



Plan Benefits

**Florida Health Sciences Center, Inc.
dba Tampa General Hospital
Plan Two (POS) - Group 63807**

Effective January 1, 2026

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**Florida Health Sciences Center, Inc. dba Tampa General Hospital
Plan Two
Effective January 1, 2026**

BENEFIT	Tier 1 TGH Advantage	Tier 2 Select Providers	Tier 3 BlueOptions	Tier 4 Out-of-Network
<i>Benefit payments are based on the amount of the provider's charge that Blue Cross and/or Blue Shield plans recognize for payment of benefits. The allowed amount may vary depending upon the type provider and where services are received.</i>				
SUMMARY OF COST SHARING PROVISIONS (Includes Mental Health Disorders and Substance Abuse)				
Calendar year deductibles and out-of-pocket maximums will be calculated in accordance with applicable Federal law.				
<p>Calendar Year Deductible Tier 1, 2, and 3 deductibles apply to each other and Tier 4 deductible is separate.</p> <p>If family coverage is elected, the full family deductible amount must be met before the PLAN will begin paying at the participation level</p>	<p>\$0 Individual \$0 Family</p>	<p>\$0 Individual \$0 Family</p>	<p>\$1,000 Individual \$2,000 Family</p>	<p>\$2,500 Individual \$5,000 Family</p>
<p>Calendar Year Out-of-Pocket Maximum Tier 1, 2, and 3 out-of-pocket maximum applies to each other and Tier 4 out-of-pocket maximum is separate</p> <p>If family coverage is elected, the full family out-of-pocket maximum amount must be met (with no one member meeting more than the individual out-of-pocket maximum) before the PLAN will begin paying at the participation level for remainder of the calendar year</p> <p>All deductibles, copays and coinsurance apply to the out-of-pocket maximum and out of network mental health disorders and substance abuse emergency services apply to the in-network Tier 1 out of pocket maximum, including prescription drugs</p>	<p>\$1,500 Individual \$3,000 Family</p>	<p>\$2,500 Individual \$5,000 Family</p>	<p>\$5,000 Individual \$10,000 Family</p>	<p>\$10,000 Individual \$20,000 Family</p>

BENEFIT	Tier 1 TGH Advantage	Tier 2 Select Providers	Tier 3 BlueOptions	Tier 4 Out-of-Network
INPATIENT HOSPITAL AND PHYSICIAN BENEFITS (Includes Mental Health Disorders and Substance Abuse)				
Note: If a Tier 1 or Tier 2 facility service is filed on the same day as a physician service, physician cost sharing will be waived. (Tier 4 excluded)				
Precertification is required (<i>excluding Tier 1</i>) for inpatient admissions (except medical emergency services, maternity and as required by applicable Federal law); notification within 48 hours for medical emergencies. Generally, if precertification is not obtained, a penalty of 50% may be applied to applicable claims. Call 1-855-288-8357 (toll-free) for precertification.				
Inpatient Hospital and Residential Treatment Facilities • Inpatient Emergency Room Admission for Tier 2, 3, 4 Pays at Tier 1 benefit	Covered at 100% of the allowed amount after \$250 hospital copay for each admission	Covered at 100% of the allowed amount after \$1,000 hospital copay for each admission	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Inpatient Physician Visits and Consultations • Inpatient Emergency Room Admission for Tier 2, 3, 4 Pays at Tier 1 benefit	Covered at 100% of the allowed amount; no copay or deductible	Covered at 100% of the allowed amount; no copay or deductible	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Inpatient Bariatric Surgery	Facility: Covered at 100% of the allowed amount after \$250 hospital copay Physician: Covered at 100% of the allowed amount; no copay or deductible	Not covered	Not covered	Not covered
OUTPATIENT HOSPITAL (Includes Mental Health Disorders and Substance Abuse)				
Note: If a Tier 1 or Tier 2 facility service is filed on the same day as a physician service, physician cost sharing will be waived. (Tier 4 excluded)				
Precertification is required (<i>excluding Tier 1</i>) for some outpatient hospital benefits and physician-administered drugs; please see your benefit booklet. If precertification is not obtained, a penalty of 50% may be applied to applicable claims.				
Outpatient Surgery (Including Ambulatory Surgical Centers)	Covered at 100% of the allowed amount, after \$150 hospital copay	Covered at 100% of the allowed amount, after \$500 hospital copay	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Outpatient Bariatric Surgery	Covered at 100% of the allowed amount after \$150 hospital copay	Not covered	Not covered	Not covered
Emergency Room (Medical Emergency and Accidental Care) • Emergency Room copay waived if admitted as inpatient within 24 hours	Covered at 100% of the allowed amount, after \$250 hospital copay Non-emergent visits are covered at 100% of the allowed amount, after \$250 hospital copay	Covered at 100% of the allowed amount, after \$250 hospital copay Non-emergent visits are covered at 100% of the allowed amount, after \$250 hospital copay	Covered at 100% of the allowed amount, after \$250 hospital copay If visit is not a true emergency, coverage is reduced to 50% of the allowed amount, subject to the deductible	Covered at 100% of the allowed amount, after \$250 hospital copay If visit is not a true emergency, coverage is reduced to 50% of the allowed amount, subject to the deductible

BENEFIT	Tier 1 TGH Advantage	Tier 2 Select Providers	Tier 3 BlueOptions	Tier 4 Out-of-Network
Emergency Room (Physician)	Covered at 100% of the allowed amount, no copay or deductible Non-emergent visits are covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible Non-emergent visits are covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible If visit is not a true emergency, coverage is reduced to 50% of the allowed amount, subject to the deductible	Covered at 100% of the allowed amount, no copay or deductible If visit is not a true emergency, coverage is reduced to 50% of the allowed amount, subject to the deductible
Urgent Care <ul style="list-style-type: none"> Services such as labs, x-rays, surgery, and anesthesia when submitted with office visit, does not have a separate copay. If labs, x-rays, surgery, and anesthesia are submitted as a separate claim without a physician office visit, copay will apply 	Covered at 100% of the allowed amount, after \$30 physician copay	Covered at 100% of the allowed amount, after \$50 physician copay	Covered at 100% of the allowed amount, after \$50 physician copay	Covered at 50% of the allowed amount, subject to calendar year deductible
Outpatient Diagnostic Lab & Pathology	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Outpatient X-Ray	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, after \$25 copay per visit	Covered at 100% of the allowed amount, after \$50 copay per visit	Covered at 50% of the allowed amount, subject to calendar year deductible
Advanced Imaging (MRA, MRI, CT or PET scans and nuclear medicine) <ul style="list-style-type: none"> Precertification required for Tier 2, 3 and 4 	Covered at 100% of the allowed amount, after \$50 copay per visit	Covered at 100% of the allowed amount, after \$300 copay per visit	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
IV Therapy, Chemotherapy & Radiation Therapy	Covered at 100% of the allowed amount; no copay or deductible	Covered at 100% of the allowed amount, after \$100 copay per visit Maximum copay per calendar year of \$500 claims paid (facility and physician's maximums cross-apply)	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Dialysis <ul style="list-style-type: none"> Facility & Physician out-of-pocket maximums are combined (each tier has separate amount) 	Covered at 100% of the allowed amount, after \$100 copay with a maximum out of pocket of \$300	Covered at 100% of the allowed amount, after \$100 copay with a maximum out of pocket of \$300	Covered at 100% of the allowed amount, after \$100 copay with a maximum out of pocket of \$500	Covered at 50% of the allowed amount, subject to calendar year deductible

BENEFIT	Tier 1 TGH Advantage	Tier 2 Select Providers	Tier 3 BlueOptions	Tier 4 Out-of-Network
Intensive Outpatient Services and Partial Hospitalization for Mental Health Disorders and Substance Abuse Services	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
PHYSICIAN BENEFITS (Includes Mental Health Disorders and Substance Abuse)				
Note: If a Tier 1 or Tier 2 facility service is filed on the same day as a physician service, physician cost sharing will be waived. (Tier 4 excluded) Precertification is required (<i>excluding Tier 1</i>) for some physician benefits and physician-administered drugs; please see your benefit booklet. If precertification is not obtained, a penalty of 50% may be applied to applicable claims.				
Office Visits & Consultations <ul style="list-style-type: none"> Primary care physicians Includes family practice, general practice, non-specialized internal medicine, pediatrics, clinics, physician assistant, certified nurse practitioner, midwife, obstetrics/gynecology, or treatment of mental health and substance use disorders. All other physicians are considered Specialists 	Covered at 100% of the allowed amount, after \$10 primary care physician copay or \$25 specialist physician copay Mental health disorders and substance abuse services covered at 100% of the allowed amount, after \$10 physician copay	Covered at 100% of the allowed amount, after \$10 primary care physician copay or \$25 specialist physician copay Mental health disorders and substance abuse services covered at 100% of the allowed amount, after \$10 physician copay	Covered at 100% of the allowed amount, after \$30 primary care physician copay or \$45 specialist physician copay Mental health disorders and substance abuse services covered at 100% of the allowed amount, after \$10 physician copay	Covered at 50% of the allowed amount, subject to calendar year deductible Mental health disorders and substance abuse services covered at 50% of the allowed amount subject to calendar year deductible
Physician Office Services <ul style="list-style-type: none"> In-network services such as labs, x-rays, surgery, and anesthesia when submitted with office visit, does not have a separate copay. If labs, x-rays, surgery, and anesthesia are submitted as a separate claim without a physician office visit, copay will apply. 	Covered at 100% of the allowed amount, subject to office visit copay	Covered at 100% of the allowed amount, subject to office visit copay	Covered at 100% of the allowed amount, subject to office visit copay	Covered at 50% of the allowed amount, subject to calendar year deductible
Second Surgical Opinion	Covered at 100% of the allowed amount, after \$10 primary care physician copay or \$25 specialist physician copay	Covered at 100% of the allowed amount, after \$10 primary care physician copay or \$25 specialist physician copay	Covered at 100% of the allowed amount, after \$30 primary care physician copay or \$45 specialist physician copay	Covered at 50% of the allowed amount, subject to calendar year deductible
TGH Virtual Care <ul style="list-style-type: none"> Includes general medical and behavioral health services 	Covered at 100% of billed charges, after \$10 copay	Covered at 100% of billed charges, after \$10 copay	Covered at 100% of billed charges, after \$10 copay	Not covered
Tava (Virtual Mental Health Program) <ul style="list-style-type: none"> For behavioral health services 	Covered at 100% of allowed amount, after \$10 copay	Not covered	Not covered	Not covered
Surgery & Anesthesia	Covered at 100% of the allowed, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Outpatient Bariatric Surgery	Covered at 100% of the allowed amount, no copay or deductible	Not covered	Not covered	Not covered

BENEFIT	Tier 1 TGH Advantage	Tier 2 Select Providers	Tier 3 BlueOptions	Tier 4 Out-of-Network
Prenatal Maternity Care	Covered at 100% of the allowed amount, subject to the physician office copay at first visit only	Covered at 100% of the allowed amount, subject to the physician office copay at first visit only	Covered at 100% of the allowed amount, subject to the physician office copay at first visit only	Covered at 50% of the allowed amount, subject to calendar year deductible
Maternity Delivery	Covered at 100% of the allowed amount, subject to a \$250 hospital copay	Covered at 100% of the allowed amount, subject to a \$250 hospital copay	Covered at 100% of the allowed amount, subject to a \$250 hospital copay	Covered at 50% of the allowed amount, subject to calendar year deductible
Urgent Care <ul style="list-style-type: none"> Services such as labs, x-rays, surgery, and anesthesia when submitted with office visit, does not have a separate copay. If labs, x-rays, surgery, and anesthesia are submitted as a separate claim without a physician office visit, copay will apply 	Covered at 100% of the allowed amount, after \$30 physician copay	Covered at 100% of the allowed amount, after \$50 physician copay	Covered at 100% of the allowed amount, after \$50 physician copay	Covered at 50% of the allowed amount, subject to calendar year deductible
Applied Behavioral Analysis (ABA) Therapy <ul style="list-style-type: none"> No age limit 	Covered at 100% of the allowed amount, after \$10 physician copay	Covered at 100% of the allowed amount, after \$10 physician copay	Covered at 100% of the allowed amount, after \$30 physician copay	Covered at 50% of the allowed amount, subject to calendar year deductible
Diagnostic Lab & Pathology	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Diagnostic X-ray	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, after \$25 copay per visit	Covered at 100% of the allowed amount, after \$50 copay per visit	Covered at 50% of the allowed amount, subject to calendar year deductible
IV Therapy, Chemotherapy & Radiation Therapy	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, after \$100 copay per visit Maximum copay per calendar year of \$500 claims paid (facility and physician maximums cross-apply)	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Dialysis <ul style="list-style-type: none"> Facility & Physician out-of-pocket maximums are combined (each tier has separate amount) 	Covered at 100% of the allowed amount, after \$100 copay with a maximum out of pocket of \$300	Covered at 100% of the allowed amount, after \$100 copay with a maximum out of pocket of \$300	Covered at 100% of the allowed amount, after \$100 copay with a maximum out of pocket of \$500	Covered at 50% of the allowed amount, subject to calendar year deductible

TELEHEALTH SERVICES

Benefits are provided for Telehealth Services subject to applicable cost-share for in-network and out-of-network services, when services rendered are performed within the scope of the health care providers license and deemed medically necessary.

BENEFIT	Tier 1 TGH Advantage	Tier 2 Select Providers	Tier 3 BlueOptions	Tier 4 Out-of-Network
PREVENTIVE CARE BENEFITS				
Routine Immunizations and Preventive Services <ul style="list-style-type: none"> See FL.ExploreMyPlan.com/FLPreventiveServices and FL.ExploreMyPlan.com/druglist and select Standard ACA Preventive Drug List for a listing of the specific drugs, immunizations and preventive services or call our Customer Service Department for a printed copy Certain immunizations may also be obtained through the Pharmacy Vaccine Network. Visit FL.ExploreMyPlan.com/druglist and select Vaccine Network Drug List for more information about covered immunizations 	Covered at 100% of the allowed amount; no copay or deductible; in addition to the preventive services listed on the website, all in-network routine labs are provided at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount; no copay or deductible; in addition to the preventive services listed on the website, all in-network routine labs are provided at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount; no copay or deductible; in addition to the preventive services listed on the website, all in-network routine labs are provided at 100% of the allowed amount, no copay or deductible	Covered at 50% of the allowed amount, subject to calendar year deductible; in addition to the preventive services listed on the website, all in-network routine labs are provided at 50% of the allowed amount, no copay or deductible
Routine Skin Cancer Screening <ul style="list-style-type: none"> One per calendar year 	Covered at 100% of the allowed amount; no copay or deductible	Covered at 100% of the allowed amount; no copay or deductible	Covered at 100% of the allowed amount; no copay or deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Note: In some cases, office visit copays or facility copays may apply. Blue Cross and Blue Shield of Florida will process these claims as required by Section 1557 of the Affordable Care Act.				
ROUTINE VISION BENEFITS				
Eye Exam <ul style="list-style-type: none"> Limited to one exam and refraction every 24 months 	Covered at 100% of the allowed amount, after \$25 copay per visit	Covered at 100% of the allowed amount, after \$25 copay per visit	Covered at 100% of the allowed amount, after \$45 copay per visit	Not covered
Refraction <ul style="list-style-type: none"> Limited to one exam every 24 months 	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Not covered
ROUTINE HEARING BENEFITS				
Hearing Exam and Tests	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible

BENEFIT	Tier 1 TGH Advantage	Tier 2 Select Providers	Tier 3 BlueOptions	Tier 4 Out-of-Network
Hearing Aids <ul style="list-style-type: none"> Maximum for all Tiers cross apply 	Covered at 100% of the allowed amount, no copay or deductible <ul style="list-style-type: none"> Limited to 1 hearing aid every three years in the amount of \$2,990 per ear Member pays the difference between \$2,990 paid by the plan, and the additional cost of the device 	Covered at 100% of the allowed amount, no copay or deductible <ul style="list-style-type: none"> Limited to 1 hearing aid every three years in the amount of \$2,990 per ear Member pays the difference between \$2,990 paid by the plan, and the additional cost of the device 	Covered at 60% of the allowed amount, subject to calendar year deductible <ul style="list-style-type: none"> Limited to 1 hearing aid every three years in the amount of \$2,990 per ear Member pays the difference between \$2,990 paid by the plan, and the additional cost of the device 	Covered at 50% of the allowed amount, subject to calendar year deductible <ul style="list-style-type: none"> Limited to 1 hearing aid every three years in the amount of \$2,990 per ear Member pays the difference between \$2,990 paid by the plan, and the additional cost of the device
Cochlear Implants (Internal Component) <ul style="list-style-type: none"> External component (sound processor) is covered under DME Implant procedure is covered under surgery 	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
PRESCRIPTION DRUG BENEFITS (Includes Mental Health Disorders and Substance Abuse)				
Precertification is required for some drugs; if precertification is not obtained, no benefits are available.				
Retail Prescription Prepaid Benefits <ul style="list-style-type: none"> The pharmacy network for the plan is Prime Participating Pharmacy Network View the Standard Drug that applies to the plan at FL.ExploreMyPlan.com/druglist The only in-network pharmacies for drugs over \$400 are Tampa General and any pharmacy referred by Tampa General	Covered at 100% of the allowed amount after the following copays for a 31-day supply for each prescription: Tier 1 drugs: \$45 copay per prescription Tier 2 drugs: 25% with a minimum of \$60 and a maximum of \$150 Tier 3 drugs: 35% with a minimum of \$80 and a maximum of \$300			Tier 1 drugs: Covered at 50% of the allowed amount, subject to the Tier 4 calendar year deductible Tier 2 drugs: Covered at 50% of the allowed amount, subject to the Tier 4 calendar year deductible Tier 3 drugs: Covered at 50% of the allowed amount, subject to the Tier 4 calendar year deductible
Specialty Drug Benefits <ul style="list-style-type: none"> Specialty Drugs are available through the Pharmacy Select Network View the Standard Drug List that applies to the plan at FL.ExploreMyPlan.com/druglist The only in-network pharmacies for drugs over \$400 are Tampa General and any pharmacy referred by Tampa General 	Covered at 100% of the allowed amount after the following copays for a 31-day supply for each prescription: Tier 4 drugs: 35% with a minimum of \$100 and a maximum of \$400			Covered at 50% of the allowed amount, subject to the Tier 4 calendar year deductible

BENEFIT	Tier 1 TGH Advantage	Tier 2 Select Providers	Tier 3 BlueOptions	Tier 4 Out-of-Network
TGH In-House Drug Benefits	<p>Covered at 100% of the allowed amount after following copays for a 31-day supply for each prescription:</p> <p>Tier 1 drugs: \$10 copay per prescription Tier 2 drugs: \$15 copay per prescription Tier 3 drugs: \$20 copay per prescription Tier 4 drugs: \$80 copay per prescription</p> <p>Covered at 100% of the allowed amount after the following copays for a 90-day supply for each prescription:</p> <p>Tier 1 drugs: \$20 copay per prescription Tier 2 drugs: \$30 copay per prescription Tier 3 drugs: \$40 copay per prescription</p> <p>TGH In-House Pharmacy Diabetic Coverage:</p> <p>Bayer products \$0 FreeStyle Libre Reader: \$15 copay FreeStyle Libre sensors: One month supply: \$15 copay Free Style Libre sensors: 14 days each/one month supply: \$15 copay 100 Precision Neostrips: \$20 copay Dexcom 10 day sensors (3/month): \$20 copay 1 Dexcom transmitter (refill every three months): \$20 copay Dexcom receiver to display glucose data (may refill after one year): \$20 copay Decom Test strips for calibrations: \$20 copay</p>			
Mail Order Pharmacy Benefits <ul style="list-style-type: none"> • Up to 90-day supply with one copay for each 90-day supply • Mail Order drugs are available through the Home Delivery Network (Enroll online at FL.ExploreMyPlan.com or call 1-855-793-5326) • Maintenance and non-maintenance drugs can be purchased through the home delivery • View the Standard Drug List that applies to the plan at FL.ExploreMyPlan.com/druglist <p>Specialty drugs are not covered through the Home Delivery Network</p>	<p>Covered at 100% of the allowed amount after the following copays for each prescription:</p> <p>Tier 1 drugs: \$30 copay per prescription Tier 2 drugs: \$40 copay per prescription Tier 3 drugs: \$50 copay per prescription Tier 4 drugs: Not covered</p>		<p>Tier 1 drugs: Covered at 50% of the allowed amount, subject to the Tier 4 calendar year deductible Tier 2 drugs: Covered at 50% of the allowed amount, subject to the Tier 4 calendar year deductible Tier 3 drugs: Covered at 50% of the allowed amount, subject to the Tier 4 calendar year deductible</p>	

BENEFIT	Tier 1 TGH Advantage	Tier 2 Select Providers	Tier 3 BlueOptions	Tier 4 Out-of-Network
BENEFITS FOR OTHER COVERED SERVICES (Includes Mental Health Disorders and Substance Abuse)				
Note: If a Tier 1 or Tier 2 facility service is filed on the same day as a physician service, physician cost sharing will be waived. (Tier 4 excluded)				
Precertification is required (excluding Tier 1) for some other covered services; please see your benefit booklet. If precertification is not obtained, a penalty of 50% may be applied to applicable claims.				
Acupuncture (for pain therapy) • Limited to combined maximum of 30 visits per calendar year	Covered at 100% of the allowed amount, after \$25 copay per visit	Covered at 100% of the allowed amount, after \$25 copay per visit	Covered at 100% of the allowed amount, after \$45 copay per visit	Covered at 50% of the allowed amount, subject to calendar year deductible
Allergy Testing & Treatment	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Not covered
Ambulance Service • Non-true emergency ambulance not covered	Covered at 100% of billed charges, no copay or deductible	Covered at 100% of billed charges, no copay or deductible	Covered at 100% of billed charges, no copay or deductible	Covered at 100% of billed charges, no copay or deductible
Cardiac Pulmonary Rehabilitation	Covered at 100% of the allowed amount, after \$10 copay per visit	Covered at 100% of the allowed amount, after \$20 copay per visit	Covered at 100% of the allowed amount, after \$30 copay per visit	Covered at 50% of the allowed amount, subject to calendar year deductible
Cardiac Rehabilitation • Phase 1 and 2	Covered at 100% of the allowed amount, after \$10 copay per visit	Covered at 100% of the allowed amount, after \$20 copay per visit	Covered at 100% of the allowed amount, after \$30 copay per visit	Covered at 50% of the allowed amount, subject to calendar year deductible
Chiropractic Services Limited to combined maximum of 40 visits per calendar year	Covered at 100% of the allowed amount, after \$10 copay per visit	Covered at 100% of the allowed amount, after \$20 copay per visit	Covered at 100% of the allowed amount, after \$30 copay per visit	Covered at 50% of the allowed amount, subject to calendar year deductible
Durable Medical Equipment (DME), Casts, Prosthetics and Orthotics • Including Implantable Hearing Devices	Covered at 90% of the allowed amount, no copay or deductible	Covered at 90% of the allowed amount, no copay or deductible	Covered at 90% of the allowed amount, no copay or deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Home Health • Limited to combined maximum of 100 visits per calendar year	Covered at 90% of the allowed amount, no copay or deductible	Covered at 90% of the allowed amount, no copay or deductible	Covered at 90% of the allowed amount, no copay or deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Home Infusion	Covered at 90% of the allowed amount, no copay or deductible	Covered at 90% of the allowed amount, no copay or deductible	Covered at 90% of the allowed amount, no copay or deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Hospice Services & Bereavement Counseling	Covered at 90% of the allowed amount, no copay or deductible	Covered at 90% of the allowed amount, no copay or deductible	Covered at 90% of the allowed amount, no copay or deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Occupational and Physical Therapy • Limited to combined maximum of 80 visits per calendar year for Tier 1 and Tier 2 • Limited to combined maximum of 40 visits per calendar year for Tier 3 and Tier 4 • Medical Necessity will be reviewed after 80 visits for Tiers 1 and 2 • No additional benefits allowed for Tiers 3 and 4 after 40 visits	Covered at 100% of the allowed amount, after \$10 copay per visit	Covered at 100% of the allowed amount, after \$20 copay per visit	Covered at 100% of the allowed amount, after \$30 copay per visit	Covered at 50% of the allowed amount, subject to calendar year deductible

BENEFIT	Tier 1 TGH Advantage	Tier 2 Select Providers	Tier 3 BlueOptions	Tier 4 Out-of-Network
Occupational, Physical and Speech Therapy for Autism Spectrum Disorders	Covered at 100% of the allowed amount, after \$10 copay per visit	Covered at 100% of the allowed amount, after \$20 copay per visit	Covered at 100% of the allowed amount, after \$30 copay per visit	Covered at 50% of the allowed amount, subject to calendar year deductible
Skilled Nursing Facility <ul style="list-style-type: none"> Maximum Benefit 120 days per calendar year 	Covered at 90% of the allowed amount, no copay or deductible	Covered at 90% of the allowed amount, no copay or deductible	Covered at 90% of the allowed amount, no copay or deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Speech Therapy <ul style="list-style-type: none"> Limited to combined maximum of 40 visits per calendar year Medical Necessity will be reviewed after 40 visits for Tier 1 and 2, no additional benefits allowed for Tiers 3 and 4 	Covered at 100% of the allowed amount, after \$10 copay per visit	Covered at 100% of the allowed amount, after \$20 copay per visit	Covered at 100% of the allowed amount, after \$30 copay per visit	Covered at 50% of the allowed amount, subject to calendar year deductible
Sterilizations	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
TMJ Services <ul style="list-style-type: none"> Limited to treatment for Phase I only (including medical examinations, x-rays, diagnostic study casts, and joint repositioning appliances) 	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Transplant Services For Travel and Housing <ul style="list-style-type: none"> Maximum Benefits per transplant \$10,000 Services available up to one year at Designated Facility Must be pre-authorized by TGH 	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible
Wigs (Cranial Protheses, Toupees, or Hairpieces) <ul style="list-style-type: none"> Related to Cancer Treatment or Alopecia Areata only Maximum benefit per calendar year \$500 	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible

**HEALTH MANAGEMENT AND ADDITIONAL BENEFITS
(Includes Mental Health Disorders and Substance Abuse)**

Individual Case Management	Coordinates care in event of catastrophic or lengthy illness or injury. For more information, please call 1-855-288-8356.
Chronic Condition Management	Coordinates care for chronic conditions such as asthma, diabetes, coronary artery disease, congestive heart failure, chronic obstructive pulmonary disease and other specialized conditions.
Contraceptive Management	Covers prescription contraceptives, which includes: birth control pills, injectables, diaphragms, IUDs and other non-experimental FDA approved contraceptives; subject to applicable deductibles, copays and coinsurance.

Useful Information to Maximize Benefits

- *To maximize your benefits, always use in-network providers for services covered by your health benefit plan. To find in-network providers, check a provider directory, provider finder website (FL.ExploreMyPlan.com/FindADoctor) or call 1-844-594-6012.*
- *In-network hospitals, physicians and other healthcare providers have a contract with Blue Cross and Blue Shield of Florida or another Blue Cross and/or Blue Shield Plan for furnishing healthcare services at a reduced price (examples: BlueCard® PPO, PMD). In-network pharmacies are pharmacies that participate with Blue Cross and Blue Shield of Florida or its Pharmacy Benefit Manager(s).*
- *Note: Home Sleep Studies are not subject to medical criteria for coverage; however, Outpatient Sleep Studies are subject to standard medical criteria for coverage in all tiers.*
- *In Florida, in-network services provided by mental health disorders and substance abuse professionals are available. Sometimes an in-network provider may furnish a service to you that is not covered under the contract between the provider and a Blue Cross and/or Blue Shield Plan. When this happens, benefits may be denied or reduced. Please refer to your benefit booklet for the type of provider network that we determine to be an in-network provider for a particular service or supply.*
- *Out-of-network providers generally do not contract with Blue Cross and Blue Shield of Florida or another Blue Cross and/or Blue Shield Plan. If you use out-of-network providers, you may be responsible for filing your own claims and paying the difference between the provider's charge and the allowed amount. The allowed amount may be based on the negotiated rate payable to in-network providers in the same area or the average charge for care in the area, or in accordance with applicable Federal law.*

This is not a contract or benefit booklet.

Benefits are subject to the terms, limitations and conditions of your contract with us (including your benefit booklet).

Check your benefit booklet for more detailed coverage information.

Please visit our website or call Customer Service.

Member: 1-844-594-6012

Provider: 1-855-630-6825