



Enrollment Guide  
For Group Employees

Making the Important Choices Easier.

**BlueCare**

# How can **Blue** help you?

When your employer offers Blue Cross and Blue Shield of Florida benefits, we put you in the driver's seat.

Today's health care decisions are based on balance—and no one knows the needs of you and your family better than you. Depending on what choices your employer has offered, keeping yourself and your family healthy is top priority for you.

We're here to help you make the best decisions for your health care coverage with this easy-to-understand benefit overview. All that you need to do is make your choice and then enroll.

## What's inside?

2-3	Health plan benefits
4-5	How to find a doctor
6	Pharmacy programs and benefits
7-9	Member resources
10	Terms and definitions
11	How to enroll

Before you begin, you may want to familiarize yourself with some common insurance terms, on page 10, that are used throughout this guide.

**Before you enroll in a plan...**

- Consider how other plans or coverage has worked for you—too much, too little, or just right?
- Review your last year's spending including premiums, out-of-pocket medical costs, and prescription drug costs.
- Think about how you or your family's health care needs might be different during the upcoming year.

## Choosing a plan that's right for you

Whether you need a health benefit plan<sup>1</sup> for coping with seasonal allergies, comprehensive coverage, or simply for emergencies and hospitalization, our plans offer flexibility and affordability.

**BlueCare®** from Health Options, our HMO subsidiary, offers you access to an extensive network of independent, contracting physicians, hospitals and pharmacies—all with predetermined copayments so you'll know what your costs are upfront.

- Each family member can choose his or her Primary Care Physician (PCP) from Health Options' network of more than 4,500 physicians.

- Coverage **women's annual exams, mammograms and maternity care** are covered, as well as, well child care, immunizations and routine checkups for children.
- Benefits provide for medically necessary and non-experimental surgeries and treatments, associated hospital stays, and in-hospital medicines and medical supplies.
- All Blue plans give you access to **help when you need it** (online, over the phone or face-to-face)—with personal service in the language of your choice.
- Take advantage of **member-only discounts** for health related programs and services.

### Important

You can find more details on the actual plan(s) being offered by referring to the **Benefit Summary(ies)**, which include the covered benefits and the expenses you may have to pay out of your pocket (also called copays, coinsurance or deductibles).

Your **dependents** may be covered as long as you maintain your policy with us. Ask for complete details since some restrictions apply.

### Tax savings plans

Along with a wide range of health plans, you may have tax-free options to pay for some health care expenses and budgeting for the future. Financial accounts that work with specific health plans, such as a Health Reimbursement Account (HRA), or a Flexible Spending Account (FSA)<sup>2</sup>, can allow you to set aside tax-free money to use for qualified medical expenses. Check with your employer to find out if a financial plan option is included.

<sup>1</sup> Exclusions and limitations may apply. The amount of benefits provided depends upon the plan selected, and the premium will vary with the amount of benefits selected.

<sup>2</sup> The FSA and HRA programs are financial reimbursement plans, not insurance programs.



## How to find a doctor

Go online to [bcbsfl.com](http://bcbsfl.com) and select the Find a Doctor and More tab, to find a physician, hospital, pharmacy or specialist in your health plan's network.

This online provider directory is also available in Spanish.

## Start with the basics

The doctor you see for care is very important. When you enroll, you don't have to tell us which doctor will be taking care of you, but choosing one to know all about you is ideal. Who you see for routine office visits will determine what you pay. For the lowest out-of-pocket costs, [choose a doctor who participates in our Health Options network](#).

To find providers that participate in your plan's network, you can log on to our online provider directory at [bcbsfl.com](http://bcbsfl.com), or [bcbs.com](http://bcbs.com) for out-of-state. You can find doctors, specialists, hospitals, labs, even urgent care centers or find out-of-town providers when you are traveling. You can even learn about a doctor's admitting privileges, the medical school they attended, their gender, their specialty, and their office locations.

### Money-saving tip

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 as an outpatient at a hospital. You can locate participating X-Ray/Imaging Centers through our **online provider directory**.



### Arranging office visits...

For routine visits, just call your Primary Care Providers's (PCP) office and schedule your appointment. You can also visit a participating Health Options specialist without a referral from your PCP.

## It pays to stay in-network

Our coverage includes a strong network of quality providers located in the communities where you live and work.

- We've **negotiated lower rates** with our providers so you can get the most value for every health care dollar.
- **No referrals** are required, so you'll find it convenient to get the care you need, while saving money, too.
- Plus, in-network providers usually obtain the **prior authorizations** for certain services and help protect you from balance billing.

### Know your costs

At the doctor's office, your Member ID card has a magnetic stripe that works to quickly and easily get an **estimate of your out-of-pocket costs**. With a swipe, participating physicians can review specific member eligibility and benefit information.

### When you travel, you're still covered

Wherever you go, through our BlueCard<sup>®3</sup> program, your health care coverage goes with you. Non-emergency services rendered outside the Health Options service area must be authorized in advance by Health Options to be covered.

For trips more than 90 days, we offer the Away From Home Care<sup>®</sup> Guest Membership at an affiliated host HMO in your travel area. Guest membership provides temporary coverage (up to six months for members/covered persons) with a participating HMO. It allows you and your family to enjoy the full range of benefits offered by the host HMO.

To find the participating doctors and hospitals outside of Florida, call 1-800-810-BLUE (2583) or visit [bcbs.com](http://bcbs.com) and click on "Find a Doctor or Hospital".

<sup>3</sup>The BlueCard Program is made available through the Blue Cross and Blue Shield Association (BCBSA).



## Online Medication Guide

To view and print our Medication Guide, visit [bcbsfl.com](http://bcbsfl.com). You'll find brand name and generic drugs that may be covered under your health plan.

# Pharmacy plans make medication easier to swallow

If your employer is offering our pharmacy program, you can have your prescriptions filled at any of the Health Options contracting pharmacies throughout the state by showing your **BlueCare membership ID card** and paying the appropriate amount. For your convenience, our pharmacy network includes neighborhood and national companies so you can get prescriptions filled close to home or near your workplace.

To find a listing of brand and generic drugs that may be covered under your health plan, you can refer to the **Medication Guide**. And to help manage your expenses, you can see at-a-glance which drugs are on our Preferred Medication List if your doctor decides a prescription drug is necessary. Some drugs may require prior authorization in order to be covered under your plan.

### Money-saving tip

- As a member, you can **compare drug prices** online through MyBlueService<sup>SM</sup>. Use our prescription drug tool to view costs from selected pharmacies to get the lowest cost for your medications.
- Ask your doctor or pharmacist if a **generic equivalent** of your prescription medication is appropriate for you—typically they're less expensive.
- Remember to check if your prescription is on the list of **free or lower-cost medications** at your local supercenter or grocery store.

## Register for MyBlueService



MyBlueService is your online resource for everything you need to know about your coverage and your health.

As soon as you receive your Member ID card, log on to [bcbsfl.com](http://bcbsfl.com) and register so you can access the information you need 24/7.

## Information about your health benefits when you need it

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 status.

When you want real-time support, helpful tips and answers 24/7, **MyBlueService** is your online self-service destination for everything you need. Get access to personalized information, proactive programs, and financial advantages to keep you in charge of your health and health care.

- Take advantage of our enhanced [member-exclusive WebMD®](#) access and check out the most popular resources and tools.
- Make better choices for a healthier future with the help of [lifestyle improvement programs that offer personalized support](#) for weight management, stress management, nutrition, smoking cessation and exercise programs.
- [Research your symptoms](#) with the easy-to-use, interactive Symptom Checker.
- Use your Member Health Statement to [track your health care expenses](#).
- Create a Personal Health Record so you can [set up a secure, comprehensive online record](#) of your medical history, allergies, prescriptions and current health status.





## Help is just a phone call away

Health Coach— 1-877-789-2583  
for advice on  
everything from  
nutrition to illnesses

Care Consultants— 1-888-476-2227  
to get the best advice  
on cost and quality  
of services

Care Coordinator— 1-800-955-5692, option 4  
to help manage and  
plan your treatments

Healthy Additions— 1-800-955-7635, option 6  
for expectant moms

## Personalized care online, on the phone and in person

Everyone's different, as are everyone's health care needs. Whether you're fit and looking for preventive guidance, just want routine checkups, treating a chronic condition or in need of urgent care, taking a [Personal Health Assessment](#) is the right first step.

Take your assessment online to help you define what you need to do now, as well as in the long-term—and how to ensure your budget can deal with it all.

### Expert advice on call

- [Health Coaches](#)<sup>4</sup> are available 24/7 for general health and prevention questions or for education and support on medical issues like diabetes, heart disease or surgeries.
- Our [Care Consultants](#) can help you understand your condition, plus help you explore your treatment options so you're able to make the choices that are best for you.
- For assistance with disease management, surgeries and extended care procedures, make sure your treatment and recovery path are maximized by simplifying the process through our [Care Coordination program](#).
- Our Healthy Addition<sup>®</sup> program is a [prenatal education/early intervention program](#) designed to provide expecting moms information for healthy pregnancy and delivery.



<sup>4</sup> As a courtesy, BCBSF has entered into arrangements with various vendors to provide value-added features that include care decision support tools and services to its members. These programs are not part of insurance coverage. All decisions should be made in conjunction with the physician, since neither BCBSF nor its vendors provide medical care or advice.

## Top 5 ways to save



- Choose a doctor who participates **in-network**.
- Seek care at an **in-network urgent care center** or a walk-in clinic instead of the emergency room when possible.
- For treatment or a procedure, ask your doctor to schedule it at an outpatient **ambulatory surgical center** instead of the hospital.
- Call our **Care Consultant Team** before any treatments. You can save hundreds—even thousands of dollars—by weighing all your options.
- **Register for MyBlueService** at bcbsfl.com. It's your online health resource for everything you'll need to know about all the savings and discounts you want.

## Ways to save

Just like you compare cell phone services, mortgage rates, or the cost for car repairs, you should make decisions on what you value most when it comes to your health care. When your doctor recommends a treatment or procedure, it pays to **shop around**. That's why we have a [Care Consultant Team \(1-888-476-2227\)](#) who can easily compare the quality and cost for different providers, help you find a specialist or understand your treatment options. You can save hundreds—even thousands—with just one phone call. Best of all, this service is free!

When you or your family members need care that is not so routine, consider your options.

### Take advantage of member discounts

With our member-only discount program, Blue365<sup>5</sup>, you can get substantial savings on health and wellness products and services including:

- Vision care, glasses, contact lenses
- Hearing care and aids
- Fitness club memberships, exercise footwear and apparel
- Weight loss management
- Alternative medicine, such as acupuncture, massage therapy, chiropractic, stress management and smoking cessation
- Elder care and much more

Find out more through MyBlueService at bcbsfl.com when you receive your Member ID card.

### Click to save

- Our **Care Comparison** tool and **Treatment Cost Advisor** let you compare prices, treatments and providers.
- Check out the lowest prices and get the best deal on medicines at different pharmacies with our **drug comparison tool**.

<sup>5</sup> 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 your local Blue company, its contracts with Medicare, or any other applicable federal health care program. To find out what is covered under your policies, call your local Blue company. The products and services described herein are neither offered nor guaranteed under your local Blue company's contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to your local Blue company's grievance process. Blue Cross and Blue Shield Association (BCBSA) and local Blue companies may receive payments from Blue365 vendors. Neither any local Blue company nor BCBSA recommends, endorses, warrants or guarantees any specific Blue365 vendor or item.

# Common insurance terms used throughout this guide

## Allowed amount

The maximum dollar amount a provider within our network has agreed to accept for a covered service

## Balance billing

The additional amount you may be billed if you seek care from a provider that is not within our network

## Benefit period

The predetermined start and end date of your plan benefits

## Copayment (copay)

The set amount you owe, if any, at the time of the medical service

## Coinsurance

The percentage of the total charges you pay, if any, at the time of service

## Covered services

Medical services that are eligible for payment under your health plan

## Deductible

The amount, if any, per benefit period, you owe before we begin to pay for covered services

## In-network

Refers to a provider (person or institution) who is participating in your plan's network; you should pay less if you receive covered services from in-network providers because of pre-negotiated rates

## Out-of-network

Refers to a provider not in your network, where your out-of-pocket costs will generally be higher

## Out-of-pocket

What you pay for medical expenses (copay, coinsurance, deductible, etc.)

## Out-of-pocket maximum

The most you'll pay out of your pocket during your benefit period for any covered services you receive

## Provider

Any person or institution offering health care services, such as doctors, specialists, hospitals, labs, etc.

## Before you start your enrollment...



### Checklist

#### Primary Care Physician Selection

Choose a Primary Care Physician from the directory of currently contracting PCPs enclosed in this package, or online at [bcbsfl.com](http://bcbsfl.com).

If you do not wish to participate in your company's benefit program, you still need to complete the [Refusal of Coverage](#) section on the application.

#### Personal Information

Before enrolling, make sure you have all the information you need for you, your spouse and dependents that you cover:

- Social Security Numbers
- Dates of birth

#### What's Next?

After you enroll in one of our health benefit plans, you will receive a welcome package that includes your Member ID Card. Present your ID card when you visit your doctor, hospital, etc.

#### Other Insurance

If you or any family member has any additional insurance, you'll also need:

- Name, mailing address and phone number of the insurance company
- The policy number
- The policy's effective date

# Information at your fingertips



**MyBlueService**  
www.bcbsfl.com/myblueservice



**Care Consultants**  
1-888-476-2227  
Hours: weekdays 8 a.m. to 4:30 p.m. EST



**BlueCard Program**  
(National providers for when you travel)  
1-800-810-BLUE (2583)  
www.bcbs.com

## Other important numbers:



Doctor: \_\_\_\_\_



Pharmacy: \_\_\_\_\_



Call the number on the back of your Member ID

Group Number: \_\_\_\_\_

Contract Number: \_\_\_\_\_



**FLORIDA**

An Independent Licensee of the  
Blue Cross and Blue Shield Association