Enrollment Guide

How can Blue help you?

For Group Employees
It All Begins with Your Health Insurance Plan — BlueChoice

BlueChoice is all about flexibility and making the choices that are right for you. You have the freedom to choose among PPO network providers, Traditional network providers and out-of-network providers as you see fit.

From office visits to coverage when you travel, BlueChoice is right behind you. And, we constantly strive to improve our plans to meet your changing health care needs. That’s why BlueChoice offers coverage on important services like mammograms, well child care and outpatient therapy.

And, for peace of mind, your dependents may be covered up to age 30 under this plan. Ask for complete details since some restrictions apply.

Choosing Your Physician and Hospital

The BlueChoice® PPO plan offers you the freedom to choose any doctor and hospital for care. However, you can maximize your benefits, and free yourself from claims filing and balance billing, by choosing physicians and providers who participate in the extensive PPO provider network for your plan. With BlueChoice you also have the option to receive care from any physician, provider or hospital participating in our Traditional provider network. If you receive services from a provider participating in our Traditional provider network, you’ll have slightly higher out-of-pocket costs.

Taking It with You

You can also have confidence in knowing you’re covered no matter where you live and when you travel. The BlueCard® Program gives you access to the BlueCard PPO participating providers of other independent Blue Cross and/or Blue Shield organizations throughout the country. Plus, as a part of the BlueCard program, BlueCard Worldwide® provides you access to a worldwide network of traditional inpatient, outpatient and professional health care providers around the world. The program includes a range of medical assistance and claim support services if you travel or live in countries outside your Home Plan service area. And, to make your life even easier, you won’t have any claims to file and there are no billing hassles down the road.

To find doctors and hospitals outside of Florida, call BlueCard Access at 1-800-810-BLUE (2583) or visit the BlueCard Doctor and Hospital Finder at www.bcbs.com.

<table>
<thead>
<tr>
<th>What is my cost-sharing for services?</th>
<th>PPO Providers</th>
<th>Traditional Providers</th>
<th>All other Providers (Non-contracted)</th>
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<tbody>
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<td>Out-of-Network benefits</td>
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<td>Will my Provider file my claims?</td>
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<td>Am I protected from balance billing?</td>
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Notes

1. 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.
Pharmacy Programs for Prescription Drugs

No matter which BlueChoice plan you choose, you’ll benefit from a pharmacy program that really delivers. Your BlueChoice plan includes coverage for prescription drugs through either our BlueScript® or MediScript® pharmacy program, providing you easy access to participating pharmacies throughout Florida.

The MediScript pharmacy benefit provides for claim reimbursement once deductible and coinsurance limits are met. Oral contraceptives and diaphragms purchased at participating pharmacies are covered.

The BlueScript pharmacy benefit provides a variety of affordable copayment combinations when prescription drugs are purchased at participating pharmacies. When prescription drugs are purchased through the mail order program, a full 90-day supply is received for an amount equal to a designated mail order copayment (which is generally more than one retail copayment and is identified in the pharmacy program schedule of benefits attached to your pharmacy endorsement).

Reducing Your Prescription Costs.

The Medication Guide provides an abbreviated listing of brand and generic drugs that may be covered under your health plan. You can see at-a-glance which drugs are on our Preferred Medication List to help you manage your out-of-pocket costs.

To find the Medication Guide online:
1. Go to www.bcbsfl.com
2. Place your mouse on the Members Section and click on Plans and Services
3. Scroll to Other Coverage, click Pharmacy. Then, click Pharmacy Programs for Individuals Under 65 and Group
4. Scroll down to For More Information and you will find a PDF of the Medication Guide

Refer to the Preferred Medication List when you visit your physician. If your doctor decides a prescription drug is necessary, ask if there’s an appropriate one on the Preferred Medication List. Your pharmacist should be able to let you know if there is a generic equivalent available since it will save you the most money.
Finding a Doctor Has Never Been So Easy!

You can see which providers participate in the BlueChoice PPO provider network any time you want by accessing the Provider Directory online at www.bcbsfl.com. The online Provider Directory also lists the hospitals and other providers.

Just use our Quick Search option and you’re on your way to finding the provider information you need. Our online directory is a web-based version of the traditional printed directory, but even better! Locate doctors, specialists, hospitals, even urgent care centers that are within your neighborhood or close to work. And you can narrow your results even further by gender and language spoken preferences.

How do I check if my doctor or provider is in the network?

2. Locate the Quick Links section on the left side of the screen and click on Find a Doctor or Hospital.
3. Select your option from the list of providers, hospitals, pharmacies, etc.
4. Fill in one or more of the required name/plan fields (doctor’s name, plan name)
5. Click the Search button and you’re on your way!

If you’ve already scheduled appointments with health care providers, be sure to notify them that you’ll be changing your health insurance coverage. And we encourage you to inquire about the provider’s participation status. That way, you’ll be able to determine how the change in your health benefit plan will, if at all, affect your out-of-pocket expenses.

Stay in touch.

E-mail your doctor’s office*. If the physician you select to coordinate your care has e-medicine capabilities, you can take advantage of a secure way to communicate with the doctor and the staff. Without leaving your home, you can schedule an appointment, ask general health-related questions, request a prescription refill, get standard lab results, or even have an online consultation.

Notes

2. As a courtesy, BCBSF has an arrangement with a vendor to provide secure online communications between its members and participating physicians as a value-added feature.
Personalized Care and Service Programs.

One-stop snapshot. We want you to know more about your benefits—and get more out of them. After you enroll, MyBlueService™, our member self-service website, is available 24/7. Here, you'll be able to review your benefits, view claims, get information, download forms, check the Provider Directory, search FAQs, and more. When you receive your member ID card, make sure you register: visit www.bcbsfl.com, click on MyBlueService and go to New User.

Blueprint for Health

Through Blueprint for Health®, you'll have access to personalized information and proactive programs to help you take charge of your health and health care. Plus, real people, real-time, 24/7 support, for answers and guidance whenever you need it. Blueprint for Health offers you a master plan beyond your benefits plan. A complete support solution specifically designed around your life. And that lets you live it your way.

Managing your health

Know your health status. Get online access to information and resources to get an individual assessment that gives you the whole picture on your current health—and suggests changes in habits, practices and behavior that can help improve your health. You'll be at the top of your game with a Member Health Statement that summarizes your health care activity for the preceding month.

Great expectations. Do you have a new addition on the way? A dedicated staff of nurses has been trained to assist you all the way to the special delivery. Healthy Addition® is a program for expectant mothers offering information on maintaining a healthy pregnancy and access to support and personal attention. After you've enrolled, call our obstetrical nurses for a chat (1-800-955-7635).

Personal help for an ongoing condition

If you're working through a recurring health condition, Blueprint for Health will be there to help you get the right care and the right medications, plus teach you how to manage your condition.

Can we help? Online or on the phone, we offer access to relevant information, plus ongoing help with taking control of your condition, staying motivated and following your doctor's advice.

Feeling good? Stay that way.

You're generally healthy, seldom sick and want to know how you can stay that way? Blueprint for Health can help.
Emergency answers, rapid response

If the unexpected happens and you end up in the hospital or require surgery, you don’t want any more surprises. Whatever your situation—accident or illness—we’ll bring the support you need. Of course, in an emergency situation always call 911.

Get answers on the spot. Just pick up the phone—we’ll have health coaches on call 24/7 to help you determine what steps to take. Reach a health coach at 1-877-789-2583.

Don’t be surprised by the unexpected. Things happen: accidents, illnesses, emergencies. If your health status changes overnight, our Care Coordinators can help you make the best choices for your situation. They’ll coordinate all care elements to maximize your time and benefits and minimize unnecessary hassles. Essentially, it’s a personalized, guided tour through the health care process, allowing you to focus on getting well—and getting back on the job.

If needed, our care coordinators can work directly with you and your doctor, hospital staff, social workers, community resources, and alternative providers, coordinating all elements to maximize your benefits and minimize unnecessary hassles.

Get the right care

Once you are enrolled, check your options. You’ll be able to compare medical conditions and treatment options. Care comparison web tools are accessible through the member section of our website via MyBlueService.

Research and compare:

- Hospitals- view the clinical and quality experience for a specific procedure
- Physicians- look up the network status and find one that has the attributes you seek
- Treatments- review information for several treatment options and their estimated costs
- Health care- personalized medical information, questions to ask, and community chat rooms

Review Rx costs. Make sure you’re getting the best price for your medications by reviewing your prescription benefits through MyRxHealth.

Stay informed. You’ll also have access to online resources that provide a 27,000-page, 1,900-topic database of easily referenced medical information and support tools.

Get a healthy perspective. Health coaches are available 24/7 with insight on everything from prevention support to treatment choices and outcomes. After you’ve enrolled, call and talk to a nurse, dietician or respiratory therapist as needed by calling 1-877-789-2583.

Notes

3. 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.
Use Healthy Discounts.

When you’re a member, our value-added program will offer you discounts on a variety of health-related products and services. By taking advantage of our member discounts, you can save on:

- Vision Care: 1-800-793-8622
- Contact Lens Mail Order: 1-877-747-2020
- Laser Vision Correction: 1-877-747-2020
- Hearing Care: 1-800-731-3277
- Fitness Club Memberships: 1-800-294-1500
- Prescription Medication: www.bluesavercard.com or 1-866-895-1656 (Group #799)
- Weight Management: 1-800-597-JENNY
- Hearing Aids: 1-866-814-4327
- Alternative Medicine (i.e., acupuncture, massage therapy, chiropractic, stress management, smoking cessation, weight management, etc.): 1-877-335-2746

Additional products and services are often added to the member discount program, so check back often for new savings opportunities.

For more details on the program, visit www.bcbsfl.com and click on the Discount Programs link.

Notes

4. Available as a courtesy to all BCBSF members through separate business partners. Discounts may be used once covered benefits, if any, are exhausted.
Let’s see:

**Personal information**
Before enrolling, make sure you have all the information you need.

- Social Security Numbers for you, your spouse, and dependents
- Dates of birth for you, your spouse, and dependents

**Family Information**
If you or any family member has any additional insurance outside of this coverage, you’ll need to have these items on hand, too:

- Name of the insurance company
- Address of the insurance company
- Phone number of the insurance company
- The policy number
- The policy’s effective date

At Blue Cross and Blue Shield of Florida, we’ve been taking care of Floridians’ health insurance needs for more than 60 years. We’re applying our years of experience to set new standards in convenience, value and dependability with this benefits package.

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**About Confidentiality**

Blue Cross and Blue Shield of Florida, Inc. respects your privacy and has policies and procedures designed to safeguard your personal information, in all forms – spoken, written and electronic. You may visit us at www.bcbsfl.com for a copy of our **Notice of Privacy Practices**. This notice advises you of your HIPAA-AS rights including, but not limited to, accessing and/or amending the information we maintain about you, and a means for you to authorize family or friends to access your information.

As a member, you have the right to access your medical records. Because we do not routinely maintain copies of your medical records, we advise that you contact your provider directly for this information. Our contracts with providers require them to comply with confidentiality laws and to allow you access to your medical records.

We may share information as allowed by state and federal law for treatment, payment and health care operations. For example, we may share some of your information to coordinate your care, pay your claims, or to improve the quality of our services. Only the minimum amount of your information necessary is shared with those who have a legitimate need to know.

We may disclose to Plan Sponsors (including employers who act as plan sponsors) your enrollment status and summary health information (e.g., aggregated claims history, claims expenses or types of claims) about the enrollees in your group health plan. They may only use this information to obtain bids from health plans or to modify, amend or terminate the group health plan. Any further disclosure to them requires special agreements.