Covered	Limited to 60 days per calendar year.
	Durable medical equipment	<u>Deductible</u> + 25% <u>Coinsurance</u>	Not Covered	Prior authorization required for certain devices. Your benefits/services may be denied.
	Hospice services	<u>Deductible</u> + 25% <u>Coinsurance</u>	Not Covered	Prior authorization required for inpatient services. Your benefits/services may be denied.
	Children's eye exam	\$60 / visit	Not Covered	Limited to 1 visit per calendar year.
lf your child needs dental or eye care	Children's glasses	No Charge	Not Covered	Limited to 1 pair of glasses (lenses and frames) per calendar year, provided at Capital Health Plan's Eye Care Centers.
	Children's dental check-up	Not Covered	Not Covered	Not Covered

Services Your Plan Generally Does NOT Cover (C	heck your policy or <mark>plan</mark> document fo	or more information and a list of any other <u>excluded services</u> .)		
Abortions	Dental care	 Private-duty nursing 		
Acupuncture	Hearing aids	Routine foot care		
Bariatric Surgery	 Infertility treatment 	 Weight loss programs 		
Cosmetic Surgery	Long-term care			
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)				
 Chiropractic care –Limited to 35 visit per calendar year; limit combined with Rehabilitation services 	 Non-emergency care when transition the US 	aveling outside		

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: State Department of Insurance at 1-877-693-5236, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318- 2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Capital Health Plan at 1-850-383-3311. You may also contact your State Department of Insurance at 1-877-693-5236 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. Additionally, a consumer assistance program can help you file your appeal. Contact U.S. Department of Labor Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <u>www.dol.gov/ebsa/healthreform</u>. Additionally, a consumer assistance program can help you file your appeal. Contact U.S. Department of Labor Employee Benefits Security Administration at 1-866-447-2365) or <u>www.dol.gov/ebsa/consumer_info_health.html</u> and http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Not Applicable

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 850-383-3311, 1-877-247-6512 Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 850-383-3311, 1-877-247-6512. Chinese (中文): 如果需要中文的帮助, □□□□□□ 850-383-3311, 1-877-247-6512. Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijijgo holne' 850-383-3311, 1-877-247-6512.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

2023.66966FL0050007-03-SBC For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.capitalhealth.com/sbc</u>

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost-sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)

The plan's overall deductible	\$2,000
Specialist copayment	\$60
Hospital (facility) <u>coinsurance</u>	25%
Other <u>coinsurance</u>	25%

This EXAMPLE event includes services like: Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$1,500
Copayments	\$10
Coinsurance	\$2,800
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$4,370

Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

The plan's overall deductible	\$2,000
Specialist copayment	\$60
Hospital (facility) coinsurance	25%
Other <u>coinsurance</u>	25%

This EXAMPLE event includes services like: Primary care physician office visits (including disease education) Diagnostic tests (blood work) Prescription drugs Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
Deductibles	\$900
<u>Copayments</u>	\$700
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$1,620

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

The plan's overall deductible	\$2,000
Specialist copayment	\$60
Hospital (facility) <u>coinsurance</u>	25%
Other <u>coinsurance</u>	25%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray) Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost	\$2,800
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In this example. Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,500
Copayments	\$300
Coinsurance	\$100
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,900

These numbers assume the patient received care from an IHCP provider or with IHCP referral at a non-IHCP. If you receive care from a non-IHCP provider without a referral from an IHCP your costs may be higher.

The plan would be responsible for the other costs of these EXAMPLE covered services.

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Nondiscrimination and Accessibility Notice (ACA §1557)

Capital Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Capital Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Capital Health Plan provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Member Services at one of the numbers listed below.

If you believe that Capital Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

Capital Health Plan's Compliance and Privacy Officer:

2140 Centerville Place

Tallahassee, FI 32308

Phone: Member Services 850-383-3311, 1-877-247-6512, TTY 850-383-3534 or 1-877-870-8943, Fax: 850-523-7419, Email: <u>memberservices@chp.org</u>. Medicare members or prospective members call 850-523-7441 or 1-877-247-6512 (TTY 850-383-3534 or 1-877-870-8943) 8:00 a.m. - 8:00 p.m., seven days a week, October 1 - March 31; 8:00 a.m. - 8:00 p.m., Monday - Friday, April 1 - September 30. State of Florida members call 1-877-392-1532, 7:00 a.m. - 7:00 p.m.

You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, our Member Services Department is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>, or by mail or phone at:

U.S. Department of Health and Human Services, 200 Independence Avenue SW

Room 509F, HHH Building

Washington, DC 20201

800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <u>http://www.hhs.gov/ocr/office/file/index.html</u>.

Have a disability? Speak a language other than English? Call to get help for free. 1-877-247-6512, TTY/TDD 850-383-3534 or 1-877-870-8943

Vous souffrez d'un handicap ? Vous parlez une autre langue que l'anglais ? Appelez pour obtenir une aide gratuite. 1 877 247 6512, Téléscripteur/ATME 850 383 3534 ou 1 877 870 8943

Hai una disabilità? Non parli inglese? Chiama uno di questi numeri per chiedere assistenza gratuita: 1-877-247-6512, TTY/TDD 850-383-3534 o 1-877-870-8943

هل تعاني من إعاقة؟ هل تتحدث لغة غير اللغة الإنجليزية؟ اتصل للحصول على المساعدة المجانية. أو 8943-870-877-8534، (TDD/TTY) جهاز الاتصال الهاتفي للصم/الهاتف النصي ،6512-247-178-1 Haben Sie eine Behinderung? Möchten Sie mit uns in einer anderen Sprache als Englisch kommunizieren? Rufen Sie an, um kostenlos Unterstützung zu erhalten. 1-877-247-6512, TTY/TDD 850-383-3534 oder 1-877-870-8943

¿Tiene una discapacidad? ¿Habla algún otro idioma que no sea inglés? Llame para obtener ayuda gratis. 1-877-247-6512, TTY/TDD 850-383-3534 o al 1-877-870-8943

> ناتوانی خاصی دارید؟ به زبانی بجز انگلیسی صحبت می کنید؟ برای دریافت کمک رایگان با این شـماره ها تماس بگیرید. DDT/YTT یا DDT/YTT به شـماره 3534-880-894 یا 893-870-870-1

અપંગતા છે? ઇંગલિશ કરતાં અનય ભાષા બોલો છો? નિશુલક મદદ મેળવવા કૉલ કરો. 1-877-247-6512, TTY/TDD 850-383-3534 અથવા 1-877-870-8943 પર

Ou gen yon andikap? Ou pale yon lang ki pa Anglè? Rele pou jwenn èd pou gratis? 1-877-247-6512, TTY/TDD 850-383-3534 oswa 1-877-870-8943

장애가 있으십니까? 영어가 아닌 다른 언어를 사용하십니까? 전화하십시오. 무료로 도와드립니다. 1-877-247-6512, TTY/TDD 850-383-3534 또는 1-877-870-8943

Jesteś osobą niepełnosprawną? Mówisz w języku innym niż j. angielski? Zadzwoń, aby uzyskać bezpłatną pomoc. 1-877-247-6512, TTY/TDD 850-383-3534 lub 1-877-870-8943

Tem algum tipo de incapacidade? Fala outra língua que não o inglês? Ligue para obter ajuda gratuitamente. 1-877-247-6512, TTY/TDD 850-383-3534 ou 1-877-870-8943

Ваши возможности ограничены по состоянию здоровья? Вы не говорите по-английски? Обратитесь за бесплатной помощью по телефону: 1-877-247-6512, TTY/TDD 850-383-3534 or 1-877-870-8943

您是残障人士吗?您不会说英语吗?请拨打电话以免费获取帮助。电话号码:1-877-247-6512; TTY/TDD (听障人士):850-383-3534或1-877-870-8943

Ikaw ba ay may kapansanan? Ikaw ba ay nakakapagsalita ng ibang wika maliban sa Ingles? Tumawag upang makakuha ng libreng tulong. 1-877-247-6512, TTY/TTD 850-383-3534 o sa 1-877-870-8943.

您是否是障礙人士? 您是否不會講英語? 請撥打電話以取得免費協助。1-877-247-6512, 聽障者請使用 TTY/TDD 850-383-3534 或 1-877-870-8943

พิการหรือเปล่า? พูดภาษาอื่นที่ไม่ใช่ภาษาอังกฤษหรือเปล่า? โทรเพื่อขอความช่วยเหลือฟรี 1-877-247-6512, TTY/TDD 850-383-3534 หรือ 1-877-870-8943

Quý vị có khuyết tật? Quý vị nói ngôn ngữ khác mà không phải tiếng Anh? Vui lòng gọi để được trợ giúp miễn phí. 1-877-247-6512, TTY/TDD 850-383-3534 hoặc 1-877-870-8943

If you have any questions or concerns related to this, please call our Member Services Department, Monday through Friday 8:00 am - 5:00 pm at 850-383-3311 or 1-877-247-6512. Medicare members or prospective members call 850-523-7441 or 1-877-247-6512 (TTY 850-383-3534 or 1-877-870-8943) 8:00 a.m. - 8:00 p.m., seven days a week, October 1 - March 31; 8:00 a.m. - 8:00 p.m., Monday - Friday, April 1 - September 30. State of Florida members call 1-877-392-1532, 7:00 a.m. - 7:00 p.m. Capital Health Plan contact information is located on our website: https://capitalhealth.com/contact

Approved by Compliance Committee: 8/23/2016; Revised 5/3/17; Revised 11/14/17; Revised 8/21/18; Revised 7/17/19