Coverage for: Family | Plan Type: PPO

BlueOptions 05173

HSA Compatible with Rx INN Health Ded(\$10/\$50/\$80/20%)

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

The 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 care 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, <u>www.floridablue.com/plancontracts/group</u>. 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>www.floridablue.com/plancontracts/group</u> or call 1-800-352-2583 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-Network: \$5,000 Per Person/\$10,000 Family. Out-of-Network: \$20,000 Per Person/\$20,000 Family.	Generally, you must pay all of 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 <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. <u>Preventive care</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 certain <u>preventive 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 <u>www.healthcare.gov/coverage/preventive-care-benefits/</u> .
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-</u> <u>pocket limit</u> for this <u>plan</u> ?	In-Network: \$6,850 Per Person/\$13,100 Family. Out-Of-Network: \$30,000 Per Person/\$30,000 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 limit</u> has been met.
What is not included in the <u>out-of-pocket limit?</u>	Premium, balance-billed 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 <u>network provider</u> ?	Yes. See https://providersearch.floridablue.com/providersearch/pub/index.htm or call 1-800-352-2583 for a list of network providers .	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 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		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider	Out-of-Network Provider	Information	
	Primary care visit to treat an injury or illness	(You will pay the least) Value Choice Provider: No Charge after Deductible/ Primary Care Visits: Deductible + 10% Coinsurance/ Virtual Visits: Deductible + 10% Coinsurance	(You will pay the most) Deductible + 20% Coinsurance/ Virtual Visits: Not Covered	Physician administered drugs may have higher cost share. Virtual Visit services are only covered for In-Network providers.	
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist</u> visit	Value Choice Specialist: No Charge after <u>Deductible/</u> Specialist: <u>Deductible + 10%</u> <u>Coinsurance/</u> Virtual Visits: <u>Deductible + 10% Coinsurance</u>	<u>Deductible</u> + 20% <u>Coinsurance</u> / Virtual Visits: Not Covered	Physician administered drugs may have higher cost share. Virtual Visit services are only covered for In-Network providers.	
	Preventive care/screening/ immunization	No Charge, <u>Deductible</u> does not apply	20% Coinsurance	Physician administered drugs may have higher cost share. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Value Choice Specialist: No Charge after Deductible/ Independent Clinical Lab: No Charge after Deductible/ Independent Diagnostic Testing Center: Deductible + 10% Coinsurance	Deductible + 20% Coinsurance	Tests performed in hospitals may have higher cost share.	
	Imaging (CT/PET scans, MRIs)	Deductible + 10% Coinsurance	Deductible + 20% Coinsurance	Tests performed in hospitals may have higher cost share. Prior Authorization may be required. Your benefits/services may be denied.	

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you need drugs to treat your illness or condition	Generic drugs	<u>Deductible</u> + \$10 <u>Copay</u> per Prescription at retail, <u>Deductible</u> + \$25 <u>Copay</u> per Prescription by mail	In-Network <u>Deductible</u> + 50% <u>Coinsurance</u>	Up to 30 day supply for retail, 90 day supply for mail order. Responsible Rx programs such as Prior Authorization may apply. See Medication Guide for more information.	
More information about prescription drug coverage is available at	Preferred brand drugs	Deductible + \$50 Copay per Prescription at retail, Deductible + \$125 Copay per Prescription by mail	In-Network <u>Deductible</u> + 50% <u>Coinsurance</u>	Up to 30 day supply for retail, 90 day supply for mail order.	
https://www.floridabl ue.com/members/to ols-	Non-preferred brand drugs	Deductible + \$80 Copay per Prescription at retail, Deductible + \$200 Copay per Prescription by mail	In-Network <u>Deductible</u> + 50% <u>Coinsurance</u>	Up to 30 day supply for retail, 90 day supply for mail order.	
resources/pharmac y/medication-guide	Specialty drugs	Deductible + 20% Coinsurance at retail	In-Network <u>Deductible</u> + 50% <u>Coinsurance</u>	Up to 30 day supply for retail. Not covered through Mail Order.	
	Facility fee (e.g., ambulatory surgery center)	Deductible + 10% Coinsurance	Deductible + 20% Coinsurance	none	
If you have outpatient surgery	Physician/surgeon fees	Deductible + 10% Coinsurance	Ambulatory Surgical Center: <u>Deductible</u> + 20% <u>Coinsurance</u> / Hospital: <u>In-Network Deductible</u> + 10% <u>Coinsurance</u>	none	
	Emergency room care	Deductible + 10% Coinsurance	In-Network Deductible + 10% Coinsurance	none	
If you need immediate medical	Emergency medical transportation	Deductible + 10% Coinsurance	In-Network Deductible + 10% Coinsurance	none	
attention	<u>Urgent care</u>	Value Choice Provider: No Charge after <u>Deductible</u> / Urgent Care Visits: <u>Deductible</u> + 10% <u>Coinsurance</u>	Deductible + 10% Coinsurance	none	
If you have a hospital stay	Facility fee (e.g., hospital room)	Deductible + 10% Coinsurance	Deductible + 20% Coinsurance	Inpatient Rehab Services limited to 30 days.	

For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.floridablue.com/plancontracts/group</u>.

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider	Out-of-Network Provider	Information	
medical Event		(You will pay the least)	(You will pay the most)	momation	
	Physician/surgeon fees	<u>Deductible</u> + 10% <u>Coinsurance</u>	In-Network Deductible + 10% Coinsurance	none	
If you need mental health, behavioral	Outpatient services	Deductible + 10% Coinsurance	Deductible + 20% Coinsurance/ Specialist Virtual Visits: Not Covered	Virtual Visit services are <u>only</u> covered for In- Network providers.	
health, or substance abuse services	Inpatient services	Deductible + 10% Coinsurance	Physician Services: In- Network Deductible + 10% Coinsurance/ Hospital: Deductible + 20% Coinsurance	Prior Authorization may be required. Your benefits/services may be denied.	
	Office visits	Deductible + 10% Coinsurance	Deductible + 20% Coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.)	
If you are pregnant	Childbirth/delivery professional services	Deductible + 10% Coinsurance	In-Network Deductible + 10% Coinsurance	none	
	Childbirth/delivery facility services	Deductible + 10% Coinsurance	<u>Deductible</u> + 20% <u>Coinsurance</u>	none	
	Home health care	Deductible + 10% Coinsurance	<u>Deductible</u> + 20% <u>Coinsurance</u>	Coverage limited to 60 visits.	
If you need help	Rehabilitation services	Deductible + 10% Coinsurance	Deductible + 20% Coinsurance	Coverage limited to 50 visits, including 26 manipulations. Services performed in hospital may have higher cost share. Prior Authorization may be required. Your benefits/services may be denied.	
recovering or have other special	Habilitation services	Not Covered	Not Covered	Not Covered	
health needs	Skilled nursing care	Deductible + 10% Coinsurance	Deductible + 20% Coinsurance	Coverage limited to 60 days.	
	Durable medical equipment	Deductible + 10% Coinsurance	Deductible + 20% Coinsurance	Excludes vehicle modifications, home modifications, exercise, bathroom equipment and replacement of <u>DME</u> due to use/age.	
	Hospice services	Deductible + 10% Coinsurance	<u>Deductible</u> + 20% <u>Coinsurance</u>	none	

For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.floridablue.com/plancontracts/group</u>.

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important
Medical Event		Network Provider	Out-of-Network Provider	Information
		(You will pay the least)	(You will pay the most)	orniadori
If your obild poods	Children's eye exam	Not Covered	Not Covered	Not Covered
If your child needs	Children's glasses	Not Covered	Not Covered	Not Covered
dental or eye care	Children's dental check-up	Not Covered	Not Covered	Not Covered

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 	 Pediatric glasses 	
Bariatric surgery	 Infertility treatment 	 Private-duty nursing 	
Cosmetic surgery	 Long-term care 	 Routine eye care (Adult) 	
Dental care (Adult)	 Pediatric dental check-up 	 Routine foot care unless for treatment of diabetes 	
Habilitation services	 Pediatric eye exam 	 Weight loss programs 	

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)				
Chiropractic care - Limited to 50 visits	Most coverage provided outside the United	Non-emergency care when traveling outside the		
	States. See www.floridablue.com.	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: State Department of Insurance at 1-877-693-5236, the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/agencies/ebsa or the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov. 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.dealthcare.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 the insurer at 1-800-352-2583. You may also contact your State Department of Insurance at 1-877-693-5236 or the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. For group health coverage subject to ERISA contact your employee services department. For non-federal governmental group health plans and church plans that are group health plans contact your employee services department. You may also contact the state insurance department at 1-877-693-5236. Additionally, a consumer assistance program can help you file your appeal. Contact U.S. Department of Labor Employee Benefits Security Administration at 1-866-4-USA-DOL (866-487-2365) or www.dol.gov/ebsa/healthreform.

Does this <u>plan</u> provide <u>Minimum Essential Coverage</u>? Yes

For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>www.floridablue.com/plancontracts/group</u>.

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 <u>plan</u> meet the <u>Minimum Value Standards</u> ? Yes If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u> , you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u> .
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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 <u>in-network</u> pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$5,000
■ Specialist Coinsurance	10%
■ Hospital (facility) Coinsurance	10%
Other No Charge	\$0

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	
<u>Deductibles</u>	\$5,000
Copayments	\$10
Coinsurance	\$800
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$5,870

Managing Joe's type 2 Diabetes

(a year of routine <u>in-network</u> care of a well-controlled condition)

■ The plan's overall deductible	\$5,000
■ Specialist Coinsurance	10%
■ Hospital (facility) Coinsurance	10%
Other Coinsurance	10%

This EXAMPLE event includes services like:

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

<u>Diagnostic tests</u> (blood work)

Prescription drugs

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

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
<u>Deductibles</u>	\$5,000
<u>Copayments</u>	\$200
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Joe would pay is	\$5,200

Mia's Simple Fracture

(<u>in-network</u> emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$5,000
Specialist Coinsurance	10%
Hospital (facility) Coinsurance	10%
Other Coinsurance	10%

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
In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$2,800
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

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: <u>www.floridablue.com</u>.

Section 1557 Notification: Discrimination is Against the Law

We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, sex, age, or disability. We do not exclude people or treat them differently because of race, color, national origin, sex, age, or disability.

We provide:

- Free auxiliary aids, reasonable modifications, and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (e.g., large print, audio, and accessible electronic formats)
- · Free language assistance services to people whose primary language is not English, such as:
 - Qualified interpreters
 - o Information written in other languages

If you need these services, contact:

Health and vision coverage: 1-800-352-2583

Dental, life, and disability coverage: 1-888-223-4892
 The description of the disability coverage: 1-888-223-4892
 The description of the disability coverage: 1-888-223-4892

Federal Employee Program (FEP): 1-800-333-2227

Medicare: 1-800-926-6565

TTY 711

If you believe that we have failed to provide these services or have discriminated in another way on the basis of race, color, national origin, sex, age, or disability, you can file a grievance with:

Health and vision coverage (including FEP members):

Section 1557 Coordinator 4800 Deerwood Campus Parkway, DCC 1-7 Jacksonville, FL 32246 1-800-477-3736 x29070 1-800-955-8770 (TTY)

Fax: 1-904-301-1580

Section1557Coordinator@bcbsfl.com

Dental, life, and disability coverage:

Civil Rights Coordinator 17500 Chenal Parkway Little Rock, AR 72223 1-800-260-0331 1-800-955-8770 (TTY) civilrightscoordinator@fclife.com

<u>Health insurance</u> is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. Dental insurance is offered by Florida Combined Life Insurance Company, Inc., an affiliate of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Section 1557 Coordinator or Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW Room 509F, HHH
Building Washington, D.C. 20201
1-800-368-1019
1-800-537-7697 (TDD)
Complaint forms are available at www.hhs.gov/ocr/office/file/index.html

Visit www.floridablue.com/disclaimer/ndnotice to view an electronic version of this notice.

Se encuentran a su disposición los servicios gratuitos de idiomas, de ayuda auxiliar y de formato alternativo. Llame al número 1-800-352-2583, a FEP al 1-800-333-2227, a Medicare al 1-800-926-6565, (TTY 711).

Có sẵn dịch vu hỗ trợ ngôn ngữ miễn phí, thiết bị hỗ trợ và các định dang thay thế. Vui lòng gọi 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711).

Gen èd oksilvè pou ede w nan lòt lang ak sèvis nan lòt fòma ki disponib gratis. Rele nan 1-800-352-2583, FEP 1-800-333-2227, oswa rele Medicare nan 1-800-926-6565 (TTY 711).

Estão disponíveis, gratuitamente, serviços de tradução, assistência e formatos alternativos. Ligue para 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (TTY 711).

免费语言服务、辅助援助及替代格式服务均已开放。欢迎致电以下号码 普通咨询1-800-352-2583 联邦雇员计划(FEP)1-800-333-2227 医疗保险(Medicare)1-800-926-6565 听障专线(TTY)711。

Des services linguistiques, d'aide auxiliaire et de supports alternatifs vous sont proposés gratuitement. Appelez le 1-800-352-2583, le FEP au 1-800-333-2227, le Medicare au 1-800-926-6565 (ATS 711).

May makukuhang mga libreng serbisyo sa wika, karagdagang tulong at mga alternatibong anyo. Tumawag sa 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711).

<u>Health insurance</u> is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. Dental insurance is offered by Florida Combined Life Insurance Company, Inc., an affiliate of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

Предоставляются бесплатные языковые услуги, вспомогательные материалы и услуги в альтернативных форматах. Звоните 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (номер для текст-телефонных устройств (ТТY) 711).

الخيمات المجانية للغة، والمساعدة الإضافية، ويتميقات يديلة مناحة. يرجى الانصال على FEP: 1-800-352-2583 يرنامج FEP: 1-800-333-2227 يرنامج FEP: 1-800-352-2583 يرنامج FEP: 1-800-352-258

Sono disponibili servizi gratuiti di supporto linguistico, assistenza ausiliaria e formati alternativi. Telefono: 1-800-352-2583, FEP: 1-800-333-2227, Medicare: 1-800-926-6565, (TTY 711).

Kostenloser Service für Sprachen, Hilfsmittel und alternative Formate verfügbar. Telefon 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (TTY 711).

무료 언어, 보조기구 및 대체 형식 서비스를 이용할 수 있습니다. 전화 1-800-352-2583, FEP 1-800-333-2227, 메디케어 1-800-926-6565, (TTY 711).

Bezpłatna pomoc jezykowa, pomoc dodatkowa oraz usługi różnego rodzaju sa dostępne. Zadzwoń pod numer 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711).

મકત ભાષા સહાયક મદદ અને વૈકલ્પિક કોર્મેટ સેવાઓ ઉપલબ્ધ છે. 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565, (TTY 711) પૂર કોલ કરો.

มีบริการภาษา ความช่วยเหลือเพิ่มเติม และบริการในรูปแบบอื่น ๆ ฟรี โทร 1-800-352-2583, FEP 1-800-333-2227, Medicare 1-800-926-6565 (TTY 711)

無料の言語サービス、補助サービス、代替フォーマットサービスをご利用いただけます。1-800-352-2583、FEP 1-800-333-2227、メディケア 1-800-926-6565 (TTY 711) までお電話ください。

یا Medicare یا FEP و پر ای FEP خدمات پرایگان زیانی، کمکهای جانبی، و قالتهای جایگزین در بسترس هستند یا شماره 1-800-352-2583 نماس بگیرید برای نماس بگیرید (TTY: 711) 1-866-926-800

T'áá free vínílta'go saad bee áká anilveedígií, alk'ida'ániígií, dóó t'áá ajilii hane' bee áká anilveedígií t'éivá éi holne'. 1-800-352-2583 bich'i' náhodoonih, FEP bich'i' 1-800-333-2227 bich'i' náhodoonih, Medicare bich'i' 1-800-926-6565 bich'i' náhodoonih, (TTY 711).

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