




The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, call us at (855) 827-4448. For definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary/> or call (855) 827-4448 to request a copy.

Important Questions	Answers	Why This Matters
What is the overall deductible?	\$5,000 Individual or \$10,000 Family	See the Common Medical Events chart below for your costs for services this plan covers. Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible?	Yes. Primary Care, Specialist Care, Urgent Care, some Prescriptions Drugs, Lab and X-ray services, Pediatric Dental and Vision, and Mental Health Outpatient Services are covered before you meet your deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	\$8,550 Individual or \$17,100 Family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit?	Premiums , balance-billing charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider?	Yes. See https://brighthouseplan.com/provider-finder/ifp or call 1-855-827-4448 for a list of network providers .	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

Do you need a referral to see a specialist ?	No	You can see the specialist you choose without a referral.
 All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.		

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$40	Not Covered	None
	Specialist visit	\$80	Not Covered	None
	Preventive care/screening/immunization	No charge	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services are needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	Labs: \$50 per visit X-rays: \$100 per visit	Not Covered	Services require pre-authorization.
	Imaging (CT/PET scans, MRIs)	40%	Not Covered	
If you need drugs to treat your illness or condition. More information about prescription drug coverage is available at www.brighthealthplan.com	Generic drugs (Tier 2)	\$30	Not Covered	Tier 1 drugs are Preventive medications that are of \$0 cost to you. Copays shown reflect the cost per retail prescription. Mail Order copays are 2.5 times the Retail cost.
	Preferred brand drugs (Tier 3)	\$150	Not Covered	
	Non-preferred brand drugs (Tier 4)	\$250	Not Covered	
	Specialty drugs (Tier5)	40%	Not Covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	40%	Not Covered	Services require pre-authorization.
	Physician/surgeon fees	40%	Not Covered	
If you need immediate medical attention	Emergency room care	40%	40%	None
	Emergency medical transportation	40%	40%	
	Urgent care	\$50	\$50	

*For more information about limitations and exceptions, see the [plan](#) or policy document at https://cdn1.brighthealthplan.com/docs/2021_COCS/COC_12379_20210101.pdf.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	40%	Not Covered	Services require pre-authorization.
	Physician/surgeon fees	40%	Not Covered	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$40	Not Covered	None
	Inpatient services	40%	Not Covered	Services require pre-authorization.
If you are pregnant	Office visits	No charge	Not Covered	Delivery stays exceeding 48 hours for vaginal delivery or 96 hours for a cesarean delivery require pre-authorization.
	Childbirth/delivery professional services	40%	Not Covered	
	Childbirth/delivery facility services	40%	Not Covered	
If you need help recovering or have other special needs	Home health care	40%	Not Covered	Services require pre-authorization. Limited to 20 visits per calendar year.
	Rehabilitation services	40%	Not Covered	Services require pre-authorization. Limited to 35 combined visits per year for Occupational Therapy, Physical Therapy, Speech Therapy, and Chiropractic Manipulations.
	Habilitation services	40%	Not Covered	Services require pre-authorization. Limited to 35 combined visits per year for Occupational Therapy, Physical Therapy, Speech Therapy, and Chiropractic Manipulations.
	Skilled nursing center	40%	Not Covered	Limited to 60 days per calendar year. Services require pre-authorization.
	Durable medical equipment	40%	Not Covered	Services require pre-authorization.
	Hospice services	40%	Not Covered	Services require pre-authorization.

*For more information about limitations and exceptions, see the [plan](#) or policy document at https://cdn1.brighthealthplan.com/docs/2021_COCs/COC_12379_20210101.pdf.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	No charge	Not Covered	Limited to 1 eye exam per calendar year through the end of the month in which the dependent child turns 19.
	Children's glasses	No charge	Not Covered	Limited to 1 pair of glasses, including standard frames and standard lenses or a one-year supply of contact lenses, per calendar year, through the end of the month in which they turn 19.
	Children's dental checkup	No charge	Not Covered	Includes diagnostic and preventive services for dependent children through the end of the month in which the dependent child turns 19. Refer to the policy for covered services and limitations.

Excluded Services & Other Covered Services

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services .)		
Abortion (except in cases of rape, incest, or when the life of the mother is endangered) Acupuncture	Dental Care (Adults) Hearing Aids Infertility Treatment	Non-emergency care when traveling outside the U.S. Private-duty nursing Routine eye care (Adults)

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
Chiropractic Care	Routine foot care (for diabetes)	

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Florida Office of Insurance Regulation, 200 East Gaines Street, Tallahassee, FL 32399-4288, Phone No. (850) 413-3089 or (877) MY-FL-CFO (693-5236). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596. For more information on your rights to continue coverage, contact us at 1-855-827-4448.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Bright Health at www.brighthealthplan.com or the Florida Office of Insurance Regulation, 200 East Gaines Street, Tallahassee, FL 32399-4288, Phone No. (850) 413-3089 or (877) MY-FL-CFO (693-5236).

Does this plan provide Minimum Essential Coverage? Yes

[Minimum Essential Coverage](#) generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of [Minimum Essential Coverage](#), you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al (855) 827-4448.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa (855) 827-4448.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 (855) 827-4448.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' (855) 827-4448.

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

About these Coverage Examples



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$5,000
- [Specialist](#) copay \$80
- Hospital (facility) coinsurance 40%
- Other coinsurance 40%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

<i>Cost Sharing</i>	
Deductibles	\$5,000
Copayments	\$700
Coinsurance	\$2,400
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$8,160

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$5,000
- [Specialist](#) copay \$80
- Hospital (facility) coinsurance 40%
- Other coinsurance 40%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*) Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$5,600
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In this example, Joe would pay:

<i>Cost Sharing</i>	
Deductibles	\$3,900
Copayments	\$800
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$4,720

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$5,000
- [Specialist](#) copay \$80
- Hospital (facility) coinsurance 40%
- Other coinsurance 40%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$2,800
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In this example, Mia would pay:

<i>Cost Sharing</i>	
Deductibles	\$2,300
Copayments	\$400
Coinsurance	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,700



Dental Plan Options

Why Is Dental Coverage Important?

- ◆ Dental health is tied to your overall health.
- ◆ Routine dental exams can detect symptoms of more than 125 diseases.
- ◆ Regular checkups and cleanings can save you the pain and expense of future problems.

Plan Features:

- ◆ Florida Dental Benefits (FDB) administers the dental benefits for Bright Health. FDB is licensed by the Florida Office of Insurance Regulation. They offer dental benefits to Members throughout Florida. The company is headquartered in Miami, Florida.
- ◆ Benefits are provided through 1000+ participating dentists.
- ◆ Visit our website, BrightHealth.FDBenefits.com to find a participating dentist near you.
- ◆ Dental benefits apply only at participating dental offices.
- ◆ No deductibles or claim forms.
- ◆ Unlimited annual benefits.

	Adult Dental Benefits	Pediatric Dental Benefits (dependent children under age 19)
Plan Benefits	Fixed copayments provide savings of 40-50% from usual and customary fees charged by dentists.	Fixed copayments provide savings of 40-50% from usual and customary fees charged by dentists.
Diagnostic & Preventive Procedures	Covered diagnostic and preventive procedures provided at no charge to Members.	Covered diagnostic and preventive procedures provided at no charge to Members.
Upgraded metals for crowns	Additional charge of up to \$75 per unit.	Additional charge of up to \$75 per unit.
Lab Fees	Additional charge of up to \$150 per crown or denture.	Additional charge of up to \$150 per crown or denture.
Orthodontics (Braces)	Not covered	Medically necessary orthodontia covered at fixed copayments.
Specialist Services	25% Discount	25% Discount

Comparison of the most commonly used procedures

ADA Code	Description	Average Dentist Charge**	Member Pays	
			Adult Dental Plan	Pediatric Dental Plan
Diagnostic				
D0120	Periodic Oral Exam	\$69	No Charge	No Charge
D0140	Limited Oral Evaluation - Problem Focused	\$37	No Charge	No Charge
D0150	Comprehensive Oral Evaluation, Once Per 12 months	\$30	No Charge	No Charge
X-Rays				
D0210	Intraoral Complete Series, Once Per 3 Years	\$110	No Charge	No Charge
D0220	Periapical First Film	\$26	No Charge	No Charge
D0230	Periapical Each Additional Film	\$28	No Charge	No Charge
D0270	Bitewing - Single Film, Once Per Year	\$54	No Charge	No Charge
D0272	Bitewings - Two Films, Once Per Year	\$54	No Charge	No Charge
D0330	Panoramic X-Rays, Once Per 3 Years	\$100	No Charge	No Charge
Preventive				
D1110	Routine Adult Prophylaxis, Once Per 6 Months	\$52	No Charge	No Charge
D1120	Routine Child Prophylaxis, Once Per 6 Months	\$30	Not Covered	No Charge
D1208	Topcal Application Of Fluoride	\$15	Not Covered	No Charge
Restorative Fillings				
D2330	Resin - 1 Surface, Anterior	\$152	\$50	\$50
D2331	Resin - 2 Surfaces, Anterior	\$178	\$55	\$55
D2332	Resin - 3 Surfaces, Anterior	\$208	\$65	\$65
Fixed Crown And Bridge				
D2750	Crown - Porcelain Fused To High Noble Metal*	\$1,509	\$690	\$690
Endodontics (Root Canals)				
D3310	Root Canal - Anterior	\$797	\$160	\$160
D3320	Root Canal - Bicuspid	\$890	\$275	\$275
Periodontics (Gum Treatment)				
D4341	Periodontal Scaling And Root Planing, Per Quadrant	\$225	\$60	\$60
D4355	Full Mouth Debridement	\$251	\$65	\$65
Oral Surgery (Extractions)				
D7140	Extraction Erupted Or Exposed Tooth	\$161	\$30	\$30
D7210	Surgical extraction, erupted tooth	\$264	\$55	\$55
D7220	Soft tissue impaction	\$350	\$70	\$70
D7230	Partial bony impaction	\$446	\$90	\$90
Orthodontics (Braces)				
D8080	Comprehensive orthodontic treatment - child	\$4,938	Not Covered	\$2,800
D8090	Comprehensive orthodontic treatment - adult	\$5,130	Not Covered	\$3,200

* Includes additional charges for lab fees and noble, high noble and titanium metals

**Average Dentist Charges are based on average fees charged by dentists in Florida.