Health First Health Plans

Underwritten by Health First Commercial Plans

Health First Gold VALUE 80 1819

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services

Coverage Period: On or after 01/01/2022

Coverage for: Individual + Family | Plan Type: HMO

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, http://myHFHP.org/COC_HI_2022 . For general 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 www.cciio.cms.gov or call 1-855-443-4735 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall **deductible** ?	**$2,900** person/ **$5,800** family preferred **network** **$6,900** person/ **$13,800** family in network	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** ?	Preventive services, maternity office visits (1-15 per year)	This **plan** covers some items and services even if you haven't yet met the annual **deductible** amount. But a **copayment** or **coinsurance** may apply. For example, this **plan** covers certain preventative services without **cost sharing** and before you meet your **deductible** See a list of covered preventative services at https://www.healthcare.gov/coverage/preventative-care-benefits/.
Are there other **deductibles** for specific services?	Yes, Prescription drugs_$200 person/$400 family	Yes, You must pay all of the costs for these services up to the specific **deductible** amount before this **plan** begins to pay for these services.
What is the **out-of- pocket limit** for this plan?	$8,700 person/ $17,400 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 billed charges, non-covered services.	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 http://myHFHP.org/MP_directory_2022 or call 1.855.443.4735 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 (a **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 I need a **referral** to see a **specialist** ?	No.	You can see the **specialist** you choose without a referral

All **copayments** 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
		Preferred Provider Network	In-Network Provider	Out-of- Network Provider	
If you visit a health care **provider's** office or clinic	Primary care visit to treat an injury or illness	$15 copay/visit	$45 copay/visit	Not Covered	None
	Specialist visit	$30 copay/visit	$80 copay/visit	Not Covered	26 visit maximum - Chiropractor
	Preventive care / **screening** /immunization	$0 copay	$0 copay	Not covered	You may have to pay for services that aren't preventive. Ask your **provider** if the services needed are preventive. Then check what your **plan** will pay for.
If you have a test	**Diagnostic test** (x-ray, blood work)	$0 copay diagnostic labs; x-rays 20% coinsurance	$0 copay diagnostic labs; x-rays 30% coinsurance	Not Covered	See section IV and V of **plan** document
	Imaging (CT/PET scans, MRIs)	20% coinsurance	30% coinsurance	Not covered	Requires authorization, without which uncovered expenses might become member's responsibility

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Provider Network	In-Network Provider	Out-of- Network Provider	
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at http://myHFHP.org/MP_formulary_2022	Preferred Generic drugs	$3 copay, retail or mail order	$3 copay	N/A	Copay is for 30 day supply.
	Non-Preferred Generic drugs	$15 copay, retail or mail order	$15 copay, retail or mail order	N/A	30 day supply
	Preferred brand drugs	$30 copay after Rx deductible	$30 copay after Rx deductible	N/A	30 day supply
	Non-preferred brand drugs	$55 copay after Rx deductible	$55 copay after Rx deductible	N/A	30 day supply
	Specialty drugs	25% coinsurance after Rx deductible	25% coinsurance after Rx deductible	N/A	30 day supply only, preferred pharmacy only, otherwise not covered.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	30% coinsurance	Not covered	Requires authorization, without which uncovered expenses might become member's responsibility
	Physician/surgeon fees	20% coinsurance	30% coinsurance	Not covered	Authorization may be required.
If you need immediate medical attention	Emergency room care	20% coinsurance	30% coinsurance	30% coinsurance	See section IV and V of **plan** document
	Emergency medical transportation	20% coinsurance	30% coinsurance	30% coinsurance	See section IV and V of **plan** document
	Urgent care	$30 copay	$30 copay/visit	$30 copay/visit	See section III.E of **plan** document for details.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	30% coinsurance	Not covered	Authorization required.
	Physician/surgeon fee	20% coinsurance	30% coinsurance	Not covered	Authorization may be required.

Common Medical Event	Services You May Need	What You Will Pay			Limitations, Exceptions, & Other Important Information
		Preferred Provider Network	In-Network Provider	Out-of- Network Provider	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	$30 copay office visit, 20% coinsurance other outpatient services	$80 copay_ office visits; 30% coinsurance other outpatient services	Not covered	Requires authorization, without which uncovered expenses might become member's responsibility
	Inpatient services	20% coinsurance	30% coinsurance	Not covered	Requires authorization, without which uncovered expenses might become member's responsibility
If you are pregnant	Office visits	$0 per visit 1-15; ultrasounds 20% coinsurance	$0 per visit 1-15; ultrasounds 30% coinsurance	Not covered	In **network** visit 16+ subject to **Specialist** cost share. Perinatology not included.
	Childbirth/delivery professional services	20% coinsurance	30% coinsurance	Not covered	See Section IV_Obstetrical and Maternity Care
	Childbirth/delivery facility services	20% coinsurance	30% coinsurance	Not covered	Requires authorization, without which uncovered expenses might become member's responsibility
If you need help recovering or have other special health needs	**Home health care**	20% coinsurance	30% coinsurance	Not covered	Limit 60 visits per year.
	Rehabilitation services	20% coinsurance	30% coinsurance	Not covered	35 visits per year, per condition.
	Habilitation services	20% coinsurance	30% coinsurance	Not covered	35 visits per year, per condition.
	Skilled nursing care	20% coinsurance	30% coinsurance	Not covered	60 days maximum per year.
	Durable medical equipment	20% coinsurance	30% coinsurance	Not covered	Requires authorization, without which uncovered expenses might become member's responsibility
	Hospice service	20% coinsurance	30% coinsurance	Not covered	See section IV and V of **plan** document
If your child needs dental or eye care	Children's eye exam	$0 copay	$0 copay	Not covered.	One routine eye exam per year.
	Children's glasses	$0 copay	$0 copay	Not covered.	One pair of eyeglasses (frame and basic lenses) per year. See sections IV and V of**plan** document.
	Children's dental check-up	$0 copay	$0 copay	Not covered.	See sections IV, V, and X of **plan** document.

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.)

- 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 (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Chiropractic services (limited)

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: 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 http://www.cciio.cms.gov. Other options to continue coverage are available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the **Marketplace**, visit www.HealthCare.gov or call 1-800-318-2596.

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 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:

Health First Health Plans Customer Service (weekdays 8am to 6pm)
Phone Toll-Free: 855.443.4735
TDD services for the hearing or speech impaired: 800.955.8771
Fax Number: 1.877.977.2062

Health First Health Plans
P.O. Box 52146 Phoenix, AZ 85072-2146
http://www.hf.org
help@hioscar.com

Florida's Office of Insurance Regulation (OIR)
Division of Consumer Services
Call 1.877.693.5236. (fully-insured plans only)

Does this plan provide Minimum Essential Coverage? **This plan or policy Does provide minimum essential coverage.**
If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? **Not Applicable**
If your plan doesn't meet the **Minimum Value Standard**, 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 855.443.4735.
Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 855.443.4735.
Chinese (中文): 如果需要中文的帮助，请拨打这个号码 855.443.4735.
Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 855.443.4735.

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

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**	$2,900
Specialist	copayment $30
Hospital (facility)	coinsurance 20%
Other **coinsurance**	coinsurance 20%

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

In this example, Peg would pay:

Cost Sharing	
Deductibles	$2,900
Copayments	$10
Coinsurance	$1,400
What isn't covered	
Limits or exclusions	$0
The total Peg would pay is	$4,310

Managing Joe's type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)

The **plan's** overall **deductible**	$2,900
Specialist	copayment $30
Hospital (facility)	coinsurance 20%
Other **coinsurance**	coinsurance 20%

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

In this example, Joe would pay:

Cost Sharing	
Deductibles *	$40
Copayments	$800
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Joe would pay is	$840

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

The **plan's** overall **deductible**	$2,900
Specialist	copayment $30
Hospital (facility)	coinsurance 20%
Other **coinsurance**	coinsurance 20%

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

In this example, Mia would pay:

Cost Sharing	
Deductibles	$2,500
Copayments	$100
Coinsurance	$0
What isn't covered	
Limits or exclusions	$0
The total Mia would pay is	$2,600

Note: These numbers assume the patient does not participate in the **plan's** wellness program. If you participate in the **plan's** wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: 1.855.443.4735
*Note: This plan has other **deductibles** for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

The **plan** would be responsible for the other costs of these EXAMPLE covered services.

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.