

BENEFIT SUMMARY



CAPITAL HEALTH PLAN
STATE OF FLORIDA
ACTIVE EMPLOYEES
& RETIREES 2025



LOCAL. TRUSTED.

Department of
**MANAGEMENT
SERVICES**
Division of State Group Insurance



Capital Health
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Raymond Sanders Member Services

Questions?

850.383.3311

1.877.392.1532

7:00am -

7:00pm, Monday

- Friday

Medicare members, please call:

850.523.7441 or 1.877.247.6512

October 1 – March 31:

7:00am – 7:00pm, Monday – Sunday

April 1 – September 30:

7:00am – 7:00pm, Monday – Friday

TTY 850.383.3534 or

1.877.870.8943

The National Committee for Quality Assurance (NCQA), a private organization dedicated to improving health care quality, awarded CHP with top scores, maintaining its status among the best in the nation. According to NCQA's Private Health Insurance Plan Ratings 2023, CHP's Commercial Plan is rated 4.5 out of 5 stars, making CHP the highest rated and only NCQA 4.5 star Commercial Plan in Florida. NCQA's Medicare Health Insurance Plan Ratings 2023 awarded CHP's Medicare Plan a rating of 4.5 out of 5 stars, with only one other Medicare Plan in the state rated 4.5. Additionally, CHP scored a 5 out of 5 for "Member Rating of the Plan" and "Satisfaction with Health Care."



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About Capital Health Plan

In 1982, a group of Tallahassee's civic leaders came together to create a quality, affordable health care system to meet the health needs of the community. Forty-one years later, Capital Health Plan has become a national health care leader. We started with 5,000 members and a network of 75 doctors. We've now grown to more than 134,000 members with a broad network of more doctors, hospitals and other health care providers throughout our service area.



Service Area and Eligibility

Capital Health Plan proudly serves Franklin, Gadsden, Jefferson, Madison, Leon, Liberty, Taylor, and Wakulla counties in Florida. To be eligible for our plans, you must live or work in our service area. To be eligible for our Medicare plans, you must live in our service area, be enrolled in Medicare Part A, and be entitled to Medicare Part B.

Benefits for Capital Health Plan Members:

Doctor & Provider Network

Capital Health Plan (CHP) members have access to an expansive network of doctors and providers, including exclusive access to the Physician Group of Capital Health Plan located at CHP's three health centers.

In addition, CHP also has a broad network of affiliated primary and specialty care physicians located throughout our service area who provide care to our members in their own offices. CHP's network also includes hospitals and other clinical facilities throughout the service area for use when medically appropriate.

Worry-Free Travel

World-wide urgently needed care, emergency services, and renal dialysis through BlueCard BlueShield Global Core® Program.

Medicare Retiree Advantage Select Care

CHP's formulary Tier 6 has a \$0 copay for a 100-day supply

Health Information Line

24-hour resource-health care professionals can assist members with health-related questions by calling 850.383.3400.

Wellness Reimbursement

\$150 per household/year for fitness memberships and other qualified memberships

Healthwise Knowledgebase

Searchable medical encyclopedia with over 8000 topics on health conditions, medical tests, procedures, medications and everyday health and wellness issues.

CHPConnect

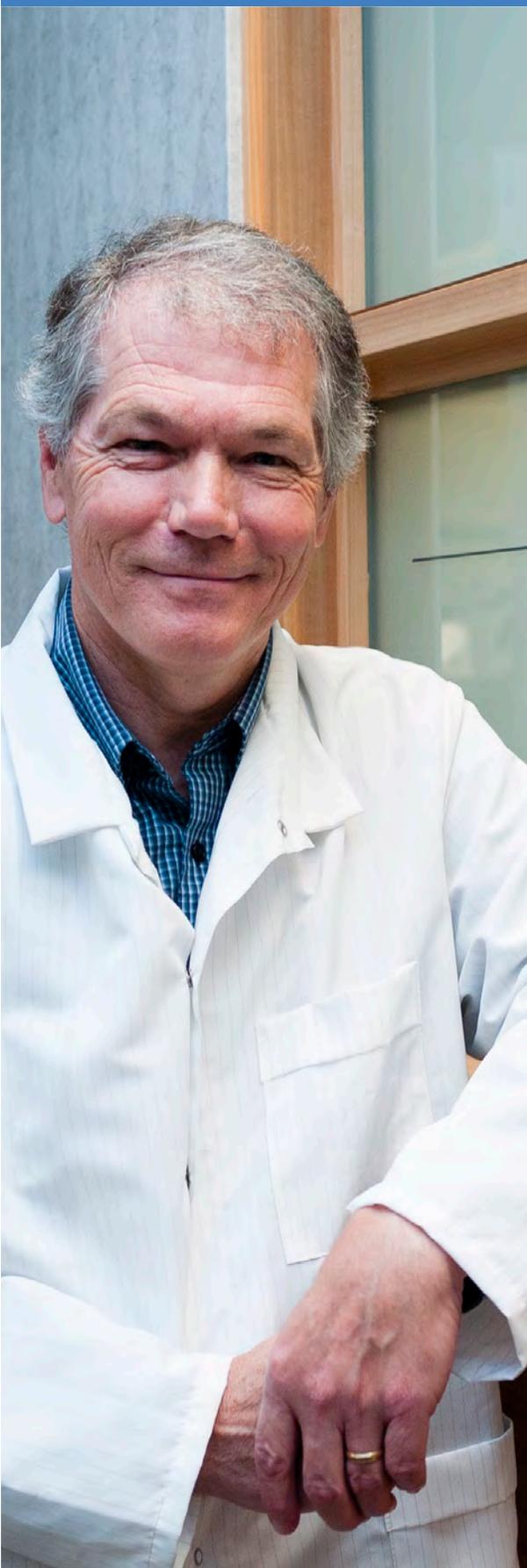
Secure online portal

Visit capitalhealth.com/state to:

- Access benefit documents and order a new ID card through CHPConnect.
- Search for a provider, facility, pharmacy, or medication.
- Check your symptoms, watch in-depth health videos, read health articles, and use online medical decision-making tools with the Healthwise® Knowledgebase.
- Opt-in to receive your Explanation of Benefits (EOB).



With our commitment to preventive care, Capital Health Plan offers our members something unique. Not only do we manage their health care through our large doctor and provider network, but we also have physicians and medical professionals who deliver care directly to our members at three high-quality health centers.



CHP Metropolitan Health Center

1264 Metropolitan Blvd., Tallahassee, FL

The Metropolitan Health Center includes member services, physician offices, an urgent care center, imaging, lab services, wound care, and the Nancy Van Vesse, M.D., Center for Healthy Aging.

CHP Centerville Place Health Center

2140 Centerville Place, Tallahassee, FL

The Centerville Place Health Center offers primary care physician services, X-ray and lab services, CHP's Colon Screening Program, and an eye care center.

CHP Governor's Square Health Center

1491 Governor's Square Blvd., Tallahassee, FL

The Governor's Square Health Center offers primary care physician services, X-ray and lab services, digital mammography, select imaging services, and an eye care center.

Choosing a Primary Care Physician

One of the most important health care decisions you will make is selecting your primary care physician (PCP) — your health care partner and coordinator for everything pertaining to your health. You can select a PCP from our large, stable network of doctors and providers listed in our Network Directory at: capitalhealth.com/directories/provider-directory.

Accessing Specialty Care

As a CHP member, you can access most specialists through direct appointment access. However, we encourage you to talk with your PCP before seeing a specialist as they can help coordinate your specialty care with your unique needs and medical history in mind. Your PCP can also assist with obtaining a referral or seeking pre-authorization for services, if necessary. You can view a list of specialists in our Network Directory at capitalhealth.com/directories/provider-directory.

State of Florida Standard Option (HMO) State of Florida High Deductible Health Plan (HDHP) (HMO)



Copayment/Coinsurance Comparison

Covered Service		State of Florida Standard Option (HMO)	State of Florida HDHP Option (HMO) *
Deductible (you must pay all of costs from providers before this plan begins to pay. Overall family deductible must be met before plan begins to pay)		N/A	\$1,650 Individual \$3,300 per family
Physician Services (including maternity care)	Unit	Copayment/	Coinsurance
Primary Care: Office visit/telehealth for services provided by your primary care physician during regular office hours	Per Visit	\$20	20%
Specialty Care: Office visit/telehealth for services provided by a participating provider when authorized by your primary care physician	Per Visit	\$40	20%
Urgent Care: <u>Office Visit/Telehealth</u> – Urgent care services provided by your primary care physician, or other Capital Health Plan personnel or participating providers including after regular office hours. <u>Telehealth</u> – Amwell urgent care services provided by network physicians through remote access technology including the web and other mobile devices.	Per Visit	\$25	20%
	Per Visit	\$0	\$0
Preventive Services: Preventive services	Per Visit	\$0	
Chiropractic Care- if medically necessary under certain circumstances	Per Visit	\$20	20%
Mental Health and Substance Use Disorder outpatient care when medically necessary and authorized by the primary care physician	Per Visit	\$20	20%
Outpatient procedures, surgical services, and other medical care provided by the primary care physician or by a participating provider when authorized by the primary care physician	Per Visit	\$0	20%
Room and board in a semiprivate room, or private when medically necessary, and all services covered under this agreement (includes mental health inpatient hospital care)	Per Admission	\$250	20%
Outpatient procedures performed in a hospital	Per Visit	\$0	20%
Emergency room visit – copayments/coinsurance (after deductible is met) waived if admitted	Per Visit	\$100 (waived if admitted)	20% (waived if admitted)
Medically necessary ambulance service	Per Transport	\$0	20%

State of Florida Standard Option (HMO) State of Florida High Deductible Health Plan (HDHP) (HMO)



Copayment/Coinsurance Comparison

Covered Service		State of Florida Standard Option (HMO)	State of Florida HDHP Option (HMO)*
Other Benefits	Unit	Copayment/	Coinsurance
Home Health services	Per Occurrence	\$0	20%
Hospice Care	Per Occurrence	\$0	20%
Skilled nursing facility services limited to 60 days per calendar year.	Per Confinement	\$0	20%
Ambulatory Surgical Center	Per Visit	\$0	20%
Durable Medical Equipment	Per Device	\$0	20%
Orthotic and Prosthetic Appliances	Per Appliance	\$0	20%
Renal Dialysis	Of the Cost	\$0	20%
Therapeutic Radiology Services	Of the Cost	\$0	20%
Diagnostic Imaging including MRI, PET, CT, Thallium and Nuclear Cardiology scans	Per Visit	\$0	20%
Vision/routine eye exams (one every 12 months)	Per Visit	\$40	20%
Calendar year Out-of-Pocket Maximum (Medical Only) Most you would pay. Family amount	Per Member	\$1,500/Individual (\$3,000/family)	\$3000 Individual \$6,000 per family
Prescription Drugs OPTUM – optumrx.com/sofdms or call # 1 -800-547-9767 30 day Supply (Mail order is available) Tier 1 – Preferred Generic Tier 2 – Non-Preferred Generic Tier 3 – Preferred Brand Tier 4 – Non-Preferred Brand Tier 5 – Preferred Specialty Tier 6 – Non-Preferred Specialty		Tier 1 \$7 Tier 2 \$7 Tier 3 \$30 Tier 4 \$50 Tier 5 \$30 Tier 6 \$50	Tier 1 30% Tier 2 30% Tier 3 30% Tier 4 50% Tier 5 30% Tier 6 50%

Covered Service		State of Florida Retiree Advantage (HMO)	State of Florida Retiree Classic (HMO) *
Premium		\$290.66	\$180.00
Physician Services (including maternity care)	Unit	Copayment/	Copayment/Coinsurance
Primary Care: Office visit/telehealth for services provided by your primary care physician during regular office hours	Per Visit	\$20	\$10
Specialty Care: Office visit/telehealth for services provided by a participating provider when authorized by your primary care physician	Per Visit	\$40	\$25
Urgent Care: <u>Office Visit/Telehealth</u> – Urgent care services provided by your primary care physician, or other Capital Health Plan personnel or participating providers including after regular office hours. <u>Telehealth</u> – Amwell urgent care services provided by network physicians through remote access technology including the web and other mobile devices.	Per Visit	\$25	\$20
	Per Visit	\$0	\$0
Preventive Services: Preventive services covered under Original Medicare.	Per Visit	\$0	
Acupuncture- For chronic low back pain under certain circumstances	Per Visit	\$40	\$25
Chiropractic Care- if medically necessary under certain circumstances	Per Visit	\$20	\$20
Mental Health and Substance Use Disorder outpatient care when medically necessary and authorized by the primary care physician	Per Visit	\$20	\$25
Outpatient procedures, surgical services, and other medical care provided by the primary care physician or by a participating provider when authorized by the primary care physician	Per Visit	\$0	\$25
Room and board in a semiprivate room, or private when medically necessary, and all services covered under this agreement (includes mental health inpatient hospital care)	Per Admission	\$250	\$150 per day days 1-10
Outpatient procedures performed in a hospital	Per Visit	\$0	\$200
Emergency room visit	Per Visit	\$100 (waived if admitted)	\$120 (waived if admitted)
Medically necessary ambulance service	Per Transport	\$0	\$250

Covered Service		State of Florida Retiree Advantage (HMO)	State of Florida Retiree Classic (HMO)*
Other Benefits	Unit	Copayment/	Copayment/Coinsurance
Home Health services	Per Occurrence	\$0	
Hospice Care	Per Occurrence	\$0	
Skilled nursing facility services limited to 100 days of confinement per benefit period.	Per Confinement	\$0	\$0/day days 1-20 \$75/day days 21-100
Ambulatory Surgical Center	Per Visit	\$0	\$100
Durable Medical Equipment	Per Device	\$0	20%
Orthotic and Prosthetic Appliances	Per Appliance	\$0	20%
Renal Dialysis	Of the Cost	\$0	20%
Therapeutic Radiology Services	Of the Cost	\$0	20%
Diagnostic Imaging including MRI, PET, CT, Thallium and Nuclear Cardiology scans	Per Visit	\$0	\$100
Vision/routine eye exams (one every 12 months)	Per Visit	\$10 or \$40	\$10 or \$25
Visits for cardiac and intensive cardiac rehabilitation services	Per Visit	\$40	\$25
Visits for pulmonary rehabilitation services	Per Visit	\$20	\$20
Part B Drugs	Of the Cost	\$0	\$50
Calendar year Out-of-Pocket Maximum (Medical Only)	Per Member	\$1,500 (\$3,000/family)	\$2,500
<u>Initial Coverage Limit</u>		Tier 1 \$7	Tier 1 \$7
		Tier 2 \$7	Tier 2 \$7
30 day retail supply		Tier 3 \$30	Tier 3 \$45
		Tier 4 \$50	Tier 4 \$95
(Prior to reaching \$2,000 in total yearly drug costs)		Tier 5 \$50	Tier 5 \$95
		Tier 6 \$0	Tier 6 \$0
<u>Catastrophic Coverage</u>		Share of Cost \$0	Share of Cost \$0
(After your yearly out-of-pocket drug costs reach \$2,000)			

*Retiree Classic (HMO) - is an individual plan option only available for retirees and their spouses who are Medicare eligible.

The Medicare Prescription Payment Plan is a new payment option that works with your current drug coverage, and it can help you manage your drug costs by spreading them across monthly payments that vary throughout the year (January-December)



copay for Select Care prescription drugs

Capital Health Plan Retiree Advantage (HMO) Member,

Medicare Select Care Drugs (Tier 6)

Drugs in the Select Care tier (Tier 6) have a \$0 copay for up to a 100-day supply. This includes a select number of medications used to treat high blood pressure, diabetes and high cholesterol. Your Primary Care Physician (PCP) might prescribe them to help manage your long-term health conditions.

You can order up to a 100-day supply via mail order to be delivered to your home or by visiting a preferred network pharmacy of your choice. Some of the most commonly prescribed medications are listed below.

High Blood Pressure	High Cholesterol	Diabetes
<ul style="list-style-type: none"> • Benazepril • Enalapril • Fosinopril • Lisinopril • Ramipril 	<ul style="list-style-type: none"> • Atorvastatin • Lovastatin • Pravastatin • Rosuvastatin • Simvastatin 	<ul style="list-style-type: none"> • Glimepiride • Gilpizide • Gilpizide/ metformin • Metformin • Pioglitazone

Connect to your benefits! Here's how:



Opt-in to receive your Explanation of Benefits (EOB) electronically in a safe and secure website portal through CHP Connect.

To learn more on how you can opt-in, please visit capitalhealth.com/state to view your training video.



This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/ coinsurance may change on January 1 of each year. The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.



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capitalhealth.com/state
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