

Roper Technologies, Inc.: HDHP

Coverage Period: 01/01/2024 - 12/31/2024
Coverage for: Individual | Plan Type: PPO with HSA



This Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 1-855-212-4674. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>https://www.healthcare.gov/sbc-glossary</u> or <u>www.cciio.cms.gov</u> or call 1-855-212-4674 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	In-Network \$2,500 person/\$5,000 family. Out-of-Network \$5,000 person/\$10,000 family.	Generally, you must pay all the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible</u> ?	Yes. In-Network <u>preventive care</u> services and some preventive drugs are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In-Network \$5,500 person/\$11,000 family. Out-of-Network \$11,000 person/\$22,000 family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limits</u> has been met.
What is not included in the <u>out-of-pocket limit?</u>	Premiums, balance-billing charges and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit.</u>
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>www.MyHealthToolkitFL.com</u> or call 1-800-810-BLUE (2583) for a list of <u>network</u> <u>providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common		What You	Will Pay	
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	20% Coinsurance	40% Coinsurance	Teladoc visits are covered.
	Specialist visit	20% Coinsurance	40% Coinsurance	Nutritional counseling limited to 3 visits/benefit year. Teladoc dermatology visits are covered.
	Preventive care/screening/ immunization	No Charge	40% Coinsurance	See www.healthcare.gov for preventive care guidelines. There may be additional benefits available. See your Employer for details. 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)	20% Coinsurance	40% <u>Coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	20% Coinsurance	40% Coinsurance	None
If you need drugs to treat your illness or condition	Generic drugs (Retail)	20% Coinsurance/ prescription	Not Covered	31-day supply at Retail. 90-day supply at Mail Order. A 90-day supply of maintenance medication may be obtained at any Retail network pharmacy. Some preventive drugs are covered at No Charge.
	Generic drugs (Mail Order)	20% <u>Coinsurance/</u> prescription	Not Covered	If a generic drug is available and you choose the brand
	Preferred brand drugs (Retail)	20% <u>Coinsurance/</u> prescription	Not Covered	drug, you will be responsible for the full In-Network cost of the prescription.

Common		What You Will Pay		
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
More information about prescription drug coverage is available at www.MyHealthToolkitFL.com	Preferred brand drugs (Mail Order)	20% <u>Coinsurance/</u> prescription	Not Covered	31-day supply at Retail. 90-day supply at Mail Order. A 90-day supply of maintenance medication may be
	Non-preferred brand drugs (Retail)	20% <u>Coinsurance/</u> prescription	Not Covered	obtained at any Retail network pharmacy. Some preventive drugs are covered at No Charge. If a generic drug is available and you choose the brand drug, you will be responsible for the full In-Network cost of the prescription.
	Non-preferred brand drugs (Mail Order)	20% <u>Coinsurance/</u> prescription	Not Covered	
	Specialty drugs	20% Coinsurance	Not Covered	31-day supply. Covered at OptumRx Specialty Pharmacy only.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% Coinsurance	40% Coinsurance	None
	Physician/surgeon fees	20% Coinsurance	40% Coinsurance	None
If you need immediate medical attention	Emergency room care	20% Coinsurance	20% Coinsurance	None
	Emergency medical transportation	20% Coinsurance	20% Coinsurance	Air ambulance requires <u>pre-authorization</u> and must be <u>medically necessary</u> per BCBS medical policy. Penalty for not obtaining <u>pre-authorization</u> may be denial of all charges.
	<u>Urgent care</u>	20% Coinsurance	20% Coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	20% Coinsurance	40% Coinsurance	Pre-authorization is required. Penalty for not obtaining pre-authorization is 50% of the allowable charges Out-of-Network.
	Physician/surgeon fees	20% Coinsurance	40% Coinsurance	None

Common		What You	Will Pay	
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need mental health, behavioral health, or substance abuse services	Mental/behavioral health outpatient services	20% Coinsurance	40% Coinsurance	Teladoc behavioral health visits are covered. ABA Therapy is covered; <u>pre-authorization</u> is required. Penalty for not obtaining <u>pre-authorization</u> is denial of all charges.
	Substance use disorder outpatient services	20% Coinsurance	40% Coinsurance	
	Mental/behavioral health inpatient services	20% Coinsurance	40% Coinsurance	<u>Pre-authorization</u> is required. Penalty for not obtaining <u>pre-authorization</u> is 50% of the allowable charges Out-of-Network.
	Substance use disorder inpatient services	20% Coinsurance	40% Coinsurance	
If you are pregnant	Office visits	20% Coinsurance	40% Coinsurance	Pre-authorization for facility services is required. Penalty for not obtaining pre-authorization is 50% of the allowable charges Out-of-Network. Depending on the type of services, a coinsurance or deductible may apply. Cost sharing does not apply for preventive services.
	Childbirth/delivery professional services	20% Coinsurance	40% Coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)
	Childbirth/delivery facility services	20% Coinsurance	40% Coinsurance	
If you need help recovering or have other special health needs	Home health care	20% Coinsurance	40% Coinsurance	120 visits/benefit year. <u>Pre-authorization</u> is required. Penalty for not obtaining <u>pre-authorization</u> is 50% of allowable charges Out-of-Network.
	Rehabilitation services	20% Coinsurance	40% Coinsurance	90 combined visits/benefit year for Occupational Therapy, Physical Therapy and Speech Therapy.
	Habilitation services	20% Coinsurance	40% Coinsurance	90 combined visits/benefit year for Occupational Therapy, Physical Therapy and Speech Therapy.
	Skilled nursing care	20% Coinsurance	40% Coinsurance	60 days/benefit year. <u>Pre-authorization</u> is required. Penalty for not obtaining <u>pre-authorization</u> is 50% of allowable charges Out-of-Network.

Common		What You	Will Pay	
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Emitations, Exceptions, a Strict important
	Durable medical equipment	20% Coinsurance	40% Coinsurance	Purchase or rentals of \$1,000 or more require pre-authorization. Penalty for not obtaining pre-authorization is denial of all charges. Only prosthetic devices that meet minimum medically necessary requirements will be covered. Medically necessary wigs are covered with a maximum of \$1,000/lifetime.
	Hospice services	0% Coinsurance	0% Coinsurance	<u>Pre-authorization</u> is required. Penalty for not obtaining <u>pre-authorization</u> is 50% of allowable charges Out-of-Network.
If your child needs dental or eye care	Children's eye exam	Not Covered	Not Covered	Provided through VSP 1-800-877-7195 or www.vsp.com.
	Children's glasses	Not Covered	Not Covered	Provided through VSP 1-800-877-7195 or www.vsp.com.
	Children's dental check-up	Not Covered	Not Covered	See your Employer for benefit details.

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	•	Hearing Aids	•	Routine Eye Care (Adult)
•	Cosmetic Surgery	•	Long-Term Care	•	Routine Eye Care (Child)
•	Dental Care (Adult)	•	Out-of-Network Dialysis	•	Routine Foot Care
•	Dental Care (Child)	•	Private-Duty Nursing	•	Weight Loss Programs

(Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)			
•	Bariatric Surgery, at Blue Distinction Centers only	•	Infertility Treatment, \$15,000/lifetime - combined medical and pharmacy	
	Chiropractic Care, 30 visits/benefit year	•	Non-emergency care when traveling outside the U.S.	

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 Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or https://www.dol.gov/agencies/ebsa. Other coverage options may be 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 <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: 1-855-212-4674 or visit us at <u>www.MyHealthToolkitFL.com</u>, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or https://www.dol.gov/agencies/ebsa.

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 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: Para obtener asistencia en español, llame al número de atención al cliente que aparece en la primera página de esta notificación.

Tagalog: Upang makakuha ng tulong sa Tagalog, tawagan ang numero ng *customer service* na makikita sa unang pahina ng paunawang ito.

Chinese: 如需中文服务,请致电列于本通知首页的客户服务号码。

Navajo: T'áá Dinéjí shił hane'go shíká i'doolwoł nínízingo éí Nidaalnishígíí Áká Anídaalwo'ígíí, customer

service, bich'i' hodíilnih. Bik'ehgo bich'i' hane'igií éi díí naaltsoos neiyí'nilígií akáa'gi siłtsoozígií

bikáá' ííshjááh.

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost-sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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	<u>e</u> \$2,500
■ Specialist Coinsurance	20%
■ Hospital (facility) Coinsuran	<u>ce</u> 20%
■ Other 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:

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Cost Sharing	
<u>Deductibles</u>	\$2,500
Copayments	\$0
Coinsurance	\$2,000
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$4,560

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

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■ The <u>plan's</u> overall <u>deductible</u>	\$2,500
■ <u>Specialist</u> <u>Coinsurance</u>	20%
■ Hospital (facility) Coinsurance	20%
■ Other Coinsurance	20%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

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

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Cost Sharing	
<u>Deductibles</u>	\$2,500
Copayments	\$0
Coinsurance	\$600
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$3,120

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

■ The <u>plan's</u> overall <u>deductible</u>	\$2,500
■ <u>Specialist</u> <u>Coinsurance</u>	20%
■ Hospital (facility) Coinsurance	20%
■ Other Coinsurance	20%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)
Rehabilitation services (physical therapy)

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

\$2,500 \$0
\$0
7 -
\$60
\$0
\$2,560

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact:1-855-212-4674.

Non-Discrimination Statement and Foreign Language Access

We do not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation or health status in our health plans, when we enroll members or provide benefits.

If you or someone you're assisting is disabled and needs interpretation assistance, help is available at the contact number posted on our website or listed in the materials included with this notice (TDD: 711).

Free language interpretation support is available for those who cannot read or speak English by calling one of the appropriate numbers listed below.

If you think we have not provided these services or have discriminated in any way, you can file a grievance by emailing contact@hcrcompliance.com or by calling our Compliance area at 1-800-832-9686 or the U.S. Department of Health and Human Services, Office for Civil Rights at 1-800-368-1019 or 1-800-537-7697 (TDD).

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de este plan de salud, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-844-396-0183. (Spanish)

如果您,或是您正在協助的對象,有關於本健康計畫方面的問題,您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員,請撥 1-844-396-0188。(Chinese)

Nếu quý vị, hoặc là người mà quý vị đang giúp đỡ, có những câu hỏi quan tâm về chương trình sức khỏe này, quý vị sẽ được giúp đở với các thông tin bằng ngôn ngữ của quý vị miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-844-389-4838 (Vietnamese)

이 건강보험에 관하여 궁금한 사항 혹은 질문이 있으시면 1-844-396-0187로 연락해 주십시오. 귀하의 비용 부담없이 한국어로 도와드립니다. (Korean)

Kung ikaw, o ang iyong tinutulungan, ay may mga katanungan tungkol sa planong pangkalusugang ito, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika nang walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-844-389-4839 . (Tagalog)

Если у Вас или лица, которому вы помогаете, имеются вопросы по поводу Вашего плана медицинского обслуживания, то Вы имеете право на бесплатное получение помощи и информации на русском языке. Для разговора с переводчиком позвоните по телефону 1-844-389-4840. (Russian)

إن كان لديك أو لدى شخص تساعده أسئلة بخصوص خطة الصحة هذه، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة التحدث مع مترجم اتصل ب 189-0189-1 (Arabic)

Si ou menm oswa yon moun w ap ede gen kesyon konsènan plan sante sa a, se dwa w pou resevwa asistans ak enfòmasyon nan lang ou pale a, san ou pa gen pou peye pou sa. Pou pale avèk yon entèprèt, rele nan 1-844-398-6232. (French/Haitian Creole)

Si vous, ou quelqu'un que vous êtes en train d'aider, avez des questions à propos de ce plan médical, vous avez le droit d'obtenir gratuitement de l'aide et des informations dans votre langue. Pour parler à un interprète, appelez le 1-844-396-0190. (French)

Jeśli Ty lub osoba, której pomagasz, macie pytania odnośnie planu ubezpieczenia zdrowotnego, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 1-844-396-0186. (Polish)

Se você, ou alguém a quem você está ajudando, tem perguntas sobre este plano de saúde, você tem o direito de obter ajuda e informação em seu idioma e sem custos. Para falar com um intérprete, ligue para 1-844-396-0182. (Portuguese)

Se tu o qualcuno che stai aiutando avete domande su questo piano sanitario, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 1-844-396-0184. (Italian)

あなた、またはあなたがお世話をされている方が、この健康保険についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、1-844-396-0185 までお電話ください。 (Japanese)

Falls Sie oder jemand, dem Sie helfen, Fragen zu diesem Krankenversicherungsplan haben bzw. hat, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-844-396-0191 an. (German)

اگر شما یا فردی که به او کمک می کنید سؤالاتی در بارهی این برنامهی بهداشتی داشته باشید، حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت کنید. برای صحبت کردن با مترجم، لطفأ با شمارهی 6233-844-18 تماس حاصل نمایید. (Persian-Farsi)

Ni da doodago t'áá háída bíká'aná nílwo'ígíí díí Béeso Ách'ááh naa'nilígi háá'ída yí na' ídíł kidgo, nihá'áhóót'i' nihí ká'a'doo wołgo kwii ha'át'íshíí bí na'ídołkidígi doo bik'é'azláagóó. Ata' halne'é ła' bich'í' ha desdzih nínízingo, koji' béésh bee hólne' 1-844-516-6328. (Navajo)