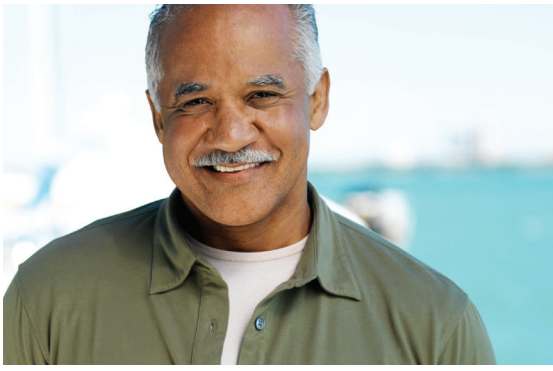
Blue Care

Health Plan Information Guide



What happens next?

What should I know about my benefits?

Where do I go to get assistance?

Florida Blue

HMO

Welcome

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

We're here to help

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. And, we can help you understand your coverage whenever you need medical care. Over the phone, online or in person, we give you the information you need to make it easier for you to manage your health care coverage.

You'll find our plans help keep costs down and are easy to use especially when you understand what's covered.

Find out what it means to:

- save on costs by staying within your plan's network.
- choose specialists or independent care facilities that can save you time and money.
- 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.[†]

[†]Find 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: 1-888-476-2227

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

Visit: a Florida Blue Center[†]
Find one near you at floridablue.com

Get answers to your questions about health care reform online 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-network[1] 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. Out-of-network services are not covered under your BlueCare plan (except for emergencies).

Finding providers that participate in your network is easy. You can log on to our online provider directory at **floridablue.com**. 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.

Know your options for care

When you aren't feeling well—have a fever, cold, flu, backache, sprain, allergies or other non-emergency illness—you can save time and money. If you're unable to see your family physician, visit a convenient care center or urgent care center in your plan's network.

- Centers are located in your neighborhood, and may be a part of your local pharmacy.
- Walk-ins are welcome—no need to make an appointment.
- There's little or no wait.
- Most facilities are open weeknights and weekends.

You can find participating convenient care centers (inside retailers such as Target®, Walgreens®, CVS/pharmacy and others) or urgent care centers online at **floridablue.com**. Just log in and select **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. 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.[†]

*If you're out-of-state, select your category under "Other Provider Searches."
[1]BlueCare network is one of our preferred provider networks made up of independent hospitals, physicians and ancillary providers.

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 are covered at 100%, even before your deductible, when you use a doctor in your network. Tell the doctor's office to note "wellness exam" on the claim to avoid incorrect billing.
- **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. Since your plan does not have out-of-network benefits, if you use this option you will be responsible for the entire cost of your service.
- **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 1-800-810-BLUE (2583) or visit **floridablue.com** and click on **Find a Doctor or Hospital**. Look under "Other Provider Searches" and select your category.

For longer trips (90 consecutive days or longer), the Away From Home Care® Guest Membership program may be available for you and your covered dependents in most states and the District of Columbia. For eligibility information and specific locations where the Guest Membership program is available, please call the customer service number on your member ID card.

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. 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.

[2]The 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 BlueCard Worldwide Service Center or receiving care from any provider listed on the BlueCard Worldwide website.
[3]The FSA and HRA programs are financial reimbursement plans, not insurance programs.
[4]Florida 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 up to five providers and tells you what your expected costs will be for services before you go. You can "know before you go" because you can check out costs, providers and quality of care ratings.
- 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.
- Blue365[5] 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 for free!

[5]Blue365® 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.

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. Visit **floridablue.com** 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.

Health information online

Take advantage of our enhanced member-exclusive WebMD® access and check out the most popular resources and tools.

Create a personal health record so you have a secure, comprehensive, online record of your medical history, allergies, prescriptions and current health status.

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
- Research your symptoms and conditions with easy-to-understand health content and supplemental videos and articles
- Use your member health statement to track your health care expenses
- Find valuable coupons and offers to help you save on health-related items

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

Personalized care with every health plan

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. **1-888-476-2227**

For advice 24/7, our Nurseline[6] is available for general health and prevention questions or for education and support on medical issues like diabetes, heart disease or surgeries. **1-877-789-2583**

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. **1-800-955-5692, option 4**

Talk with a registered nurse in person for guidance and support at one of our Florida Blue Centers.[†] **1-877-FL-BLUE-0** (1-877-352-5830)

Our Healthy Addition® program is a prenatal education/early intervention program designed to provide expecting moms information for a healthy pregnancy and delivery. **1-800-955-7635, option 6**

[6]As a courtesy, Blue Cross and Blue Shield of Florida, Inc., D/B/A 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.

After you enroll in one of our health plans, you'll receive a welcome package that includes your Member ID card. Use it to register online at floridablue.com so you can have access to your personal account. You'll want to take advantage of all the health resources, shopping tools and healthy living videos that can help you in your pursuit of health.

Florida Blue HMO

Call: 1-888-476-2227 with benefit questions or for advice

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

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

Health insurance is offered by Blue Cross and Blue Shield of Florida, Inc., D/B/A Florida Blue. HMO coverage is offered by Health Options Inc., D/B/A Florida Blue HMO, an HMO subsidiary of Blue Cross and Blue Shield of Florida. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

Connect with us:

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