

Blue Options

Health Plan Information Guide



What happens next?

What should I know about my benefits?

Where do I go to get help?

Florida Blue 

Your local Blue Cross Blue Shield

Welcome



We're here to help

At Florida Blue, we provide you with guidance and support to help you make the best decisions when using your health benefit plan.

It pays to plan ahead so you can decide what's best for your care. Why not take the time to shop and compare? Throughout this booklet, [you'll find smart ways that Florida Blue can help you save money and stay healthy.](#)

Whether it's by phone, our mobile app, online or in person, we have a host of people to give the support and tools to help you when you need medical care. With Florida Blue, you get the advantage of a community who cares about your health.

Find out what it means to:

- save on costs by staying within your plan's network.
- stay healthy with a customized action plan.
- compare the costs of generic and brand name prescription medications and find the pharmacies with the lowest prices.
- know before you go by using our online resources and tools.
- talk to us in person, by visiting a local Florida Blue Center.¹


¹Find the nearest Florida Blue Center in Florida by visiting floridablue.com. Out-of-state employees are encouraged to visit a Center when in Florida.


Understanding your plan and how to use it

We're always here for you with answers, advice, and personal support. Be sure to talk to us before you get care, to get tips on how to save time and money.

 **Call:** 888-476-2227

 **Mobile:** apps.floridablue.com

 **Click:** floridablue.com and log in to your member account

 **Visit:** a Florida Blue Center
Find one near you at
floridablue.com

It pays to stay in-network

The doctor you see for care is very important. Who you see for routine visits will determine what you pay. For the lowest out-of-pocket costs, choose physicians, hospitals, and other health care providers who are considered in-network¹ for your health plan. Florida Blue has negotiated a lower cost with them as part of our contract. If your doctor refers you for additional health care services, ensure that the specialist, hospital, independent facility or lab is in your plan's network.

Finding providers that participate in your network is easy. You can log on to our online provider directory at **floridablue.com** or our mobile app. Here, you'll find doctors, specialists, hospitals, pharmacies, labs, urgent care centers or out-of-town providers* for when you travel. You can even learn about a doctor's admitting privileges, the medical school they attended, languages they speak, as well as their gender, specialty, and office locations.

*If you're out-of-state, select your category under "Other Provider Searches."


¹Provider networks are subject to change. They are made up of independently contracted physicians, hospitals, and ancillary providers.

Know your options for care

When you're not feeling well, choosing the right treatment option can help you avoid higher out-of-pocket costs and hours of unnecessary waiting. Your primary care doctor (PCP) should be your first choice when seeking care. But if you're unable to see your PCP, visit an urgent care center. If your plan includes virtual visits, you may get care via phone or video chat.

- Urgent care centers are **less expensive than ERs** and often have **shorter wait times**.
- Visit a Value Choice Provider Urgent Care Center for quality care at a reduced cost.
- Check your benefits to see if virtual visits are part of your plan.

To find an urgent care center close to you, visit **floridablue.com**. Select **Find & Get Care** and then **Find A Doctor & More**.

 You should know that if your doctor sends you for an X-ray, CT scan, or MRI, it will generally cost you less to have that test at an independent, or "freestanding", in-network X-ray/imaging center (Diagnostic Imaging)—rather than an outpatient hospital.

You can locate participating X-ray or imaging facilities online at **floridablue.com** or our mobile app. We can help you determine costs before you have an imaging service—just call, click or visit us in person at a Florida Blue Center.

Plan benefits and options

Your plan may include:

- **\$0 for preventive and wellness visits** including women's annual exams and mammograms, colonoscopies*, well child care, immunizations and more. These services may be covered at 100%, even before your deductible, when you use a doctor in your network. Depending on your exam, your doctor may need to treat you for new conditions or change your treatment, which may not be covered by your annual wellness exam. In this case, the cost for your visit may be more. See your preventive benefits for details.
- **A large selection of physicians and hospitals**, with no referrals required.
- **A network of coverage with discounted rates** that can save you money and help protect you from balance billing. You can receive care from providers who are not in your network, but you will pay more.
- **Value Choice Providers** which offer a reduced out-of-pocket cost for sick and wellness visits any time you need them.
- **Service and help when you need it**—online, over the phone or in person at a Florida Blue Center.

*Routine for age 50+, then frequency schedule applies.

Coverage when you travel

Wherever you go, through our BlueCard^{®2} program, your health care coverage goes with you. You'll get access to the participating providers of independent Blue Cross and Blue Shield organizations across the country and worldwide—and you shouldn't have to pay more than the rates they have negotiated with doctors and hospitals in their areas. To find the participating doctors and hospitals outside of Florida, call 800-810-BLUE (2583) or visit floridablue.com or our mobile app. Select **Find & Get Care**, then **Find a Doctor & More**. Look under "Other Provider Searches" and select your category. Or click **Find Care**, then **Doctors & Hospitals (National or Worldwide)**.

Tax savings plans

Along with a wide range of health plans, you may have tax-free options to pay for some health care expenses. Check with your employer to find out if a financial plan option^{3,4} is included.

Important

Details on the actual plan(s) being offered are included in your enrollment package, or can be reviewed online under your member account, once you register.

²The BlueCard Program is made available through the Blue Cross and Blue Shield Association (BCBSA). Neither Florida Blue nor BCBSA shall be liable for losses, damages, or uncovered charges as a result of using the Blue Cross and Blue Shield Global Service Center or receiving care from any provider listed on the Blue Cross and Blue Shield Global website.

³The FSA and HRA programs are financial reimbursement plans, not insurance programs.

⁴Florida Blue offers only the high-deductible health plan to be used in conjunction with the Health Savings Account (HSA). For more information on the tax advantages and implications of an HSA, contact your legal or tax advisor.

Shop and compare



The quality and price of medical services can vary depending on where you go for office visits, imaging services, and surgery, including inpatient and outpatient care.

- Compare quality and cost before you go, and then decide what's best for your care. You could save hundreds of dollars or more on your health care services!
- Our cost estimator lets you compare doctors and tells you what your expected costs will be for services.
- Cost estimates are based on your plan and where you stand with your deductible. Your costs are lower after your deductible is met—pay only coinsurance or a copay for in-network services.
- Blue365⁵ is a member-only discount program that provides substantial savings on health and wellness products and services including:
 - Footwear and apparel
 - Weight loss management
 - Vision care, glasses, contact lenses
 - Hearing aids and care
 - Family care and elder care services

When you or your family members need care, consider your options. Just give us a call, go online or visit a Florida Blue Center before you make your health care decision. Best of all, we offer this information and support to you at no extra cost!

Helpful online tools

The more you know, the better you feel. And we have so many easy and convenient tools to help you understand the information you need to positively impact your health. Online at **floridablue.com** you can:

- Review your plan benefits
- Get up-to-date information on your out-of-pocket expenses
- Check claims
- Request an ID card
- View health videos and read blogs
- Use your member health statement to track your health care expenses
- Find valuable coupons and offers to help you save on health-related items
- Make doctor appointments right from the online provider directory⁶



On the go? Download our app at **apps.floridablue.com** or type **floridablue.com** on your mobile device.

⁵Blue365[®] offers access to savings on items that members may purchase directly from independent vendors. Blue365 does not include items covered under your policies with Florida Blue or any applicable federal health care program. To find out what is covered under your policies, call Florida Blue. Blue Cross and Blue Shield Association (BCBSA) and local Blue companies may receive payments from Blue365 vendors. Neither BCBSA nor any local Blue company recommends, endorses, warrants or guarantees any specific Blue365 vendor or item. For more information about Blue365, go to floridablue.com.

⁶ Check your policy for specific coverage and benefits.

Pharmacy plans



Our prescription plans are designed to save you money and keep your out-of-pocket expenses to a minimum. You always get the best value when you use an in-network pharmacy to get a prescription filled. Log in to **floridablue.com** or our mobile app and check out our online pharmacy tool to:

- find the lowest drug costs and where to get them.
- order prescriptions by mail for extended supply prescription refills. You pay less for 90 days of medication by mail than three 30-day prescriptions from a pharmacy.
- get claim information.
- view the Medication Guide to help you determine which drugs are covered under your specific pharmacy plan.
- find pharmacy information and resources.

A pharmacy deductible, if your plan has one, is a fixed dollar amount that you may have to pay for eligible prescriptions before we begin to pay for them.

Personal guide to better health

Better You Strides⁷ creates a step-by-step guide to help you reach your health goals.

- A health assessment to get a picture of your overall health
- A customized plan to help you get and stay healthy
- Activities to help you move more, eat better and feel happier
- Wellness challenges to make getting healthy fun
- Connect to your favorite fitness app or wearable device

⁷Florida Blue has entered into an arrangement with Onlife to provide members with care decision support services, information and other services. Please remember that all decisions that require or pertain to independent professional medical/clinical judgment or training, or the need for medical services, are solely your responsibility and the responsibility of your Physician and other Providers. The programs mentioned above are subject to change.

Personalized care with every health plan



Care Consultants can show you how your benefits work to manage costs, and help you find the doctors, programs and community services you need to get well.

888-476-2227



For advice 24/7, our 24-Hour Nurseline[®] is available for general health and prevention questions or for education and support on medical issues like diabetes, heart disease or surgeries. **877-789-2583**



For assistance with disease management and extended care, make sure your treatment and recovery are on the right path by simplifying the process through our Care Coordination program.

844-730-BLUE (2583)



Talk with a registered nurse in person for guidance and support at one of our Florida Blue Centers.

877-FL-BLUE-0 (877-352-5830, option 2)



Our Healthy Addition[®] program is a prenatal education/early intervention program designed to provide expecting moms information for a healthy pregnancy and delivery. **800-955-7635, option 6**


[®]As a courtesy, Florida Blue has entered into an arrangement with Health Dialog[®] to provide this service. Florida Blue has not certified or credentialed, and cannot guarantee or be held responsible for, the quality of services provided by this vendor. Please remember that all decisions pertaining to medical/clinical judgment should be made with your physician or other health care provider. Florida Blue and Health Dialog do not provide medical care or advice.

Whether you're new to Florida Blue or renewing your coverage with us, we'll help you understand the basics of your plan and offer cost-saving tips so you get the most out of your plan.

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Florida Blue is an Independent Licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-352-2583 (TTY: 1-800-955-8770).

