Coventry Health and Life Insurance Company: PPO Value $1500 14

Coverage Period: 04/01/2014 – 03/31/2015

Summary of Benefits and Coverage: What This Plan Covers & What It Costs **Coverage for:** EE, EE/Spouse, EE/Child(ren), EE/Family | **Plan Type:** PPO

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.chcflorida.com or by calling 1-866-847-8235.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-network: $1,500 individual $4,500 family Out-of-network: $3,000 individual $9,000 family	You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the **deductible** starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**.
Are there other deductibles 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 out–of–pocket limit on my expenses?	Yes. In-network: $1,500 individual $3,000 family, Prescription drug family out-of-pocket limit $1,500 Out-of-network $9,000/$27,000	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 out–of–pocket limit?	Premiums, balance-billed charges and health care this plan does not cover.	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 network of providers?	Yes. See **www.chcflorida.com or call 1-866-847-8235** for a list of participating providers.	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 specialist?	No.	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 4. See your policy or plan document for additional information about **excluded services**.

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OMB Control Numbers 1545-2229, 1210-0147, and 0938-1146

Released on April 23, 2013 (corrected)

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- **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 an out-of-network **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 Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	$25 Co-pay/visit	Deductible then 40% Co-insurance	——————none——————
	Specialist visit	$45 Co-pay/visit	Deductible then 40% Co-insurance	——————none——————
	Other practitioner office visit	$45 Co-pay/visit spinal manipulation	Deductible then 40% Co-insurance	Spinal manipulation is limited to 20 visits per calendar year.
	Preventive care/screening/immunization	$0	Deductible then 40% Co-insurance	——————none——————
If you have a test	Diagnostic test (x-ray, blood work)	$0 Co-pay/visit in physician office	Deductible then 40% Co-insurance	——————none——————
	Imaging (CT/PET scans, MRIs)	Deductible then 20% Co-insurance	Deductible then 40% Co-insurance	Preauthorization is required for coverage. If not obtained, a 20% penalty may apply.

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Common Medical Event	Services You May Need	Your Cost If You Use a Participating Provider	Your Cost If You Use a Non-Participating Provider	Limitations & Exceptions
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.chcflorida.com.	Generic drugs	$20/$40 Co-pay (retail/mail order)	$20 Co-pay (retail)	Includes $3/$6 Co-pay (Retail/Mail Order) for select generic drugs. Covers up to a 30-day supply (retail prescription); 90-day supply (mail order prescription). Preauthorization is required for some drugs.
	Preferred brand drugs	$40/$80 Co-pay (retail/mail order)	$40 Co-pay (retail)	
	Non-preferred brand drugs	$60/$120 Co-pay (retail/mail order)	$60 Co-pay (retail)	
	Specialty drugs	Not Applicable	Not Covered	Specialty drugs are available for the co-pays listed previously. Preauthorization is required for some drugs.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Deductible then 20% Co-insurance	Deductible then 40% Co-insurance	——————none——————
	Physician/surgeon fees	Deductible then 20% Co-insurance	Deductible then 40% Co-insurance	——————none——————
If you need immediate medical attention	Emergency room services	$200 co-pay/visit	$200 co-pay/visit	Must meet emergency criteria. Co-pay waived if admitted.
	Emergency medical transportation	Deductible then 20% Co-insurance	Deductible then 40% Co-insurance	——————none——————
	Urgent care	$50 Co-pay/visit	Deductible then 40% Co-insurance	——————none——————
If you have a hospital stay	Facility fee (e.g., hospital room)	Deductible then 20% Co-insurance	Deductible then 40% Co-insurance	Preauthorization is required for coverage. If not obtained, a 20% penalty may apply.
	Physician/surgeon fee	Deductible then 20% Co-insurance	Deductible then 40% Co-insurance	——————none——————

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If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services	$45 Co-pay/visit	Deductible then 40% Co-insurance	Preauthorization is required for coverage. If not obtained, a 20% penalty may apply.
	Mental/Behavioral health inpatient services	Deductible then 20% Co-insurance	Deductible then 40% Co-insurance	
	Substance use disorder outpatient services	$45 Co-pay/visit	Deductible then 40% Co-insurance	
	Substance use disorder inpatient services	Deductible then 20% Co-insurance	Deductible then 40% Co-insurance	
If you are pregnant	Prenatal and postnatal care	$0 Prenatal	Deductible then 40% Co-insurance	$45 co-pay Postnatal.
	Delivery and all inpatient services	Deductible then 20% Co-insurance	Deductible then 40% Co-insurance	Preauthorization is required for coverage, if not a penalty may apply.
If you need help recovering or have other special health needs	Home health care	Deductible then 20% Co-insurance	Deductible then 40% Co-insurance	Preauthorization is required for coverage. Limited to 60 visits/year.
	Rehabilitation services	Deductible then 20% Co-insurance	Deductible then 40% Co-insurance	Coverage is limited to 30 inpatient days and 60 visits/year, combined for all therapies.
	Habilitation services	Not Covered	Not Covered	Excluded Service
	Skilled nursing care	Deductible then 20% Co-insurance	Deductible then 40% Co-insurance	Preauthorization is required for coverage. Limited to 30 days/year.
	Durable medical equipment	Deductible then 20% Co-insurance	Deductible then 40% Co-insurance	Preauthorization is required for coverage, if not a penalty may apply.
	Hospice service	Deductible then 20% Co-insurance	Deductible then 40% Co-insurance	Preauthorization is required for coverage. Limited to 210 days/lifetime.
If your child needs dental or eye care	Eye exam	$0	Deductible then 40% Co-insurance	Limited to routine screenings in the PCP office.
	Glasses	Not Covered	Not Covered	Excluded Service
	Dental check-up	Not Covered	Not Covered	Excluded Service

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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
- Child/Dental Check-up
- Child/Glasses
- Cosmetic surgery
- Dental Care (Adult)
- Habilitation services
- Hearing aids
- Infertility treatment
- Long-Term Care
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine Eye Care (Adult)
- 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 care

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 **1-866-847-8235**. 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, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

For group health coverage subject to ERISA, you may contact **1-866-847-8235**. You may also contact, the Department of Labor's Employee Benefits Security Administration at **1-866-444-EBSA (3272)** or www.dol.gov/ebsa/healthreform, or your state department of insurance at Florida Department of Financial Services Division of Consumer Services, 200 E. Gaines St., Tallahassee, FL, 32399-0322, **1-877-693-5236**. www.myfloridacfo.com/Division/Consumers/NeedOurHelp.htm.

For non-federal governmental group health plans and church plans that are group health plans, you may contact **1-866-847-8235** or your state department of insurance at Florida Department of Financial Services Division of Consumer Services, 200 E. Gaines St., Tallahassee, FL, 32399-0322, **1-877-693-5236**. www.myfloridacfo.com/Division/Consumers/NeedOurHelp.htm.

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health 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.

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-847-8235.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-847-8235.
Chinese (中文): 如果需要中文的帮助，**请拨打这个号码** 1-866-847-8235.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-866-847-8235.

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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** $5,790
- **Patient pays** $1,750

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
Total	**$7,540**

Patient pays:

Deductibles	$1,500
Copays	$50
Coinsurance	$0
Limits or exclusions	$200
Total	**$1,750**

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $3,860
- **Patient pays** $1,540

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
Total	**$5,400**

Patient pays:

Deductibles	$0
Copays	$1,500
Coinsurance	$0
Limits or exclusions	$40
Total	**$1,540**

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 in-network **providers**. If the patient had received care from out-of-network **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.

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