



Coventry Health Care of Florida, Inc.
Summary of Benefits
HMO Large Group
Focused Deductible Coinsurance Plan
FDC2020 Option 21

Out-of-Pocket Maximums (Individual / Family)	\$2,000 / \$4,000
Lifetime Maximum Benefit	Unlimited
Annual Hospital Deductible (per calendar year): applies to all inpatient and outpatient services at hospital	\$2,500
Hospital Coinsurance: applies to all inpatient and outpatient services at hospital	20%
Major Copayment Provisions	Member Responsibility
Primary Care Physician (PCP) office visits	\$20 copay
Specialist office visits (office visits include lab tests, x-rays, hearing and vision screening and outpatient surgery)	\$40 copay
Hospital admission	After Hospital Deductible: 20% Coinsurance
Emergency room (waived if admitted)	\$100 copay
Prescription drugs	Refer to Prescription Drug Rider
Inpatient Hospital / Physician Services	Member Responsibility
Inpatient hospital facility services (includes pre-admission testing, room and board, diagnostic tests, x-rays, operating & recovery room, intensive & special care units, general nursing care, anesthesia, prescribed drugs, radiation therapy & chemotherapy, surgeon services, anesthesiologist services, specialist consultation, physician visits, human organ transplants, maternity care)	After Hospital Deductible: 20% Coinsurance
Rehabilitative Services Limitation: 30 days per calendar year	After Hospital Deductible: 20% Coinsurance
Inpatient Neonatal Intensive Care Unit (NICU) (admission and subsequent inpatient care)	After Hospital Deductible: 20% Coinsurance
Outpatient Medical Services	Member Responsibility
Adult Preventive Care (includes annual physical exams, prostate cancer screening and colon cancer screening, eye exams, health education and counseling and immunizations, and well-woman exams, including Pap smears)	No copay
Child Preventive Care (includes well child and well baby exams and immunizations)	No copay
Routine mammography (based on established guidelines)	No copay
Outpatient diagnostic services <ul style="list-style-type: none"> • at a Hospital • at an Ambulatory Surgical Center • at an Outpatient Diagnostic Center • in a Physician's Office 	After Hospital Deductible: 20% Coinsurance \$125 copay \$40 copay No additional copay
Outpatient surgery (including physician and facility services) <ul style="list-style-type: none"> • at a Hospital • at an Ambulatory Surgical Center • at an Outpatient Diagnostic Center • in a Physician's Office 	After Hospital Deductible: 20% Coinsurance \$125 copay \$40 copay No additional copay
Non-Preventive Outpatient endoscopic procedures (colonoscopy, endoscopy, sigmoidoscopy) <ul style="list-style-type: none"> • at a Hospital • at an Ambulatory Surgical Center • at an Outpatient Diagnostic Center • in a Physician's Office 	After Hospital Deductible: 20% Coinsurance \$125 copay \$125 copay No additional copay
Maternity Prenatal / Postnatal Care <ul style="list-style-type: none"> • in Physician's office • in Sub-Specialty office 	One time \$40 copay \$40 copay
Outpatient physical, speech and occupational therapy Limitation: 60 visits per calendar year, combined for all therapies <ul style="list-style-type: none"> • at a Hospital • at a Freestanding Facility 	After Hospital Deductible: 20% Coinsurance \$40 copay

Outpatient cardiac and respiratory therapy <ul style="list-style-type: none"> at a Hospital at a Freestanding Facility 	After Hospital Deductible: 20% Coinsurance \$40 copay
Radiation and chemotherapy <ul style="list-style-type: none"> at a Hospital at a Freestanding Facility 	After Hospital Deductible: 20% Coinsurance \$40 copay
Second medical and surgical opinion <ul style="list-style-type: none"> Participating Provider Non-Participating Provider 	Same as office visit copay 40% of Allowed Amount
Non-Surgical Spine and Back services Limitation: 20 visits per calendar year	Same as office visit copay
Mental Health, Alcohol & Substance Abuse Services	Member Responsibility
Mental health care <ul style="list-style-type: none"> Inpatient Treatment Outpatient Treatment 	After Hospital Deductible: 20% Coinsurance \$40 copay
Alcohol and substance abuse care <ul style="list-style-type: none"> Inpatient detoxification Inpatient rehabilitation treatment Outpatient rehabilitation treatment 	After Hospital Deductible: 20% Coinsurance After Hospital Deductible: 20% Coinsurance \$40 copay
Special Kinds of Care	Member Responsibility
Emergency and urgent care <ul style="list-style-type: none"> in hospital emergency room (waived if admitted) in urgent care facility Ambulance service to hospital 	\$100 copay \$40 copay No copay
Home Health Care Limitation: 60 visits per calendar year	No copay
Hospice Care Limitation: 210 days maximum lifetime benefit	No copay
Skilled Nursing Facility Care Limitation: 30 days per calendar year	\$50/day for the first 5 days per admission
Dialysis treatment (outpatient) <ul style="list-style-type: none"> at a Hospital at a Freestanding Facility 	After Hospital Deductible: 20% Coinsurance \$40 copay per treatment
Insulin Diabetic supplies (includes glucose monitors, test strips, lancets, etc.)	Applicable copay per prescription Applicable copay per month
Durable medical equipment; external orthotics and prosthetics	No copay
Hearing Aids	Not covered
Family Planning <ul style="list-style-type: none"> Voluntary counseling Infertility diagnosis Infertility treatment Elective abortion 	\$40 copay \$40 copay Not covered Not covered
Elective sterilization <ul style="list-style-type: none"> at a Hospital at a Freestanding Facility 	After Hospital Deductible: 20% Coinsurance \$250 copay
Intrauterine Device (IUD) (device, insertion, removal)	Same as office visit copay
Dental care	Refer to Dental Schedule of Benefits
Vision care - at a participating Optometrist <ul style="list-style-type: none"> Refractive eye exams Eyeglasses 	\$15 copay Negotiated fees available at participating provider

*If you or your physician requests a brand name medication when a generic is available, you must pay 100% of the difference in price between the generic and brand name medication, plus the applicable brand copayment. Prescription drug copays do not apply toward the annual copayment maximum.

Certain Covered Services require Prior Authorization. Please refer to the Certificate of Coverage for further details on Prior Authorization requirements. Services must be rendered within the Coventry network. Coventry participating physicians and providers have contracted with Coventry to provide care to our members. Out-of-Pocket Maximums include copayment and coinsurance amounts. Deductibles do not apply to Out-of-Pocket Maximums.

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Coventry Health Care of Florida, Inc.
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FDC2020 Option 9

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