

**Coverage Period 01/01/2024- 12/31/2024**

**All copayments and coinsurance costs shown in this data 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
		<u>Network Provider</u> (You will pay the least)	<u>Out of Network Provider</u> (You will pay the most)	





For more information on this and other topics, see the [page on the website at www.inset.com](http://www.inset.com)

**Common  
Medical Event**

**Services You May Need**

**What You Will Pay**

**Limitations, Exceptions, & Other Important  
Information**

**For more information about limitations and exceptions, see the plan or policy document at [www.insetd.com](http://www.insetd.com)**

**SBCD 258781**

For more information on this and other topics, see the [page on the website at www.inset.com](http://www.inset.com)

**Regis Having a Baby**  
(9 months of prenatal care and a hospital delivery)

**Miraging Joe's type 2 Diabetes**  
(a year of routine prenatal care of a well controlled condition)

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

The plan's overall deductible	\$200
Specialist Coinsurance	20%
Hospital (facility) Coinsurance	20%
Other Charges	\$0

The plan's overall deductible	\$200
Specialist Coinsurance	20%

- EXAMPLE events include 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: \$2,700

In this example, Reg would pay:

	Cost Sharing	Amount
Deductibles		\$200
Copayments		\$0
Coinsurance		\$200
<b>What is not covered</b>		
Out-of-network services		\$0
<b>The total Reg would pay is</b>		<b>\$400</b>





Coordinator is available 24 hours a day, 7 days a week. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically at [www.hhs.gov/ocr/office/civilrights](http://www.hhs.gov/ocr/office/civilrights). You can also call 1-800-368-1019.

**For more information, visit [www.hhs.gov/ocr/office/civilrights](http://www.hhs.gov/ocr/office/civilrights).**

**For more information, visit [www.hhs.gov/ocr/office/civilrights](http://www.hhs.gov/ocr/office/civilrights).**

**For more information, visit [www.hhs.gov/ocr/office/civilrights](http://www.hhs.gov/ocr/office/civilrights).**

**For more information, visit [www.hhs.gov/ocr/office/civilrights](http://www.hhs.gov/ocr/office/civilrights).**

**For more information, visit [www.hhs.gov/ocr/office/civilrights](http://www.hhs.gov/ocr/office/civilrights).**

Get complaint forms and information at [www.hhs.gov/ocr/office/civilrights](http://www.hhs.gov/ocr/office/civilrights).



**THUỖ Y: Kien han noi tung Aset, co dich tai tro quy ngon, noi mien thi co tinh co nhay mat ngan and pho doan.**

**ATENCAO: Se voce para Domingues, utilize os serviços de psicólogos gratuitos.**

**Ligne para 1-800-368-2227**

**注意: 本中心提供免费心理咨询服务。 请致电 1-800-368-2227。 中文: 1-800-368-2227。 韩文: 1-800-368-2227。**

**1-800-368-2227**

**1-800-368-2227**

**1-800-368-2227**

**1-800-368-2227**

**Health insurance is offered by Florida Blue. FMO coverage is offered by Florida Blue FMO, 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.**

