



• FLORIDA •

The
Right *One*
for You!

Your Guide to Coventry*One*
A Health Insurance Product for
Individuals and Families



The Right *One* for You!

Congratulations on being a smart and savvy health care shopper! You want security, control and freedom of choice in your health plan – and you’ve found it in Coventry*One*.

Ideal for the self-employed, entrepreneurs, part-timers, students, young children, recent grads, singles, families, or those between jobs, Coventry*One* offers several cost-effective policies to meet your individual and family needs. And, all policies are backed by Coventry Health and Life Insurance Company – an established and respected insurance company with a proven track record – so you know your health coverage will be there for you when you need it.

WHAT COVENTRY*ONE* OFFERS YOU

All Coventry*One* policies are Coventry Major Medical Preferred Provider Organization (PPO) policies. That means that you have the freedom to choose a physician. No referrals are needed to see a specialist. If you select a physician that’s part of the Coventry Health Care Network in Florida, you’ll enjoy the highest level of benefits (and lower out-of-pocket costs). If you select an out-of-network physician, you’ll still have coverage, but at out-of-network benefit levels (and with higher out-of-pocket costs).

Bottom line – The choice is yours.

It’s easy to find a participating provider that’s right for you. Simply log on to www.CHCFlorida.com. Then:

1. Click on “Find a Physician” on the Home page.
2. Fill in any other search details that you’d like on the Physician Search page. Please note: the continued participation of any provider in the Coventry Health Care Network in Florida is not guaranteed.

NO MATTER WHICH COVENTRY*ONE* POLICY YOU CHOOSE, YOU’LL GET COVERAGE FOR:

- Preventive care
- Routine wellness examinations
- Immunizations
- Hospital care
- Outpatient care
- Urgent and emergency care
- Prescription drugs (including a mail order program)
- Short-term therapies

You’ll also receive extra features that you’d normally expect to have only with employer-sponsored health plans, such as:

- Password-protected online access to your personal account information through the *Member Services* section
- Friendly and courteous Customer Service support through a toll-free telephone number
- Fast and accurate claims payment processing



Important Information about **COVENTRY ONE COVERAGE**

WHO IS ELIGIBLE TO APPLY FOR COVENTRY ONE COVERAGE?

You and your lawful spouse or domestic partner are eligible to apply if you are both under the age of 64^{1/2} and not eligible for Medicare.

ARE CHILDREN ELIGIBLE?

Yes, children (including legally adopted children, step children and legally-dependent grandchildren) under the age of 25 are eligible to apply as dependents, provided they are unmarried. CoventryOne also accepts minor child-only applications.

WHAT IS THE DIFFERENCE BETWEEN IN-NETWORK BENEFITS AND OUT-OF- NETWORK BENEFITS?

In-network benefits apply when you receive care from physicians or facilities that are part of the Coventry Health Care Network in Florida. When you choose services from in-network providers, you enjoy a higher level of benefits and lower out-of-pocket costs.

When you choose services from out-of-network providers, you are still covered for those services, but you must pay a higher share of the cost. That means your out-of-pocket costs are higher.

HOW CAN I FIND OUT IF A MEDICATION I NEED IS COVERED UNDER MY HEALTH PLAN?

1. Go to www.CHCFlorida.com
2. Once on the Home page, select "Find a Rx Drug."



3. The Prescription Drug formulary will be available for viewing and/or printing. In addition, further information is available regarding your Prescription Drug coverage after registering in the secure Member section.

WHAT IF I NEED EMERGENCY TREATMENT WHEN I'M OUT OF TOWN?

If it's an emergency, call 911 or go to the nearest emergency room. If you obtain emergency care from any physician when outside of Florida, you'll receive benefit coverage at your in-network levels. If at all possible, please contact your physician as well to ensure he or she can coordinate your care once your condition has stabilized.

How Do I Apply?

Applying is easy. Here's a checklist of things to consider:

- 1 Read this booklet, as well as the materials found in the back pocket.
- 2 If you need answers to specific questions that aren't addressed in these materials, talk to your broker or go to www.CHCFlorida.com — or call 866-574-5014.
- 3 Select the policy you want. Refer to the benefit plan information grid found in this brochure.
- 4 Fill out the application for every member of the family that is applying for coverage. Double check to be sure the application is filled out completely. Incomplete information will delay processing. Make a photocopy of the documents for your records prior to submitting them.
- 5 Give the completed application to your broker. Your application must be received prior to the effective date you are requesting.
- 6 Carefully read your Coventry Major Medical PPO plan documents. The information in this booklet contains summary information only. The actual coverage you receive is conditional on the policy you select and the terms, conditions, limitations and other details contained in the Major Medical PPO Policy, Schedule of Benefits and related riders.

Information and detail regarding effective dates, monthly premiums, terminations, policy changes, plan benefits, pre-existing conditions or prior authorization can be found at

www.CHCFlorida.com.

Find out more. Call your broker, or go to www.CHCFlorida.com — or, call 866-574-5014.



Premier	Participating Providers						
	Plan Name	Office Visits (PCP/Specialist)	Deductible Single (2x family)	Coinsurance (after deductible)	Emergency Room (waived if admitted)	Outpatient Surgery	Advanced Imaging (MRI, CT, PET scans, etc.)
	Premier 1500	\$25/\$45	\$1,500	100%	\$100 copay		100% after deductible
	Premier 2500	\$25/\$45	\$2,500	100%	\$100 copay		100% after deductible
	Premier 5000	\$25/\$45	\$5,000	100%	\$100 copay		100% after deductible
	Premier 7500	\$25/\$45	\$7,500	100%	\$100 copay		100% after deductible
	Premier 10000	\$25/\$45	\$10,000	100%	\$100 copay		100% after deductible
Plus	Plus 1000	\$30/\$50	\$1,000	80%	\$150 copay		80% after deductible
	Plus 1500	\$30/\$50	\$1,500	80%	\$150 copay		80% after deductible
	Plus 2000	\$30/\$50	\$2,000	80%	\$150 copay		80% after deductible
	Plus 2500	\$30/\$50	\$2,500	80%	\$150 copay		80% after deductible
	Plus 5000	\$30/\$50	\$5,000	80%	\$150 copay		80% after deductible
Value	Value 1500	\$40/30% after deductible	\$1,500	70%	\$250 copay		70% after deductible
	Value 2000	\$40/30% after deductible	\$2,000	70%	\$250 copay		70% after deductible
	Value 3000	\$40/30% after deductible	\$3,000	70%	\$250 copay		70% after deductible
	Value 5000	\$40/30% after deductible	\$5,000	70%	\$250 copay		70% after deductible
Saver – QHDHP	Saver 1500	deductible	\$1,500	100%			100% after deductible
	Saver 2000	deductible	\$2,000	100%			100% after deductible
	Saver 2500	deductible	\$2,500	100%			100% after deductible
	Saver 3500	deductible	\$3,500	100%			100% after deductible
	Saver 5000	deductible	\$5,000	100%			100% after deductible

Note Regarding All Plans

- Lifetime benefit maximum for all plans is \$5 million – EXCEPT for Value Plan, which is \$2 million.
- Premier, Plus and Value – Out-of-pocket (OOP) maximum does not include copays, only medical deductibles and coinsurance. Saver – OOP includes combined Rx and medical deductibles and coinsurance.
- All plans include 2x deductible and OOP maximum for family EXCEPT for Value Plan, which is 3x family and OOP maximum.
- In-Network preventive care covered at applicable copays, before the deductible; up to \$300 per person per contract year maximum.
- Saver-QHDHP – In-Network preventive care covered at 100%, before the deductible; up to \$300 per person per contract year maximum.
- Contract year deductible on all plans.

Provided for demonstration purposes only. Actual benefits, cost-sharing provisions, limitations and exclusions are set forth in the Certificate of Insurance and Schedule of Benefits issued to members. These plans have exclusions and limitations and terms under which plans can be continued in force.

Plans – Florida

		Non-participating Providers			Prescription Drug Plan – Retail		
Inpatient Hospital	Out-of-Pocket Max. Single (2x family)	Deductible Single (2x family)	Coinsurance (after deductible)	Out-of-Pocket Max. Single (2x family)	Tier 1 (1x Mail)	Tier 2 (2x Mail)	Tier 3 (3x Mail)
	\$1,500	\$3,000	70%	\$6,000	\$10	\$35	\$60
	\$2,500	\$5,000	70%	\$10,000	<i>The above Copays apply for all Premier Plans shown.</i> No deductible or coinsurance apply. See below for Tier Level Definitions.		
	\$5,000	\$10,000	70%	\$15,000			
	\$7,500	\$15,000	70%	\$22,500			
	\$10,000	\$20,000	70%	\$30,000			
	\$3,000	\$2,000	50%	\$6,000			
	\$4,500	\$3,000	50%	\$10,000	<i>The above Copays apply for all Plus Plans shown.</i> \$250 annual deductible. Applies to brand only. See below for Tier Level Definitions.		
	\$5,000	\$4,000	50%	\$10,000			
	\$6,000	\$5,000	50%	\$12,000			
	\$8,000	\$10,000	50%	\$16,000			
	\$5,000	\$3,000	50%	\$10,000			
	\$6,000	\$4,000	50%	\$12,000	<i>The above Copays apply for all Value Plans shown.</i> \$500 annual deductible brand only; and \$1200 annual maximum. See below for Tier Level Definitions.		
	\$8,000	\$6,000	50%	\$16,000			
	\$10,000	\$10,000	50%	\$20,000			
	\$1,500	\$3,000	70%	\$6,000			
	\$2,000	\$4,000	70%	\$8,000			
	\$2,500	\$5,000	70%	\$10,000			
	\$3,500	\$7,000	70%	\$14,000			
	\$5,000	\$10,000	70%	\$20,000			

Prescription Drug Tier Level Descriptions

- Tier 1: Formulary generic drugs and select formulary brand drugs
- Tier 2: Formulary brand name drugs (when no generic is available and substitution not required)
- Tier 3: Non-formulary drugs and Formulary brand name drugs (when a generic is available and substitution is required)

Coventry health plans across the country

Altius Health Plans

Idaho, Utah, Wyoming

Carelink Health Plans, Inc.

West Virginia

Coventry Health Care

Arkansas, Mississippi, Tennessee

Coventry Health Care, Inc.

Nevada

Coventry Health Care of Delaware, Inc.

Delaware, Maryland

Coventry Health Care of Georgia, Inc.

Georgia

Coventry Health Care of Iowa, Inc.

Iowa

Coventry Health Care of Kansas, Inc.

Kansas, Missouri, Oklahoma

Coventry Health Care of Louisiana, Inc.

Louisiana

Coventry Health Care of Nebraska, Inc.

Iowa, Nebraska

Group Health Plan, Inc. (GHP)

Illinois, Missouri

HealthAmerica of Pennsylvania, Inc.

Ohio, Pennsylvania

HealthCare USA of Missouri, LLC (Medicaid only)

Missouri

OmniCare Health Plan, Inc. (Medicaid only)

Michigan

Southern Health Services, Inc.

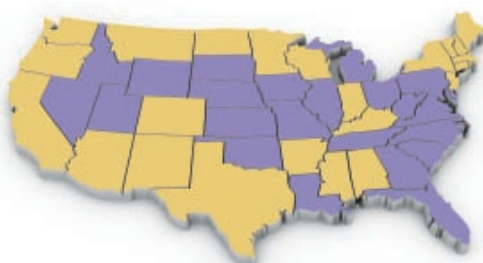
Virginia

Coventry Health Care and Vista Healthplan

Florida

WellPath Select, Inc.

North Carolina, South Carolina



■ Coventry Health Plan presence
■ Coventry National Network

About COVENTRY HEALTH CARE

CLOSE-TO-HOME CONVENIENCE

Searching for the right health plan for your business or individual needs? You don't have to look very far. With our local office in Tampa, Coventry Health Care offers a broad range of products and services.

Our benefit plans are built to meet the unique needs of Florida employers, employees and individuals. No matter which Coventry benefit plan you choose, you'll receive:

- ◆ Competitively priced benefit plans specifically designed to meet the needs of our Florida members
- ◆ Access to thousands of physicians in Florida and across the country when traveling
- ◆ Local office in Tampa with experienced leadership
- ◆ Local sales and account management team
- ◆ Local provider relations teams supporting our participating physicians and hospitals

THE FINANCIAL SECURITY OF A NATIONAL CARRIER

Coventry Health Care, Inc. provides coverage to 4.6 million members across the country and offers products and services to a broad cross section of individuals, employer and government-funded groups, government agencies, and other insurance carriers and plan administrators.

Coventry Health Care is a performance- and service-driven company. We believe that health care delivered locally is the best way to serve our members. That's why Coventry Health Care bases its plans in the communities they serve while providing national support for operations.

FACTS ABOUT COVENTRY

- 2008 revenues of \$11.9 billion
- 2008 assets of \$7.7 billion
- Rated A- (Excellent) in 2007 by A.M. Best*
- \$650 million excess capital over NAIC risk-based capital (RBC) formula as of year-end 2007
- Standard & Poor's 500 Index

*Coventry Health and Life Insurance Company



You'll feel secure purchasing health insurance from Coventry. We're part of a financially strong company with a proven track record for growth. In addition to an A- financial strength rating from A.M. Best, Coventry holds a place on the Standard & Poor's 500 Index (the S&P 500) and has been named on several additional prestigious lists, including:

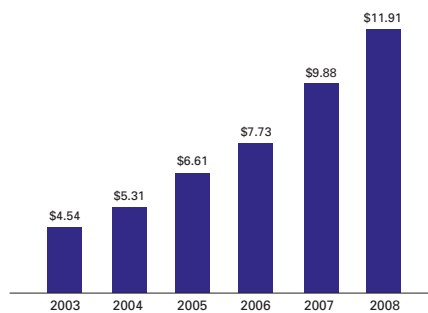
- Barron's 500 — 2002 through 2008
- Business Week 50 — 2006 through 2008
- FORTUNE® 500 — 2002 through 2008

OUR SERVICE COMMITMENT

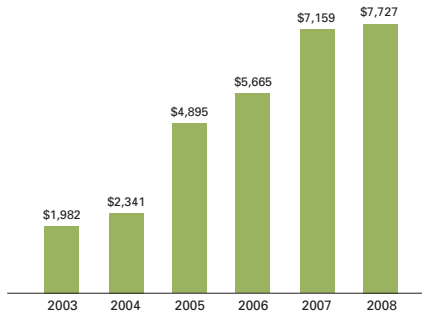
Through efficient operations, Coventry consistently achieves industry-leading service while controlling costs:

- Claims turnaround – 92.5% of claims processed in 15 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

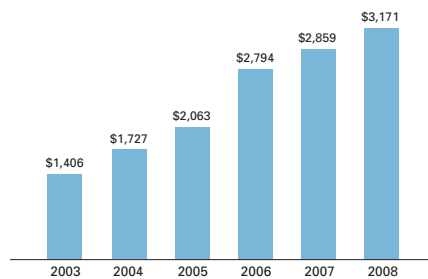
Source: Coventry Commercial Business Sector – Results as of December 2008



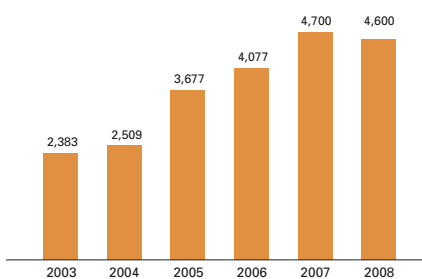
Total Revenues (in billions)



Total Assets (in millions)



Cash & Investments (in millions)



Total Membership (in thousands)

For more information on the financial strength of Coventry, please visit www.cvty.com.





Find out more.

Questions?

Call your broker, or go to
www.CHCFloida.com
or call **866-574-5014**.



www.CHCFloida.com

CoventryOne is a health insurance product in Florida underwritten by Coventry Health and Life Insurance Company and administered by Coventry Health Care - Florida. This information is a partial description of the benefits and in no way details all of the benefits, limitations, or exclusions of the plan. Please refer to the Coventry Major Medical PPO Policy and applicable Riders to determine exact terms, conditions and scope of coverage, including all exclusions and limitations and defined terms.

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