



FCCRMC 2009 HEALTH BENEFIT SUMMARY

BlueOptions Plan 1151 (PLAN D)

Benefits for Covered Services

Amount Member Pays (Page 1 of 4)

Physician Office Services In-Network Family Physician In-Network Specialist Out-of-Network Office Visit In-Network e-Office Visit Out-of-Network e-Office Visit	CYD ¹ + 20% Coinsurance CYD + 20% Coinsurance CYD + 30% Coinsurance \$10 Copayment CYD + 30% Coinsurance
Maternity Initial Visit In-Network Specialist Out-of-Network	CYD + 20% Coinsurance CYD + 30% Coinsurance
Allergy Injections (rendered by an In-Network Physician)	CYD + 20% Coinsurance
Adult Wellness Benefit Maximum (PCY ² max, includes Well Woman and Routine Adult Physical Exam and Immunizations)	\$250
Routine Adult Physical Exam and Immunizations (Applies towards Adult Wellness PCY max) In-Network Family Physician In-Network Specialist Out-of-Network	20% Coinsurance 20% Coinsurance 30% Coinsurance
Well Woman Exam (e.g. Annual GYN) (Applies towards Adult Wellness PCY max) In-Network Family Physician In-Network Specialist Out-of-Network	20% Coinsurance 20% Coinsurance 30% Coinsurance
Mammograms (Covered at 100% of Allowed Amount, In- and Out-of-Network)	\$0
Well Child (No PCY max) In-Network Family Physician In-Network Specialist Out-of-Network	20% Coinsurance 20% Coinsurance 30% Coinsurance
Urgent Care Centers In-Network Out-of-Network	CYD + 20% Coinsurance CYD + 30% Coinsurance
Emergency Room Facility Services (per visit) (copayment waived if admitted) In-Network Out-of-Network	CYD + 20% Coinsurance CYD + 30% Coinsurance
Ambulance Services (Ground travel / Air and water travel, per day maximum)	CYD + 20% Coinsurance \$400 / \$4,000
Independent Diagnostic Testing Facility Services (per visit) (e.g. X-rays) (Includes Provider Services) In-Network Out-of-Network	CYD + 20% Coinsurance CYD + 30% Coinsurance
Independent Clinical Lab (e.g. Blood Work) In-Network Out-of-Network	\$0 CYD + 30% Coinsurance
Outpatient Hospital Facility Services (per visit) (e.g. Blood Work and X-rays) In-Network (Option 1 / Option 2) Out-of-Network	20%/25% CYD + 30% Coinsurance

1 CYD = Calendar Year Deductible

2 PCY = Per Calendar Year

Note: Out-of-Network services may be subject to balance billing.

FCCRM Health Benefit Summary Plan 1151 (PLAN D)

Benefits for Covered Services

Amount Member Pays (Page 2 of 4)

Mental Health/Substance Dependency	
Mental Health (PCY) Inpatient Hospital Facility Services (per admit) In-Network (Option 1 / Option 2) Out-of-Network Outpatient Office Visit In-Network Specialist Out-of-Network	30 Inpatient days, 20 Outpatient visits 20%/25% CYD + 30% CYD + 20% Coinsurance CYD + 30% Coinsurance
Substance Dependency (Lifetime max) Inpatient Hospital Facility Services (per admit) In-Network (Option 1 / Option 2) Out-of-Network Outpatient Office Visit In-Network Specialist Out-of-Network	\$2,500 20%/25% CYD + 30% CYD + 20% Coinsurance CYD + 30% Coinsurance
Other Provider Services	
Provider Services at Hospital and ER In-Network Out-of-Network	CYD + 20% Coinsurance CYD + 30% Coinsurance
Provider Services at Locations other than Office, Hospital and ER In-Network Family Physician In-Network Specialist Out-of-Network	CYD + 20% Coinsurance CYD + 20% Coinsurance CYD + 30% Coinsurance
Other Special Services	
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (PCY max) In-Network Locations other than Hospital and Physician's Office Out-of-Network Locations other than Hospital Outpatient Hospital Facility Services (per visit) In-Network (Option 1 / Option 2) Out-of-Network	\$2,500 CYD + 20% Coinsurance CYD + 30% Coinsurance 20%/25% CYD + 30%
Durable Medical Equipment In-Network Out-of-Network	CYD + 20% Coinsurance CYD + 30% Coinsurance
Home Health Care (PCY max) In-Network Out-of-Network	\$2,500 CYD + 20% Coinsurance CYD + 30% Coinsurance
Skilled Nursing Facility (PCY) In-Network Out-of-Network	60 days CYD + 20% Coinsurance CYD + 30% Coinsurance
Hospice (Lifetime max) In-Network Out-of-Network	\$7,500 CYD + 20% Coinsurance CYD + 30% Coinsurance
Hospital/Surgical	
Ambulatory Surgical Center Facility (ASC) In-Network Out-of-Network	CYD + 20% Coinsurance CYD + 30% Coinsurance
Inpatient Hospital Facility and Rehabilitation Services (per admit) In-Network (Option 1 / Option 2) Out-of-Network	Rehabilitation Services limit - 21 days PCY 20%/25% CYD + 30%
Hospital/Surgical (Continued)	
Outpatient Hospital Facility Services (per visit) In-Network (Option 1 / Option 2) Out-of-Network	20%/25% CYD + 30%
Emergency Room Facility Services (per visit) (copayment waived if admitted) In-Network Out-of-Network	CYD + 20% Coinsurance CYD + 30% Coinsurance

FCCRMC Health Benefit Summary Plan 1151 (PLAN D) Continued

Benefits for Covered Services

Amount Member Pays (Page 3 of 4)

Financial Features	
Calendar Year Deductible (CYD) (per person / family aggregate) In-Network/Out-of-Network (CYD is the amount the member is responsible for before BCBSF pays)	\$1,000 / \$3,000 Combined w/ In-Network
Coinsurance In-Network / Out-of-Network (Coinsurance is the percentage the member pays for services)	20% / 30%
Out-of-Pocket Maximum (per person / family aggregate) In-Network Out-of-Network (Out-of-Pocket Maximum includes CYD, Coinsurance and Copayments; Excludes Prescription Drugs)	\$3,000 / \$9,000 Combined w/ In-Network
Total Lifetime Maximum Benefit	\$5,000,000
Additional Benefits and Features Pharmacy: Generic Brand Brand Mandatory* Brand When Generic available Non-Preferred Mail Order BlueScript Prescription Drug Program: Generic Brand Brand Mandatory* Brand When Generic available Non-Preferred * If a Brand Name Prescription drug is purchased when a Generic Prescription Drug is available and the Physician has not indicated that a Brand Name Prescription Drug is Medically Necessary, you will be required to pay the difference between the cost of the Brand name and Generic Prescription Drug. This does not apply for Insulin.	\$15 \$40 \$40 Member pays full difference \$60 \$30 \$80 \$80 Member pays full difference \$120

An Array of Value-Added Programs and Services*

- Access to valuable health information and resources, including care decision support, our online provider directory at www.bcbsfl.com and other interactive web-based support tools
- MyBlueService, our 24/7 online member self-service, where you can request extra ID cards, review benefits, check claims status, print forms and more
- Discounts on vision care, hearing care, alternative care, fitness clubs, bicycle helmets and more through our BlueComplements program
- Online access to participating physician offices for e-office visits, consultations, appointment scheduling or cancellation, prescription refills and much more**
- A quarterly Personal Health Report, and programs to reward you for staying healthy and participating in sports

Access to Our Strong Networks

NetworkBlueSM is the Preferred Provider Network designated as "In-Network" for BlueOptions. However, you will have protection from balance billing when you receive covered services from a provider in our Traditional Program Network. You may also receive out-of-state coverage through the BlueCard[®] Program with access to the participating providers of independent Blue Cross and/or Blue Shield organizations across the country. For Large Groups Health Benefit Summary Plan 1151 Page 4 of 4 63272-0307R

Physician Discount

Many NetworkBlue physicians offer BlueOptions members a rate which is at least 25 percent below the usual fees charged for services that are not Covered Services under your health plan. By taking advantage of this discount, you get the care you need from the doctor you trust. However, BCBSF does not guarantee that a physician will honor the discount. Since you pay out-of-pocket for any non-covered services, it's your responsibility to discuss the costs and discounted rates for non-covered services with your physician before you receive services. 'Physician Discount' is not part of your insurance coverage or a discount medical plan. For more information, please refer to the online Provider Directory at www.bcbsfl.com.

FCCRMC Health Benefit Summary Plan 1151 (PLAN D) Continued

Benefits for Covered Services

Amount Member Pays (Page 4 of 4)

* As a courtesy, Blue Cross and Blue Shield of Florida, Inc. has entered into arrangements with various vendors to provide value-added features that include care decision support tools and services to its members. These programs are not part of insurance coverage. All decisions that members make pertaining to medical/clinical judgment should be made in conjunction with their Physician since neither BCBSF nor its vendors provide medical care or advice.

** As a courtesy, Blue Cross and Blue Shield of Florida, Inc. has an arrangement with a vendor to provide secure online communication between its members and participating physicians as a value-added feature. The written terms of your policy, certificate or benefit booklet determine what is covered.

This is not an insurance contract or Benefit Booklet. The above Benefit Summary is only a partial description of the many benefits and services covered by Blue Cross and Blue Shield of Florida, Inc., an independent licensee of the Blue Cross and Blue Shield Association. For a complete description of benefits and exclusions, please see Blue Cross and Blue Shield of Florida's BlueOptions Benefit Booklet and Schedule of Benefits; its terms prevail.