

## HEALTH INSURANCE

### Medical and Prescription Drugs - Effective 5/01/2023

Benefits	Blue Options Plan 14001
Network Used	Blue Options
Deductible (Individual / Family)	\$250 / \$750
Coinsurance	90% / 10%
Out-of-Pocket Max	\$2,250 / \$4,500
<b>Office Services</b>	
Preventative Care	No Charge
Primary Care Physician's Office Visit	\$10 Copay per Visit
Specialist Physician's Office Visit	\$25 Copay per Visit
<b>Hospital Services</b>	
Inpatient Hospital	\$250 Copay per Day (\$750 Max) / Deductible / then 10%
Outpatient Surgery	Surg Cntr \$100 Copay – Hosp \$200 Copay/ Deductible / 10%
<b>Diagnostic Services</b>	
Lab Work/X-Rays	Ind Lab \$0 Copay – Diagnostic Cntr \$50 Copay
Advanced Imaging Services (CT, PET Scan, MRI, etc.)	\$75 Copay per Visit
<b>Emergency Services</b>	
Urgent Care Center	\$30 Copay per Visit
Emergency Room	\$100 Copay per Visit
Ambulance	Deductible / then 10%
<b>Prescription Drugs</b>	
Tier 1 Generic	Condition Care \$4 Copay – All other Generics \$10 Copay
Tier 2 Preferred Brand	Condition Care \$15 – All other Pref Brand \$30 Copay
Tier 3 Non-Preferred Brand	\$50 Copay
Tier 4 Highest Cost	\$150 Copay
<b>Out of Network Benefits</b>	
Deductible	\$1,000 / \$3,000
Coinsurance	50% / 50%
Out-of-Pocket Max	\$5,200 / \$10,400
Emergency Services	Paid as In-Network

See your contract for complete plan details. If there is a discrepancy between this plan summary and the actual contract, the contract will always prevail.

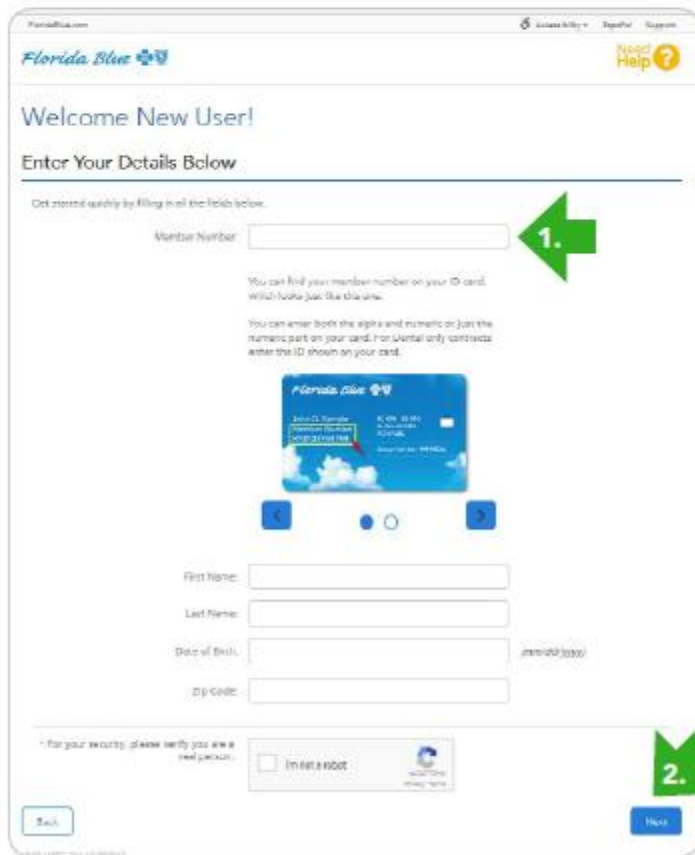
# Visit [FloridaBlue.com](http://FloridaBlue.com) to Sign Up and Log In



If you are already signed up for an account, simply enter your **User ID** and **Password** to log in. If you forgot these, click **Forgot your User ID or Password**. You'll need your Florida Blue Member ID to recover your User ID.

If you have trouble logging in, call 800-352-2583 for help.

## New User Sign Up



**Step 1:** To Sign up for your **Member Account**, you'll need your **Member Number** (shown on your ID card).

**Step 2:** Fill in all of the boxes, and click **Next**.

*(continued next page)*

# New User Sign Up (continued)

Florida Blue  
Welcome New User!  
Sign Up Now  
Get started quickly by filling in all the fields below.  
Choose a User ID:  [User ID Suggestion](#)  
Choose a Password:  [Password Suggestion](#)  
Must be 6-15 characters long. See helpful hints for specific characters allowed.  
Re-enter your Password:   
 Yes, I want to receive all future communications electronically. [Expand to read more.](#)  
Back Next

**Step 3:** Choose and type in a User ID (click on User ID suggestion for help on User IDs).

**Step 4:** Choose and type in a Password. The Password must be typed in twice for security purposes. Click **Next**.

*If you opt-in for electronic communications, a screen for **email address** will also appear on this screen. If so, enter your email address twice, and click **Next**. (not applicable for everyone)*

**Note:** Write down your User ID and Password in case you forget them later.

Set Up Your Security Questions  
If you ever forget your password and need to reset it, we'll ask you security questions based on what you fill out below. Be sure to write down what you'll put here because you'll have to enter your answers exactly the same way.  
Security Question 1  
Create a Question:  [Question Suggestion](#)  
Enter your Answer:   
Security Question 2  
Create a Question:   
Enter your Answer:   
Security Question 3  
Create a Question:   
Enter your Answer:   
Back Next

**Step 5:** Type three different security questions and type an answer to each. Click **Next**.

**Note:** The security questions will be used if you forget your **User ID** or **Password**.

You're Ready To Sign In.  
Click Continue to view your account.  
Your User ID is: Intevens  
Continue

**Step 6:** Click **Continue**, and you'll be taken to the member website homepage.

## How Does Health Insurance Work?

Your health insurance plan protects you from the unexpected; when you get sick or have to go to the hospital.



To help you better understand your plan, we've defined five key health insurance terms you should know:



### Copay

A flat fee (e.g., \$15) you pay for covered health services, such as a x-ray.



### Deductible

The dollar amount you must pay each calendar year before insurance begins to pay for certain health services. You pay the plan deductible first then coinsurance (%) may apply.



### Coinsurance

The percentage (%) you may pay for services after you meet the plan deductible. It's also known as "cost sharing."



### Out-of-Pocket Maximum

The most you pay for covered health care services during your plan's calendar year. All of your covered expenses go toward this maximum. Once you reach the maximum, your health care plan pays 100% toward covered services and you don't pay anything.

## YOUR COST IN 2023

Below are the deductions for medical based on *26 pay periods*.

Florida Blue - 14001	
Employee Only	\$0.00
Employee + Spouse	\$327.13
Employee + Child(ren)	\$278.06
Family	\$605.19



**REMEMBER:** Under the Affordable Care Act, the requirement that individuals obtain health coverage or pay a penalty no longer applies; however, individuals who go to the marketplace in lieu of choosing health through your employer may not be able to take advantage of tax credits afforded under this Act.

*All benefits and provisions are subject to the terms of the policy issued and any state requirements. If the details in this guide or any Acentria marketing materials do not agree, the policy provisions will rule.*