



# State of Florida

## Open Enrollment 2012



Lighting the way to better health

## Coventry health plans across the country

### Altius Health Plans

Idaho, Utah, Wyoming

### Carelink Health Plans

West Virginia

### Coventry Health and Life Insurance Company

Ohio, Oklahoma

### Coventry Health Care of Delaware

Delaware, Maryland

### Coventry Health Care of Florida

Florida

### Coventry Health Care of Georgia

Georgia

### Coventry Health Care of Iowa

Iowa

### Coventry Health Care of Kansas

Kansas, Missouri

### Coventry Health Care of Louisiana

Louisiana

### Coventry Health Care of Nebraska

Nebraska, Iowa

### Coventry Health Care of Nevada

Nevada

### Group Health Plan, Inc. (GHP)

Illinois, Missouri

### Health America of Pennsylvania

Ohio, Pennsylvania

### HealthCare USA of Missouri

Missouri

### OmniCare Health Plan

Michigan

### PersonalCare Insurance of Illinois

Illinois

### Southern Health Services

Virginia

### WellPath Select

North Carolina, South Carolina

# Local Health Plan, National Strength

## The Financial Security of a National Carrier

You will feel secure purchasing health insurance from Coventry Health Care (NYSE: CVH). We are a financially strong company with a proven track record. Coventry Health Care has an A- A.M. Best rating (financial strength) and holds a place on the Standard & Poor's 500 Index (the S&P 500). We provide coverage to 5 million members across the country - including over 400,000 members in Florida.

- Barron's 500 - 2002 through 2011
- FORTUNE 500® - 2002 through 2011
- Standard & Poor's 500 Index

## Local Plan, National Strength

We believe that health care delivered locally is the best way to serve you. That's why Coventry has offices located in the communities we serve.

## Our Service Commitment

Coventry is a performance and service-driven company. Through efficient operations, Coventry consistently achieves industry-leading service while controlling your health care costs:

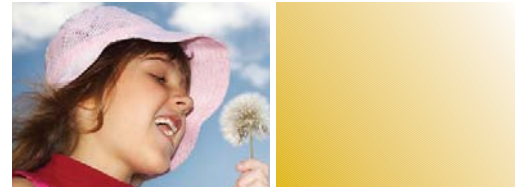
- Claims turnaround - 99% of claims processed in 30 days
- Days claims in inventory - 1.5 to 2.5 days
- Average speed to answer phone calls - less than 30 seconds
- Calls resolved in first contact - 90% or more
- Call abandonment rate - 3% or less

### FACTS ABOUT COVENTRY

- 2010 revenues of \$11.6 billion
- 2010 assets of \$8.5 billion
- Standard & Poor's 500 Index
- Ranked #212 in the 2011 Fortune 500
- Ranked #172 in the 2011 Barron's 500

For more information on the financial strength of Coventry Health Care, please visit [www.cvty.com](http://www.cvty.com)

# Staying Healthy through Better Living



Coventry Health Care of Florida is committed to supporting our members' health and wellness. We offer educational tools and discount programs designed to help members improve their overall well-being.



## ■ Discount Fitness Program \*

Get fit today. Members receive discounted fitness center membership at participating centers, including Body Mechanics Fitness and Training, Champion Fitness, Club FitnessWorks, Fit for Life Fitness, Gold's Gym, Gridiron, Lady of America, Lighthouse Fitness Center, Powerhouse Gym, Slim and Tone, Sunrise Fitness Center, The Fitness Station, Tropical Fitness, United State of Fitness, US Fitness, World Gym and more.

\* Network is subject to change

## ■ Weight Loss Discounts

Jenny Craig offers discounts on many popular programs and is available statewide.

- 30-day program - FREE\*
- 6-month VIP Program - 25% discount\*
- 1-Year Jenny Rewards Program (20% discount including weekly food discounts)

\* Plans do not include a weekly food discount.

## ■ Complementary and Alternative Medicine (CAM)

The connection between mind and body are important to the healing process. Coventry members have access to discounts on services including:

- Massage Therapy
- Relaxation Techniques
- Tai Chi
- Yoga
- Acupuncture

## ■ HealthwoRx Discounts

HealthwoRx Scan Center, located in Pembroke Pines, now offers discounts to members on electron beam tomography (EBT) tests – a new, revolutionary, non-invasive scanning technology.

## ■ Hearing Exams and Hearing Aids

Through HearUSA, members get a 20% discount on a variety of products and services, including hearing aids, exams and educational classes at convenient locations across Florida.

## To learn more about the Coventry WellBeing Programs:

- Log on to [chcflorida.com](http://chcflorida.com)
- Click on “Wellness Resources”
- Click on “Wellness Documents”

## Online Wellness Tools

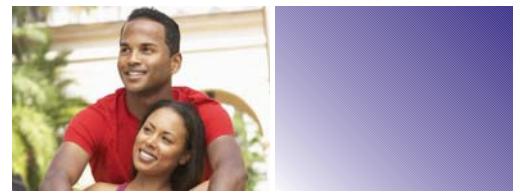
Members have access to an online health and wellness portal, including custom made fitness and nutrition plans, over 1,000 articles and recipes, online coaching 24 hours a day, 7 days a week and incentive programs designed to reward members for their participation.

By using the program, you will earn valuable points that can be redeemed for various types of health and fitness products. The more the program is used, the more points are earned.

### Tobacco Cessation

Online tobacco cessation support is provided by Coventry. The program offers members the tools to help them throughout the quitting process, including forums and chats, national directory of cessation programs for offline local support, tailored quitting guide for each stage of change, games to distract from cravings and news articles.

# Provider Network and Service Area

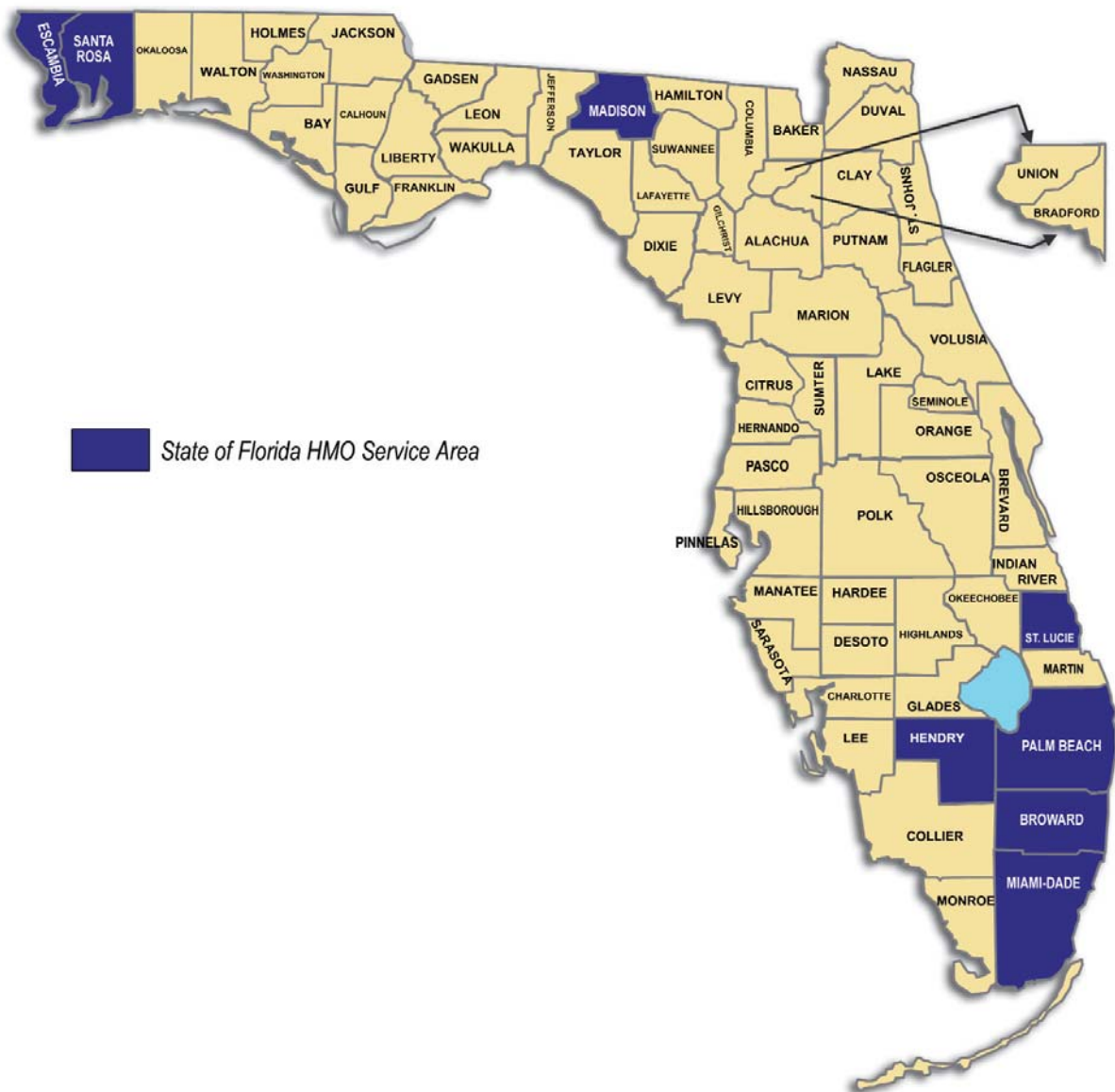


At Coventry, we continue to develop our own directly contracted provider network, which enables us to negotiate significant discounts. We work as a team with our providers to coordinate care and take pride in our network of more than 380,000 physicians and over 4,600 hospitals throughout the United States.



In Florida, Coventry's network of providers continues to grow. This means more choices when it comes to local physicians and hospitals. Our HMO product provides an extensive network of hospitals and physicians throughout the state. For the most current listing of providers, or to create your own custom provider directory, please visit [chcflorida.com](http://chcflorida.com).

For more information regarding Coventry Health Care of Florida, please visit our website at [chcflorida.com](http://chcflorida.com).



# Dependent Passport Program



*Peace of mind while they're away*

With the Passport Program, dependents who are enrolled in one of our health plans and live outside the service area will now receive out-of-area coverage at the highest level of benefits for services that are obtained from providers that are in the Coventry National Network.\*



## Using the Passport Program

Always present your Coventry member ID card so that providers can contact Coventry to verify coverage. Just like your in-network benefit, certain services require pre-authorization. Failure to obtain necessary pre-authorization will result in a reduction of benefits.

## Find a Provider

To find a participating provider, call Customer Service at the number listed on your Member ID Card.

## How to Participate

Please see the reverse side for instructions on how your dependents can participate in the Dependent Passport Program.

## Your dependent may be able to participate in the Passport Program if:

- ✓ Eligible for dependent coverage as explained in your Group Agreement.
- ✓ Resides outside your plan's designated service area to live with a parent or attend school.

**Please see the reverse side for instructions on how to enroll your out-of-area dependent in the Dependent Passport Program.**

*\* Behavioral Health Services are not provided through the Coventry National Network, therefore members utilizing covered Mental Health and Substance Abuse Services may be required to return to the service area.*



# How to Participate

**You may sign up your dependent for the Dependent Passport Program by providing the following information:**

Employer name: \_\_\_\_\_

Employee name: \_\_\_\_\_

Member ID Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Dependent's Name: \_\_\_\_\_

Coventry ID Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Date: \_\_\_\_\_

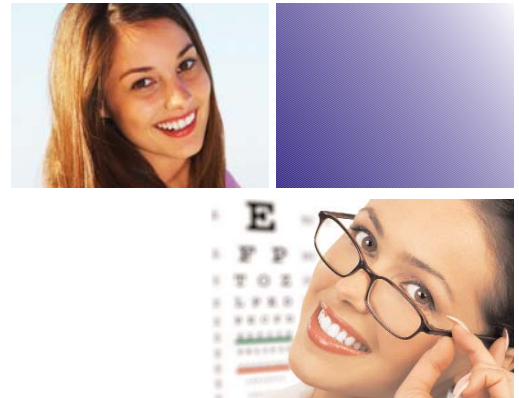
State of Temporary Residence: \_\_\_\_\_

**Please fax application to: (954) 858-3577**

**For questions, please call Customer Service at the number listed on your Coventry Member ID Card.**

# Benefit Highlights

## in 2012



## Preventive Dental

*Dental is something to smile about*

Your Coventry health benefit plan offers preventive dental benefits. Choose a participating dentist and schedule routine cleanings and x-rays, covered with just a copayment. Additional services are also covered at discounted pricing when using a participating dental provider. Just present your membership identification card when you arrive at your appointment. For more information please refer to your dental schedule of benefits or visit us online at [chcflorida.com](http://chcflorida.com).

*Exclusion and limitations apply. If you have question or need to obtain a participating provider please contact **Member Services** at 800-848-3480, Monday - Friday from 8 a.m. - 6 p.m.*

## Preventive Vision

*As a member enjoy these valuable benefits*

Comprehensive, routine eye examination, including refraction for eyeglasses, once per calendar year by a participating optometrist	\$40
Frame and Plastic Single Vision Lenses	\$29
Frame and Plastic Bifocal Vision Lenses	\$49
Frame and Plastic Trifocal Vision Lenses	\$59
Contact lens examination to include fitting for regular daily wear, extended wear, and disposable lenses, 3 months of follow-up care, and starter kit *	\$69
Daily Wear Lenses	\$35 per pair
Daily Wear Replacement Lenses	\$20 per pair
Extended Wear Lenses	\$39 per pair
Extended Wear Replacement lenses	\$25 per pair
Disposable Lenses (6 packages - 1 week or 2 week wear)	\$19 per package
Frequent Replacement Lenses (6 packages - 1 week or 2 week wear)	\$29 per package
Daily Disposable lenses (30 packages - 1 day wear)	\$23.50 per package

\* Contact Lens Examination is available only after member has received a comprehensive eye examination and refraction from a participating optometrist.

*If you have question or To obtain a participating provider for your next exam call **Primary Plus Customer Service** at 800-393-2873 Monday - Friday from 8 a.m. to 6 p.m.*

*Exclusion and limitations apply. Please see your Member Contract or Vision Endorsement for further details*



**Coventry Health Care of Florida, Inc.**  
**Summary of Benefits**  
**HMO Open Access**  
**State of Florida**

**Referrals are not required for Covered Services**

<b>Copayment Maximums (Individual / Family)</b>	<b>\$1,500 / \$3,000</b>
<b>Lifetime Maximum Benefit</b>	<b>Unlimited</b>
<b>➤ Major Copayment Provisions</b>	<b>Member Responsibility</b>
Primary Care Physician (PCP) office visits	\$20 copay
Specialist office visits	\$40 copay
Hospital admission	\$250 per admission
Emergency room (waived if admitted)	\$100 copay
<b>➤ Inpatient Hospital / Physician Services</b>	<b>Member Responsibility</b>
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)	\$250 per admission
Rehabilitative Services	No additional copay
Inpatient Neonatal Intensive Care Unit (NICU) (admission and subsequent inpatient care)	\$250 per admission
<b>➤ Outpatient Medical Care</b>	<b>Member Responsibility</b>
Adult Preventive Care (includes annual physical exams, annual well-woman exams, Pap smears, prostate cancer screening, colon cancer screening, eye exams, health education and counseling and immunizations)	No copay
Child Preventive Care (includes well child and well baby exams and immunizations)	No copay
Hearing exam through age 17	No copay
Routine mammography (based on established guidelines)	No copay
Diagnostic procedures, tests, chest x-rays, blood tests, urinalysis, EKG's performed:	
<ul style="list-style-type: none"> <li>• in a physician's office</li> <li>• at a separate facility</li> </ul>	No additional copay No copay
Outpatient diagnostic services (MRI, CAT scans, etc)	
<ul style="list-style-type: none"> <li>• at Hospital</li> <li>• at Freestanding Facility</li> </ul>	No copay No copay
Outpatient Surgery (including physician and facility services)	
<ul style="list-style-type: none"> <li>• at Hospital</li> <li>• at Ambulatory Surgical Center</li> </ul>	No copay No copay
Maternity Prenatal & Postnatal Care	
<ul style="list-style-type: none"> <li>• in a physician's office</li> <li>• in a Sub-Specialty office</li> </ul>	One time \$40 copay \$40 copay
Radiation and chemotherapy	No copay
Second medical and surgical opinion	
<ul style="list-style-type: none"> <li>• Participating Provider</li> <li>• Non-Participating Provider</li> </ul>	\$40 copay 40% of Allowed Amount
Non-Surgical Spine and Back services Limitation: 60 visits per injury	\$40 copay

➤ Mental Health, Alcohol & Substance Abuse	Member Responsibility
Mental health care	
• Inpatient	\$250 per admission
• Outpatient	No copay
Alcohol and substance abuse care	
• Inpatient detoxification	\$250 per admission
• Inpatient rehabilitation treatment	\$250 per admission
• Outpatient rehabilitation treatment	No copay
➤ Special Kinds of Care	Member Responsibility
Emergency and urgent care	
• In hospital emergency room (waived if admitted)	\$100 copay
• urgent care facility	\$25 copay
• In physician's office	\$25 copay
• Ambulance service to hospital	No copay
Home Health Care (in lieu of hospital)	No copay
Hospice Care	No copay
Limitation: 210 days maximum lifetime benefit	
Skilled Nursing Facility Care	No copay
Limitation: 60 days per calendar year	
Oral surgery limited to accidents, injury or tempromandibular joint dysfunctions	No copay
Dialysis treatment (outpatient)	No copay
Insulin	\$50 copay
Diabetic supplies (includes glucose monitors, test strips, lancets, etc.)	No copay
Outpatient physical, speech, occupational and respiratory therapy	\$40 copay
Limitation: 60 visits per injury	
Durable medical equipment	No copay
Hearing Aids	Not covered
Family Planning	
• Voluntary counseling	\$40 copay
• Infertility diagnosis	\$40 copay
• Infertility treatment	Not covered
• Elective abortion (outpatient hospital or office)	Not covered
• Elective sterilization	Copay depending on place of service
• Intrauterine Device (IUD) (device, insertion, removal)	See office visit copay
Vision care - at a participating Optometrist	
• Refractive eye exams	\$40 copay
• Eyeglasses	Discounts available at participating provider

**Certain Covered Services require Prior Authorization.** Please refer to the Summary Plan Description 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.

This summary is provided for information only; it does not contain complete details of the Plan which are available only in the Summary Plan Description and it does not constitute an Agreement.

**This plan has exclusions and limitations and terms under which the plan may be continued in force or discontinued.**



# Health Investor HMO Plan

State of Florida - Large Group

## Referrals are not required for Covered Services

<b>Annual Deductible</b> <ul style="list-style-type: none"> <li>Individual</li> <li>Family</li> </ul> <p><i>Annual Deductibles apply per calendar year to all Covered Services, excluding the Preventive Care Services listed below. The Deductible must be satisfied before benefits begin for any member. Members enrolled under Family coverage must satisfy the Family Deductible before benefits begin for any Family member.</i></p>	<p>\$1,250 \$2,500</p>
<b>Out-of-Pocket Maximum</b> <ul style="list-style-type: none"> <li>Individual</li> <li>Family</li> </ul> <p><i>Out-of-Pocket Maximums apply per calendar year and include Deductible, Coinsurance and Copayment amounts for all Covered Services.</i></p>	<p>\$3,000 \$6,000</p>
<b>Lifetime Maximum Benefit</b>	Unlimited
<b>Preventive Care Services –NOT subject to Deductible</b>	<b>Member Responsibility</b>
Annual Adult Check-up and Physical Examinations	No copay
Well-child Care Visits to age 16	No copay
Annual Well-woman Visits	No copay
Preventive Mammography (based on established guidelines)	No copay
<b>Physician Services – Subject to Deductible</b>	<b>Member Responsibility</b>
Primary Care Physician Office Visits	20% coinsurance
Specialist Office Visits and Consultations	20% coinsurance
Maternity Prenatal and Postnatal Care	20% coinsurance
Non-Surgical Spine and Back Services Limitation: 60 visits per injury	20% coinsurance
Second Medical and Surgical Opinion <ul style="list-style-type: none"> <li>at Participating Provider</li> <li>at Non-participating Provider</li> </ul>	<p>20% coinsurance 40% of usual &amp; customary charges</p>
<b>Inpatient Hospital / Physician Services – Subject to Deductible</b>	<b>Member Responsibility</b>
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)	20% coinsurance
Rehabilitative Services	20% coinsurance
<b>Outpatient Services – Subject to Deductible</b>	<b>Member Responsibility</b>
Diagnostic services (Mammograms, MRI, CAT scans, etc.)	20% coinsurance
Surgery (including physician and facility services) <ul style="list-style-type: none"> <li>at Hospital</li> <li>at Ambulatory Surgical Center</li> </ul>	<p>20% coinsurance 20% coinsurance</p>
Physical, speech, occupational and respiratory therapy Limitation: 60 visits per injury <ul style="list-style-type: none"> <li>at Hospital</li> <li>at Freestanding Facility</li> </ul>	<p>20% coinsurance 20% coinsurance</p>
Radiation and chemotherapy	20% coinsurance

Special Kinds of Care - Subject to Deductible	Member Responsibility
Emergency and urgent care	
• In hospital emergency room	20% coinsurance
• In urgent care facility	20% coinsurance
• Ambulance service to hospital	20% coinsurance
Home Health Care	20% coinsurance
Hospice Care Limitation: 210 days maximum lifetime benefit	20% coinsurance
Skilled Nursing Facility Care Limitation: 60 days per calendar year	20% coinsurance
Dialysis Treatment (outpatient)	20% coinsurance
Insulin	20% coinsurance
Diabetic supplies (includes glucose monitors, test strips, lancets, etc)	20% coinsurance
Durable medical equipment; other external orthotics and prosthetics	20% coinsurance
Hearing Aids	Not covered
Family Planning	
• Voluntary counseling	20% coinsurance
• Infertility diagnosis	20% coinsurance
• Infertility treatment	Not covered
Elective abortion	Not covered
Elective sterilization	20% coinsurance
Mental Health, Alcohol & Substance Abuse Services – Subject to Deductible	Member Responsibility
Mental and Nervous Disorders Treatment	
• Inpatient services	20% coinsurance
• Outpatient services	20% coinsurance
Alcoholism and Substance Abuse Treatment	
• Inpatient detoxification/rehabilitation care	20% coinsurance
• Outpatient rehabilitation services	20% coinsurance
Value Added Benefits – Provided in addition to Covered Services	Member Responsibility
Vision care - at a participating Optometrist	
• Refractive eye exams	\$40 copay

\* PCP referrals are not required to obtain Covered Services, however certain Covered Services require Prior Authorization. Non-emergency hospital admissions and ambulatory surgery require prior authorization and approval by Coventry's Medical Management Program. Please refer to the Schedule of Benefits for further detail on Prior Authorization requirements.

Services must be rendered within the Coventry network and certain services require prior authorization by the Coventry Medical Management Program except for emergency medical conditions. Coventry participating physicians and providers have contracted with Coventry to provide care to our members.

This Health Investor HMO Plan is Health Savings Account (HSA)-Qualified and satisfies the Deductible and Out-of-Pocket Maximum requirements established by the IRS. However, not all members enrolled in an HSA-Qualified Health Plan are eligible to have an HSA, the IRS has specific eligibility requirements members must meet. Please refer to your employer or HSA Administrator for complete details on HSA eligibility.

All Health Investor HMO Plan Covered Services are subject to the Deductible, except Preventive Care Services referenced in the Covered Benefits section of the Health Investor HMO Plan Policy. Only Covered Services, obtained from Participating Providers, under this Health Investor HMO Plan are eligible to satisfy the Deductible and contribute to the Out-of-Pocket Maximum. In the event of an Emergency Medical Condition, Covered Services rendered by a Non-Participating Provider are eligible to satisfy the Deductible and contribute to the Out-of-Pocket maximum.

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# Knowing where to go can save on health care costs



Your primary care physician should be your first source for health care. He or she knows you best and can guide you to other services as needed. If you can't get in to see your primary care physician right away, you have other choices including an urgent care center, a convenient care center and the emergency room. The following table can help you decide where to go if you need care and you can't get an appointment with your doctor.



	Urgent Care Center (UCC)	Convenient Care Center	Emergency Room (ER)
What is it	UCCs offer quality medical care for illnesses and injuries and are often open late and weekends	Health centers, located in pharmacies, grocery stores and other retail stores, which treat common illnesses and are usually open evenings and weekends	A group of rooms in a hospital created to treat emergency conditions, usually open 24 hours a day, seven days a week
When to go, in general	When you can't get in to see your primary care physician and you need care for an unexpected illness or injury that does not pose a serious danger to your health	For small problems when you can't see your primary care physician right away	When a sudden accident or medical condition causes severe symptoms or pain. You could reasonably expect that if you did not receive immediate medical attention in a medical emergency, it would place your health or the health of your fetus in serious jeopardy, or cause serious impairment or dysfunction to bodily functions or organs. A true medical emergency presents an immediate danger.
Examples of when to go	<p>You have a sports injury, and it's after your doctor's office hours</p> <ul style="list-style-type: none"> <li>You need stitches for a non-critical injury</li> <li>You have a chronic problem, such as a sore throat or back pain, that isn't improving and can't wait until your doctor is available</li> <li>You're away from home but need medical care in the area you're visiting</li> </ul>	<ul style="list-style-type: none"> <li>Minor sicknesses, such as rashes, ear aches, sore throats, stomach aches and other problems</li> <li>Flu shots, vaccinations and other shots</li> </ul>	<ul style="list-style-type: none"> <li>Poisoning or drug overdose</li> <li>Difficulty breathing or shortness of breath</li> <li>Chest or upper abdominal pain or pressure</li> <li>Fainting, sudden dizziness, weakness, loss of consciousness</li> <li>Changes in vision</li> <li>Confusion or changes in mental status or difficulty speaking</li> <li>Uncontrolled bleeding or severe pain</li> <li>Coughing or vomiting blood</li> <li>Suicidal feelings</li> </ul>
Advantages	Save time and money compared to inappropriate ER usage	Convenience when you can't get in to see your doctor for a small problem	An ER is the only place to go for treatment in a true emergency

**Remember:** Copays for emergency room visits are usually much greater than for a primary care, retail care or at an urgent care.

## How to find a provider

Visit the Web address shown on your ID card and choose "Locate a Provider." You can also call Customer Service at the number listed on the back of your member ID card.

## In case of emergency

If you find yourself in need of emergency care, dial 911 or go to the nearest emergency room.

# Contact Numbers

## Customer Service

**866-575-1875**

8:00 a.m. - 6:00 p.m.

## Psychcare

**800-221-5487**

8:30 a.m. - 5:30 p.m

## Vision (Primary Plus)

**800-393-2873**

8:00 a.m. - 6:00 p.m

## Coventry is Going Green

*Fast, friendly & accurate answers are a click away*

For a current list of Coventry Health Care of Florida's participating providers, logon to [chcflorida.com](http://chcflorida.com). Coventry's website is often the fastest, most convenient and accurate way to find providers, as the provider list online is updated daily!

Once you become a Coventry member, and register on the site, you'll have access to your own personal health benefits information in a safe and secure environment with many unique services only available to Coventry Health Care of Florida members.

- Provider look-up tool
- View fraud prevention information
- Print advance directive forms
- View fraud prevention information
- Glossary of terms
- View or print explanation of benefits
- View or print member handbook
- View or print member newsletter
- View or print referrals
- Request or print an ID Card
- View your member rights and responsibilities
- Request PCP change
- View or print authorization
- Change password
- Contact us via e-mail
- View or print detailed benefit information
- Request plan documents
- View or print member newsletter
- Print a Request for Reimbursement form
- Coventry WellBeing programs
- View practice guidelines



# Notes

# Coventry Health Care of Florida

Lighting the way to better health

[chcflorida.com](http://chcflorida.com)



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