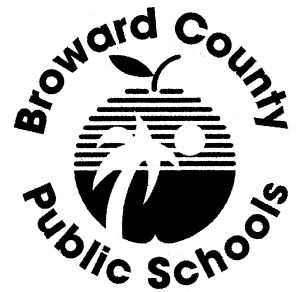




The School Board of Broward County



2011 Plan Highlights

Student Passport Plan

KIDS Only Plan

Discount Fitness Program

Complementary Alternative Medicine

24 Hour Nurse Hotline

Discount Weight Loss Plans



COVENTRY
Health Care of Florida

Lighting the way to better health

Make the Most of your Benefits with Coventry

WellBeing Discount Fitness Program

Get fit today. Members receive a 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, World Gym and more.

For more information on the Coventry WellBeing Fitness program, please call 1-877-438-0416 Monday through Friday from 8 a.m. to 8 p.m.

Complementary Alternative Medicine (CAM)

The connection between mind and body are important to the healing process. CAM therapies teach people alternative techniques to help manage pain and reduce stress, allowing them to take an active role in their health care.

Through a partnership with Healthways, Coventry members have access to more than 28,000 CAM practitioners who offer discounts on services including:

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

Healthways is certified by the National Committee for Quality Assurance (NCQA) and manages the nation's leading network for CAM practitioners. This value-added program also includes online access to wellness information and personal health management tools.

For more information on the Better Living CAM program, please call 1-877-438-0416 Monday through Friday from 8 a.m. to 8 p.m.

Student Passport Plan

Dependent students enrolled in a college or university can take advantage of the Coventry Student Passport Program. The Passport Program provides access to the Coventry National Network for students attending school outside of the Coventry service area.

24-Hour Nurse Hotline

The 24-Hour Nurse Line provides members with direct access to a staff of nurses **24 hours a day, 365 days a year**. When you need answers to your health-related questions call our 24 Hour Nurse Line at 1-866-903-0802.

Discounts on Popular Weight Loss Plans

Jenny Craig

- FREE 30-Day Program
- 25% off 6-Month VIP (Gold/Platinum) Program*
- 20% off 1-Year Premium Success Program*

** Plus the cost of food and shipping when applicable*

Weight Watchers

- \$15 Registration Fee
- \$10 Weekly Membership Fee

For more information on these programs, please call 1-877-922-3551 Monday through Friday from 8:30 a.m. to 5:30 p.m.

Consumer Driven Plan

The Consumer Driven Plan combines the cost-saving incentives of a modern health benefits plan with freedom of choice and an annual benefit allowance. When you see participating providers, you receive the highest level of benefits available under your plan. At the same time, you retain the flexibility to see any physician.

Compare Your Coventry Health Care of Florida Options

Plan Provisions	High Option HMO Plan		Low Option HMO Plan		High Option PPO Plan		Consumer Driven Plan		KIDS Basic Plan		KIDS Enhanced Plan	
	N/A	\$150 copay per admission	\$150/day the first 5 days	N/A	N/A	IN - 85% after deductible OON - 65% after deductible	IN - 85% after deductible OON - 65% after deductible	Annual member benefit: \$500 per year per member (applies to medical services received from participating providers only)	N/A	N/A	\$100/day for the first 5 days	N/A
Up-Front Benefit Allowance	N/A	\$150 copay per admission	\$150/day the first 5 days	N/A	IN - 85% after deductible OON - 65% after deductible	IN - 85% after deductible OON - 65% after deductible	Annual member benefit: \$500 per year per member (applies to medical services received from participating providers only)	N/A	N/A	\$100/day for the first 5 days	N/A	
Hospital Services (Inpatient)												
Emergency Room - In Service Area	\$100 copay per visit	\$100 copay per visit	\$200 copay per visit	\$200 copay per visit	IN - 85% after deductible OON - 65% after deductible	IN - 85% after deductible OON - 65% after deductible	IN - 100% after \$175 copay OON - 100% after \$175 copay	\$100 copay per visit	\$100 copay per visit	\$75 copay per visit	\$75 copay per visit	
Emergency Room - Out-of-Area	\$100 copay per visit	\$100 copay per visit	\$200 copay per visit	\$200 copay per visit	IN - 85% after deductible OON - 65% after deductible	IN - 85% after deductible OON - 65% after deductible	IN - 100% after \$175 copay OON - 100% after \$175 copay	\$100 copay per visit	\$100 copay per visit	\$75 copay per visit	\$75 copay per visit	
Urgent Care	\$10 copay per visit	\$10 copay per visit	\$20 copay per visit	\$20 copay per visit	IN - 85% after deductible OON - 65% after deductible	IN - 85% after deductible OON - 65% after deductible	IN - 100% after \$35 copay OON - 70% after deductible	\$30 copay per visit	\$30 copay per visit	\$15 copay per visit	\$15 copay per visit	
Physician Services (Participating providers only)												
-Primary Care Physician	\$10 copay per visit	\$10 copay per visit	\$20 copay per visit	\$20 copay per visit	IN - 85% after deductible OON - 65% after deductible	IN - 85% after deductible OON - 65% after deductible	\$20 copay per visit	\$20 copay per visit	\$15 copay per visit	\$15 copay per visit	\$15 copay per visit	
-Specialists	\$30 copay per visit	\$30 copay per visit	\$40 copay per visit	\$40 copay per visit	IN - 85% after deductible OON - 65% after deductible	IN - 85% after deductible OON - 65% after deductible	\$35 copay per visit	\$35 copay per visit	\$30 copay per visit	\$30 copay per visit	\$30 copay per visit	
Non-participating providers	Applicable copay	Applicable copay	Applicable copay	Applicable copay	IN - 85% after deductible OON - 65% after deductible	IN - 85% after deductible OON - 65% after deductible	70% after deductible	70% after deductible	Applicable copay	Applicable copay	Applicable copay	
Prescriptions (30-day supply)*												
Non-participating pharmacies	Tier 1A: \$3 / Tier 1B: \$10 Tier 2: \$25 / Tier 3: \$40 Not covered	Tier 1A: \$3 / Tier 1B: \$10 Tier 2: \$35 / Tier 3: \$50 Not covered	Tier 1A: \$3 / Tier 1B: \$10 Tier 2: \$35 / Tier 3: \$50 Not covered	Tier 1A: \$3 / Tier 1B: \$10 Tier 2: \$35 / Tier 3: \$50 Not covered	IN - 85% after deductible OON - 65% after deductible	IN - 85% after deductible OON - 65% after deductible	Tier 1: \$15 / Tier 2: \$30 Tier 3: \$55 copay 70% after deductible plus \$15 / \$30 / \$55	Tier 1: \$7 / Tier 2: \$45 Tier 3: Not covered Not covered	Tier 1: \$5 / Tier 2: \$5 Tier 3: \$25 copay Not covered	Tier 1: \$5 / Tier 2: \$5 Tier 3: \$25 copay Not covered	Tier 1: \$5 / Tier 2: \$5 Tier 3: \$25 copay Not covered	
Self-injectables / Specialty Drugs	Applicable copay	Applicable copay	Applicable copay	Applicable copay	IN - 85% after deductible OON - 65% after deductible	IN - 85% after deductible OON - 65% after deductible	Applicable copay	Applicable copay	Not covered	Not covered	Applicable copay	
Mail Order Drugs (90-day supply)*												
Tier 1 / Tier 2 / Tier 3	Tier 1A \$6 / Tier 1B \$20 Tier 2 \$50 / Tier 3 \$80 Not covered	Tier 1A \$6 / Tier 1B \$20 Tier 2 \$70 / Tier 3 \$100 Not covered	Tier 1A \$6 / Tier 1B \$20 Tier 2 \$70 / Tier 3 \$100 Not covered	Tier 1A \$6 / Tier 1B \$20 Tier 2 \$70 / Tier 3 \$100 Not covered	IN - 85% after deductible OON - 65% after deductible	IN - 85% after deductible OON - 65% after deductible	\$15 / \$30 / \$55 copay Not covered	\$7 / \$45 copay / Not covered Not covered	\$7 / \$45 copay / Not covered Not covered	\$5 / \$5 / \$25 copay Not covered	\$5 / \$5 / \$25 copay Not covered	
Non-participating pharmacies	Applicable copay	Applicable copay	Applicable copay	Applicable copay	IN - 85% after deductible OON - 65% after deductible	IN - 85% after deductible OON - 65% after deductible	Applicable copay	Applicable copay	Not covered	Not covered	Applicable copay	
Annual Deductible	No deductible	No deductible	No deductible	No deductible	IN - 85% after deductible OON - 65% after deductible	IN - 85% after deductible OON - 65% after deductible	Individual: \$2,500 Family: \$7,500	Individual: \$2,500 Family: \$7,500	\$300 deductible per child- applies to all inpatient and outpatient hospital services	\$300 deductible per child- applies to all inpatient and outpatient hospital services	No deductible	
Coinsurance	No coinsurance	No coinsurance	No coinsurance	No coinsurance	IN - 85% after deductible OON - 65% after deductible	IN - 85% after deductible OON - 65% after deductible	100% after the deductible 70% after the deductible	100% after the deductible 70% after the deductible	20% coinsurance after deductible on all inpatient and outpatient hospital services	20% coinsurance after deductible on all inpatient and outpatient hospital services	No coinsurance	
Out-of-Pocket Maximums	Individuals: \$1,264 Family: \$2,528	Individuals: \$1,500 Family: \$3,000	Individuals: \$1,500 Family: \$3,000	Individuals: \$1,500 Family: \$3,000	Individuals: \$1,000 Family: \$2,000	Individuals: \$1,000 Family: \$2,000	IN - Individual/Family N/A OON - Individual: \$4,000 Family: \$12,000	IN - Individual/Family N/A OON - Individual: \$4,000 Family: \$12,000	\$1,500 per child	\$1,500 per child	\$1,264 per child	

* This is a comparison only and not a complete summary. Please refer to each schedule of benefits for cost details, exclusions and limitations that may apply. "IN" means In-Network. "OON" means Out-of-Network.

Prescription Drugs: If you or your physician requests a brand name medication when a generic is available, you must pay 100% of the difference in price between the generic and brand name medication, plus the applicable brand copayment. Tier 1A drugs are a select group of drugs available for a reduced copayment. A listing of Tier 1A (\$3 Generic) drugs can be found on the Coventry website. For Tier 1B drugs, refer to all other Tier 1 drugs not listed on Tier 1A. Prescription drug copays do not apply toward the annual copayment maximum.

Look How We've Grown!

Coventry offers a provider network with more than 11,000 physicians

A Community Partner

A proactive neighborhood partner, Coventry proudly sponsors and participates in a variety of activities in the communities it serves. Each year its employees contribute financial support and hundreds of volunteer hours to local charities and organizations.

Provider Network

Coventry has one of the largest board certified participating provider networks in the area. Every participating provider has successfully completed Coventry's rigorous credentialing process. Physician credentialing includes verification of licensure, medical school and other related medical training and board certification status. Employment and other history is also reviewed. Provider recredentialing is ongoing and occurs at least every three years. In addition, Coventry monitors and profiles provider performance, which includes medical record documentation, preventive care, compliance and member satisfaction scores.

Urgent Care Facilities

When a primary care physician's office is closed for the evening or over the weekend and urgent care services are needed, members can visit a participating urgent care center in Coventry's network. Each of these centers is staffed by physicians, nurses and other medical professionals. For urgent care needs, members can experience shorter waits, faster service and lower out-of-pocket costs for the same services provided in a hospital or emergency room.

Freestanding Facilities

Many outpatient services can be performed at one of Coventry's participating freestanding facilities (not affiliated with a hospital) for a lower copayment than the same service performed at a hospital. The following services are available: lab work and diagnostic testing (MRIs, CT scans and x-rays), ambulatory surgery and other outpatient services.

On the Web

On Coventry's web site members have convenient access to their personal health benefits information in a safe and secure environment 24-hours a day, 7-days a week. Requesting information through the mail is no longer necessary for many plan-member transactions when members use the tools available to them on Coventry's web site. Enhancements to the site are on going to meet the needs of our members.

Health and Wellness

Coventry is committed to helping our members stay healthy. Coventry distributes member news magazines to promote the importance of annual physical examinations and immunizations for Coventry members of all ages. Articles remind members to schedule these services with their primary care physician. In addition, they provide pertinent age specific educational information on common health related issues. These include: different types of cancers, diabetes, heart health, men's health, nutrition, osteoporosis, women's health and more.

Medical Management

Coventry offers a well-rounded variety of lifestyle enhancement services, that encourage appropriate screenings, examination, immunizations and public awareness. Disease Management programs are available to members who have been diagnosed with asthma, diabetes and/or congestive heart failure. Case Management provides services that assist members through certain medical circumstances such as complex, obstetrical, pediatric, transplant and ventilator care. Members may receive additional assistance through one-on-one nurse counseling.



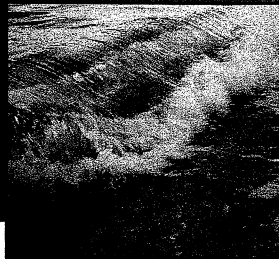
Going Green

Save time and go green with Coventry Health Care of Florida.

As part of our ongoing efforts to become cost effective and environmentally friendly, Coventry is going green.

Fast, friendly and accurate answers are available at www.chcflorida.com.

- Provider look-up tool
- Prescription drug pricing tool
- Prescription mail order
- View or print referrals
- Print advance directive forms
- Glossary of terms
- View or print explanation of benefits
- View or print member handbook
- Download Adobe Acrobat (free)
- Print a temporary ID Card
- View your member rights and responsibilities
- Better Living Fitness and CAM programs
- Request PCP change
- View or print authorization
- Request an ID card
- Change password
- Contact us via e-mail
- View or print detail benefit information
- Request a certificate of coverage
- View or print member newsletter
- Print a Request for Reimbursement form
- View practice guidelines
- Fraud prevention information



Contact Information

On-Site Representative	800.547.0852	Mon. - Fri. 8:30 a.m. to 5:00 p.m.
Pharmacy Services	866.847.8279	Mon. - Fri. 8:30 a.m. to 5:30 p.m.
Better Living Program	877.438.0416	Mon. - Fri. 8:00 a.m. to 8:00 p.m.
24-Hour Nurse Line	866.903.0802	24 hours a day / 7 days a week
Web-site Address	www.chcflorida.com	24 hours a day / 7 days a week

