

Smart ways to save money



Saving money is important — to you and to us.

That's why we want to help you make the best decisions for you and your family with great tools and personalized health resources. Because the more you know about your health and your health plan, the easier it is to make important decisions about health care services and treatments, keep an eye on your expenses and control your costs.

Start with your ID card — the key to your coverage.

Always carry your member ID card with you so you can get immediate access to savings and benefits when you use in-network doctors, hospitals or other facilities. And our customer support phone number is on the card — close at hand, if you need it.

Next, sign up for MyBlueService.

Once you have your member ID card, you can sign up for **MyBlueService**. So wherever you go and whenever you need it, you'll have access to your Blue Cross and Blue Shield of Florida personal health care information.

Signing up is easy! Just go to www.bcbsfl.com and look for **New Member?** Then click on **Register Now to Create a User ID/PIN**. All you need is your social security number, the member number on your ID card and a valid email address. Log on to see what's there, including:

- ✓ **Your benefit information and claims status.** You'll know what was paid, who was paid and for what services.
- ✓ **Health information and tools.** Access your Personal Health Assessment, free lifestyle improvement programs, interactive tracking tools, treatment cost comparisons and more. See the **Living Healthy** section of **MyBlueService** for help achieving your health and wellness goals.
- ✓ **Your Member Health Statement**, a monthly record of claims processed for the previous month. Create custom reports for the dates you choose — to help track and budget your health care dollars.

- ✓ **Details about your prescription drug coverage.** See the Medication Guide for a list of covered drugs, find generic alternatives, compare drug costs, locate participating pharmacies and more.
- ✓ **Valuable discounts¹ of up to 50%** on a wide variety of health-related programs and services, including contact lenses, laser vision correction, hearing aids, weight management, gym memberships, hotel services and more. On **MyBlueService**, select **Discounts & Rewards**.

Save money by using in-network providers.

Your out-of-pocket expenses will be lower if you use a provider who is part of your health plan's network². So check to see if a health care provider (like a doctor, hospital, lab or urgent care center) is in-network before you receive services. To find a provider:

- ✓ Visit our website at www.bcbsfl.com and select **Find a Doctor and More** or log on to our member site, **MyBlueService**, for a personalized list of providers in your plan's network.
- ✓ Call us at 1-800-FLA-BLUE (352-2583).

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¹ Blue365[®] offers access to savings on items that members may purchase directly from independent vendors, which are different from items that are covered under your policies with Blue Cross and Blue Shield of Florida, its contracts with Medicare, or any other applicable federal health care program. To find out what is covered under your policies, call the customer service number on the back of your member ID card.

² Provider networks are made up of independent hospitals, physicians and ancillary providers.

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Know your options and spend less with six money-saving tips.

- 1. If you need non-emergency care** and can't see your family doctor, use an in-network Urgent Care or Convenient Care Center instead of an emergency room. They have convenient hours, usually shorter wait times and may cost you less money.
- 2. Pay the lowest amount for lab services at Quest Diagnostics**, our preferred laboratory. Don't like to wait? You can make an appointment online. Simply click on the Quest Diagnostics link shown on **Find a Doctor and More** at www.bcbsfl.com.
- 3. Call a Care Consultant** *before* you get medical care. A Care Consultant can easily compare the quality and cost for different providers, plus help you find a specialist or understand your treatment options. Just call 1-888-476-2227.
- 4. Get the lowest prices for medications.** Compare prescription drug prices on **MyBlueService** before you go to the pharmacy. You'll see the price you'll pay at different pharmacies, plus generic drug options which can save you money. Simply ask your doctor or pharmacist if a generic is appropriate for you. And be sure to check the list of free or lower-cost medications at your local supercenters or grocery stores.
- 5. Compare quality and control costs with other online tools.** Our online tools also compare treatments, procedures and hospital quality ratings between health care providers. Research hospital procedure quality and costs, plus estimate possible expenses to see how they'll impact your budget.
- 6. Know your X-ray options.** You'll save the most money by using an in-network independent (freestanding) imaging facility, rather than a hospital for your x-rays. Find a location easily using the provider directory on **MyBlueService**. Look under **Health Care Facility** and then **X-ray/Imaging**.

Coverage travels with you outside Florida.

You're covered across the country and throughout the world thanks to our BlueCard and BlueCard Worldwide programs³ which give you access to participating providers of other independent Blue Cross and/or Blue Shield organizations. You can find participating providers outside Florida at www.bcbsfl.com. Click on **Find a Doctor and More** then look under **Other Provider Searches** in the right hand column for links to doctors and hospitals nationally or worldwide.

We're here to help.

Online: www.bcbsfl.com/MyBlueService

By Phone: 1-800-FLA-BLUE (352-2583).

In person: Stop in a Florida Blue Center, Monday - Saturday, 10 AM to 8 PM.

For locations and a calendar of FREE events, go to www.FloridaBlue.com or call 1-877-352-5830.

³ The BlueCard Program is made available through the Blue Cross and Blue Shield Association. Neither Blue Cross and Blue Shield of Florida nor the Blue Cross and Blue Shield Association shall be liable for losses, damages, or uncovered charges as a result of using the BlueCard Worldwide Service Center or receiving care from any provider listed on its site.