



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

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	Combined Medical and Pharmacy: \$7,000 individual / \$14,000 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 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	Combined Medical and Pharmacy: \$8,900 individual / \$17,800 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 <u>plan</u> , 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> ?	<u>Premiums</u> and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
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 <u>network providers</u> .	Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> . Prior authorization required for certain services performed in a <u>specialist</u> office.

 All [copayment](#) and [Coinsurance](#) costs shown in this chart are after your [Deductible](#) has been met, if a [Deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	Office: \$40 / visit	Not Covered	Cost share applies regardless of place of service, including telehealth, office, school, etc. Exception: Amwell telehealth is a \$15 copay. Medical drugs (infusions or injections) administered in the office are subject to a Deductible + 50% Coinsurance . Prior authorization required for certain specialist visits. Your benefits/services may be denied. You may have to pay for services that aren't preventive . Ask your provider if the services you need are preventive . Then check what your plan will pay for.
	Specialist visit	Office: \$80 / visit	Not Covered	
	Preventive care/screening/immunization	No Charge for covered services	Not Covered	
If you have a test	Diagnostic test (x-ray, blood work)	Deductible + 50% Coinsurance	Not Covered	Diagnostic tests other than x-ray or blood work may incur a cost share.
	Imaging (CT/PET scans, MRIs)	Deductible + 50% Coinsurance	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 prescription drug coverage is available at https://capitalhealth.com/members/about-your-medications	Generic drugs Tier 1 Preferred Generic Tier 2 Non-Preferred Generic	\$20 / 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 quantity limits may apply. Your benefits/services may be denied. Prescriptions covered up to a 90-day supply for generic and brand drugs (at 3 copays per 90-day supply) at Retail or Mail Order Pharmacies.
	Tier 3 Preferred Brand drugs	\$40 / 30-day supply	Not Covered	
	Tier 4 Non-Preferred Brand drugs	Deductible + \$80 Copayment / 30-day supply	Not Covered	
	Specialty drugs Tier 5 Preferred Specialty	Deductible + \$350 Copayment / 30-day	Not Covered	Pharmacy Network: CHP Value Network. Limited to 30-day supply and may be limited

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Tier 6 Non-Preferred Specialty	supply		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> + 50% <u>Coinsurance</u>	Not Covered	Prior authorization may be required. Your benefits/services may be denied. Cost share applies to all outpatient services, including chemotherapy and radiation therapy. Exception: Medical drugs (infusions or injections) administered outpatient are subject to a <u>Deductible</u> + 40% <u>Coinsurance</u> .
	Physician/surgeon fees	<u>Deductible</u> + 50% <u>Coinsurance</u>	Not Covered	
If you need immediate medical attention	Emergency room care	<u>Deductible</u> + 50% <u>Coinsurance</u>	<u>Deductible</u> + 40% <u>Coinsurance</u>	—————none—————
	Emergency medical transportation	<u>Deductible</u> + 50% <u>Coinsurance</u>	<u>Deductible</u> + 40% <u>Coinsurance</u>	Covered if <u>medically necessary</u> .
	Urgent care	Urgent care center: \$60 / visit Telehealth: \$60 / visit Amwell: \$15 / visit	Urgent care center: \$60 / visit Telehealth: \$60 / visit Amwell: \$15 / visit	Telehealth – Services are provided by <u>network providers</u> through remote access technology including the web and mobile devices.
If you have a hospital stay	Facility fee (e.g., hospital room)	<u>Deductible</u> + 50% <u>Coinsurance</u>	Not Covered	Prior authorization required. Your benefits /services may be denied.
	Physician/surgeon fees	<u>Deductible</u> + 50% <u>Coinsurance</u>	Not Covered	—————none—————
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office: \$40 / visit Non-Office: <u>Deductible</u> + 50% <u>Coinsurance</u>	Not Covered	Cost share applies regardless of place of service, including telehealth, office, school, etc.
	Inpatient services	<u>Deductible</u> + 50% <u>Coinsurance</u>	Not Covered	Prior authorization required. Your benefits /services may be denied.
If you are pregnant	Office visits	\$80 / visit	Not Covered	Cost share applies regardless of place of service, including telehealth, office, school, etc. Exception: Amwell telehealth is a \$15

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
				copay.
	Childbirth/delivery professional services	<u>Deductible</u> + 50% <u>Coinsurance</u>	Not Covered	—————none—————
	Childbirth/delivery facility services	<u>Deductible</u> + 50% <u>Coinsurance</u>	Not Covered	Prior authorization required. Your benefits /services may be denied.
If you need help recovering or have other special health needs	Home health care	<u>Deductible</u> + 50% <u>Coinsurance</u>	Not Covered	Limited to 20 visits per calendar year.
	Rehabilitation services	\$40 / visit	Not Covered	<u>Rehabilitation services</u> are limited to a combined 35 visits per year, including chiropractic care. Cost share applies regardless of place of service, including office, telehealth, school, etc.
	Habilitation services	\$40 / visit	Not Covered	<u>Habilitation services</u> are limited to a combined 35 visits per year. Cost share applies regardless of place of service, including office, telehealth, school, etc.
	Skilled nursing care	<u>Deductible</u> + 50% <u>Coinsurance</u>	Not Covered	Limited to 60 days per calendar year.
	Durable medical equipment	<u>Deductible</u> + 50% <u>Coinsurance</u>	Not Covered	Prior authorization required for certain devices. Your benefits/services may be denied.
	Hospice services	<u>Deductible</u> + 50% <u>Coinsurance</u>	Not Covered	Prior authorization required for inpatient services. Your benefits/services may be denied.
If your child needs dental or eye care	Children's eye exam	\$100 / visit	Not Covered	Limited to 1 visit per calendar year.
	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

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- | | | |
|---------------|----------------|----------------------------|
| • Abortions | • Dental care | • Private-duty nursing |
| • Acupuncture | • Hearing aids | • Routine eye care (Adult) |

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- | | | |
|---------------------|-------------------------|------------------------|
| • Bariatric surgery | • Infertility treatment | • Routine foot care |
| • Cosmetic surgery | • Long-term care | • Weight loss programs |

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

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|---|---|
| • Chiropractic care –Limited to 35 visit per calendar year; limit combined with Rehabilitation services | • Site of Care Guidelines for Select Medications. Requests for select medications to be administered in a hospital-affiliated outpatient setting will be redirected to the CHP Infusion Clinic unless criteria for medical necessity are met. Refer to the Site of Care guideline on the Florida Blue medical coverage guidelines page for specific criteria. https://mcgs.bcbsfl.com/ |
| • Non-emergency care when traveling outside the US | |

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.ccoio.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 [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). 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 www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your [appeal](#). Contact U.S. Department of Labor Employee Benefits Security Administration at 1-866-4-USA-DOL (866-487-2365) or <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act> 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, 请拨打这个号码 850-383-3311, 1-877-247-6512.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 850-383-3311, 1-877-247-6512.

About these Coverage Examples:

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.



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	\$5,000
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	40%
■ Other coinsurance	40%

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
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$5,000
Copayments	\$0
Coinsurance	\$3,000

<i>What isn't covered</i>	
Limits or exclusions	\$60

The total Peg would pay is	\$8,060
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Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$5,000
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	40%
■ Other coinsurance	40%

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
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$900
Copayments	\$900
Coinsurance	\$0

<i>What isn't covered</i>	
Limits or exclusions	\$20

The total Joe would pay is	\$1,820
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Mia's Simple Fracture

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

■ The plan's overall deductible	\$5,000
■ Specialist copayment	\$80
■ Hospital (facility) coinsurance	40%
■ Other coinsurance	40%

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:

<i>Cost Sharing</i>	
Deductibles	\$2,100
Copayments	\$400
Coinsurance	\$0

<i>What isn't covered</i>	
Limits or exclusions	\$0

The total Mia would pay is	\$2,500
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The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.