

# Health First Health Plans : LARGE GROUP CLASSIC HMO

## OPTION HF 5

Coverage Period: On or after 01/01/2014

Coverage for: Members Only | Plan Type:  
HMO

Summary of Benefits and Coverage: What this Plan Covers & What it Costs



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.HealthFirstHealthPlans.org](http://www.HealthFirstHealthPlans.org) or by calling 1-800-716-7737.

| Important Questions  | Answers   | Why this Matters:   |
|--|---|---|
| What is the overall <b><u>deductible</u></b> ?                   | <b>\$0</b>  | You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.   |
| Are there other <b><u>deductibles</u></b> for specific services? | No.   | You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers.   |
| Is there an <b><u>out-of-pocket limit</u></b> on my expenses?    | Yes. For participating providers <b>\$5,000</b> person/ <b>\$10,000</b> family.   | The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.   |
| What is not included in the <b><u>out-of-pocket limit</u></b> ?  | Premiums, balance-billed charges, non-covered services, drug cost   | Even though you pay these expenses, they don't count toward the out-of-pocket limit.  |
| Is there an overall annual limit on what the plan pays?          | No.   | The chart starting on page 2 describes any limits on what the plan will pay for specific covered services, such as office visits.   |
| Does this plan use a <b><u>network of providers</u></b> ?        | Yes. For a list of participating providers see <a href="http://www.HealthFirstHealthPlans.org">www.HealthFirstHealthPlans.org</a> or call 1-855-443-4735. | If you use an in-network doctor or other health care provider, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred, or participating for providers in their network. See the chart starting on page 2 for how this plan pays different kinds of providers. |
| Do I need a referral to see a <b><u>specialist</u></b> ?         | No. You do not need a referral to see a specialist.   | You can see the specialist you choose without permission from this plan.  |
| Are there services this plan doesn't cover?                      | Yes.  | Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services.   |

**Questions:** Call 1-800-716-7737 or visit us at [www.HealthFirstHealthPlans.org](http://www.HealthFirstHealthPlans.org).

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <http://www.HealthFirstHealthPlans.org/SBC> or call 1-800-716-7737 to request a copy.



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If a non-participating **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

| Common Medical Event  | Services You May Need                            | Your cost if you use a                                       |                            | Limitations & Exceptions               |
|---|--|--|----------------------------|--|
|   |  | Participating Provider                                       | Non-Participating Provider |  |
| If you visit a health care <b>provider's</b> office or clinic | Primary care visit to treat an injury or illness | \$20 copay/visit   | Not Covered                | See plan provisions for details.       |
|   | Specialist visit                                 | \$40 copay/visit   | Not Covered                | See plan provisions for details.       |
|   | Other practitioner office visit                  | Chiropractor \$20 copay/visit<br>Podiatrist \$20 copay/visit | Not Covered                | Chiropractor-Limited to 20 visits/year |
|   | Preventive care/screening/immunization           | \$0  | Not Covered                | See plan provisions for details.       |
| If you have a test  | Diagnostic test (x-ray, blood work)              | Routine labs \$0;<br>Genetic labs and x-rays 10% coinsurance | Not Covered                | See plan provisions for details.       |
|   | Imaging (CT/PET scans, MRIs)                     | \$200 copay per service                                      | Not Covered                | See plan provisions for details.       |

| Common Medical Event   | Services You May Need                          | Your cost if you use a                  |                            | Limitations & Exceptions         |
|--|--|---|----------------------------|----------------------------------|
|  |  | Participating Provider                  | Non-Participating Provider |                                  |
| If you need drugs to treat your illness or condition<br><br>More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.HealthFirstHealthPlans.org">www.HealthFirstHealthPlans.org</a> | Preferred Generic drugs                        | \$1 - \$2 or 50%                        |                            | See plan provisions for details. |
|  | Non-Preferred Generic drugs                    | \$5 - \$15 or 50%                       |                            | See plan provisions for details. |
|  | Preferred brand drugs                          | \$10 - \$50, 50%, or \$15 + 20%         |                            | See plan provisions for details. |
|  | Non-preferred brand drugs                      | \$30 - \$150, 50%, or \$20 + 30%        |                            | See plan provisions for details. |
|  | Specialty drugs                                | \$60 - \$100 , 20% - 50%, or \$40 + 30% |                            | See plan provisions for details. |
| If you have outpatient surgery   | Facility fee (e.g., ambulatory surgery center) | \$250 copay                             | Not Covered                | See plan provisions for details. |
|  | Physician/surgeon fees                         | \$0                                     | Not Covered                | See plan provisions for details. |
| If you need immediate medical attention  | Emergency room services                        | \$300 copay/visit                       | \$300 copay/visit          | See plan provisions for details. |
|  | Emergency medical transportation               | \$150 copay                             | \$150 copay                | See plan provisions for details. |
|  | Urgent care                                    | \$30 copay/visit                        | \$30 copay/visit           | See plan provisions for details. |

| Common Medical Event   | Services You May Need                        | Your cost if you use a                                   |                            | Limitations & Exceptions            |
|--|--|--|----------------------------|-------------------------------------|
|  |  | Participating Provider                                   | Non-Participating Provider |                                     |
| If you have a hospital stay  | Facility fee (e.g., hospital room)           | \$1,000 copay/admit                                      | Not Covered                | Preauthorization required.          |
|  | Physician/surgeon fee                        | \$0  | Not Covered                | See plan provisions for details.    |
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral health outpatient services | \$20 copay/visit   | Not Covered                | See plan provisions for details.    |
|  | Mental/Behavioral health inpatient services  | \$1,000 copay/admit                                      | Not Covered                | Preauthorization required.          |
|  | Substance use disorder outpatient services   | \$20 copay/visit   | Not Covered                | See plan provisions for details.    |
|  | Substance use disorder inpatient services    | \$1,000 copay/admit                                      | Not Covered                | Preauthorization required.          |
| If you are pregnant  | Prenatal and postnatal care                  | \$40 (copay applies to first visit), \$25 per ultrasound | Not Covered                | See plan provisions for details.    |
|  | Delivery and all inpatient services          | \$1,000 copay/admit                                      | Not Covered                | Preauthorization required.          |
| If you need help recovering or have other special health needs         | Home health care                             | \$0  | Not Covered                | 60 visit maximum per calendar year. |
|  | Rehabilitation services                      | \$20 copay/visit   | Not Covered                | See plan provisions for details.    |
|  | Habilitation services                        | Not covered  | Not covered                | See plan provisions for details.    |
|  | Skilled nursing care                         | \$1,000 copay/admit                                      | Not Covered                | 120 days maximum per calendar year. |
|  | Durable medical equipment                    | 10% coinsurance  | Not Covered                | See plan provisions for details.    |
|  | Hospice service                              | \$1,000 copay/admit inpatient \$0 outpatient             | Not Covered                | 180 days maximum per calendar year. |
| If your child needs dental or eye care                                 | Eye exam                                     | Included in well-child exams.                            | Not covered                | Limits apply. See plan provisions.  |
|  | Glasses                                      | Not covered  | Not covered                | See plan provisions for details.    |
|  | Dental check-up                              | Not covered.   | Not covered.               | See plan provisions for details     |

## Excluded Services & Other Covered Services:

### Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgery
- Dental care
- Hearing aids
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care
- Routine foot care
- Weight loss programs

### Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Chiropractic services (limited)

## Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-800-716-7737. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact:

Health First Health Plans Customer Service (weekdays 8am to 8pm)  
Phone: (321) 434-5665 / Toll-Free: (800) 716-7737  
TDD services for the hearing or speech impaired: (800) 955-8771  
Fax Number: (321) 434-4769

Health First Health Plans Attn: Member Advocate  
6450 US Highway 1 Rockledge, FL 32955  
[www.healthfirsthealthplans.org](http://www.healthfirsthealthplans.org)  
[hfhpinfo@hf.org](mailto:hfhpinfo@hf.org)

Agency for Health Care Administration (AHCA)  
Call 1-888-419-3456. (fully-insured plans only)

Florida's Office of Insurance Regulation (OIR)  
Call 1-877-693-5236. (fully-insured plans only)

Employee Benefits Security Administration  
Call 1-866-444-EBSA (3272).

## Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." **This plan or policy Does provide minimum essential coverage.**

## Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage Does meet the minimum value standard for the benefits it provides.**

We offer this plan information in alternative languages. Please contact customer service at 1-800-716-7737.  
Para obtener asistencia en Español, llame al 1-800-716-7737.

————— *To see examples of how this plan might cover costs for a sample medical situation, see the next page.* —————

## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



### This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby

(normal delivery)

**Amount owed to providers:** \$7,540

**Plan pays** \$5,320

**Patient pays** \$2,220

#### Sample care costs:

|                            |                |
|----------------------------|----------------|
| Hospital charges (mother)  | \$2,700        |
| Routine obstetric care     | \$2,100        |
| Hospital charges (baby)    | \$900          |
| Anesthesia                 | \$900          |
| Laboratory tests           | \$500          |
| Prescriptions              | \$200          |
| Radiology                  | \$200          |
| Vaccines, other preventive | \$40           |
| <b>Total</b>               | <b>\$7,540</b> |

#### Patient pays:

|                      |                |
|----------------------|----------------|
| Deductibles          | \$0            |
| Copays               | \$2,070        |
| Coinsurance          | \$0            |
| Limits or exclusions | \$150          |
| <b>Total</b>         | <b>\$2,220</b> |

### Managing type 2 diabetes

(routine maintenance of  
a well-controlled condition)

**Amount owed to providers:** \$5,400

**Plan pays** \$4,810

**Patient pays** \$590

#### Sample care costs:

|                                |                |
|--------------------------------|----------------|
| Prescriptions                  | \$2,900        |
| Medical Equipment and Supplies | \$1,300        |
| Office Visits and Procedures   | \$700          |
| Education                      | \$300          |
| Laboratory tests               | \$100          |
| Vaccines, other preventive     | \$100          |
| <b>Total</b>                   | <b>\$5,400</b> |

#### Patient pays:

|                      |              |
|----------------------|--------------|
| Deductibles          | \$0          |
| Copays               | \$380        |
| Coinsurance          | \$130        |
| Limits or exclusions | \$80         |
| <b>Total</b>         | <b>\$590</b> |

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact 1-800-308-5848.

# Questions and answers about the Coverage Examples:

## What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from participating providers. If the patient had received care from non-participating providers, costs would have been higher.

## What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

## Does the Coverage Example predict my own care needs?

No. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

## Does the Coverage Example predict my future expenses?

No. Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

## Can I use Coverage Examples to compare plans?

Yes. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

## Are there other costs I should consider when comparing plans?

Yes. An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

**Questions:** Call 1-800-716-7737 or visit us at [www.HealthFirstHealthPlans.org](http://www.HealthFirstHealthPlans.org).

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <http://www.HealthFirstHealthPlans.org/SBC> or call 1-800-716-7737 to request a copy.