

BlueCare (HMO)

Health Plan Overview

BlueCare Plans¹ at a Glance

- A large network of doctors, hospitals and pharmacies
- You'll choose a dedicated primary care doctor and a specialist when you need one, no referral required
- \$0 wellness checkups and generic preventive and home delivery for medications
- \$0 virtual visits with primary care doctors and behavioral health specialists²
- Unlimited support from our care consultants
- Prescription coverage at most major pharmacies, plus home delivery
- No coverage outside the network, except for emergency care
- Discounts up to 50% on gym memberships, nutrition programs and more³
- Your plan details online or with the mobile app 24/7
- Earn up to \$500 toward your premium while you learn how to live a healthier lifestyle⁴!

Find a Doctor

It's fast and simple to find a doctor or facility in the BlueCare network.

Florida Blue members:

- Click **Find a Doctor** in your online member account
- Click **Find Care** in the Florida Blue mobile app



Not a member yet? No problem!

- Go to floridablue.com
- Click **Find a Doctor**
- Select **BlueCare** and search



The More You Know

To get the most value from your plan, it's important to understand how your BlueCare plan works and where to go for care.

Count on Your Primary Care Doctor

BlueCare plans require that you have a primary care doctor to get your care started. You select your doctor at enrollment or one is automatically selected for you. This doctor's name is shown in your member account, and you can change it at any time. While you'll have the flexibility to see doctors in your BlueCare network,⁵ it's important to have a regular doctor that knows your health care needs best.

When You Need to See a Specialist

Start with your primary care doctor to understand what type of specialist you may need to see. You won't need a referral, but talking with your doctor can save you time and may help you get an appointment faster.

Plus, when medical services and prescription drugs require an approval before they're covered, your doctor will take care of this step for you!

Choose Only BlueCare Providers

Unless it's an emergency, this plan does not cover medical services or supplies that you get outside of the BlueCare network. When you use your health coverage, it's always good to ask providers, "Are you in the BlueCare network?"

If you move, be sure to let us know. We'll need to update your account, and help you find a new primary care doctor, if needed.

Know Your Options for Urgent Care

If you need care right away and your regular doctor is not available, consider using an urgent care center instead of the emergency room. These centers can usually save time and money on care for minor illnesses and injuries. In a real emergency, always go the nearest emergency room and you're covered.



Prescription Drug Benefits

All BlueCare plans include prescription drug coverage at most major pharmacies. You'll get the most for your money by choosing generic drugs and home delivery for 90-day supplies. Generic drugs have the same active ingredients as brand name drugs, but generally cost less.

You'll pay \$0 for:

- Prescribed generic contraceptives and other preventive drugs
- Generic drugs for depression⁶ diabetes, asthma, high blood pressure and high cholesterol provided by home delivery

Before you get a prescription filled:

- Find an in-network pharmacy⁷
- Compare drug costs
- Check the Medication Guide to find out if a drug is covered or needs approval first

In this example, you'd pay only \$10 for a generic drug.

If you choose a brand name drug when a generic is available you'll pay your brand copay plus the cost difference of the two drugs:



Brand Drug Copay		Difference in Drug Cost ⁸		Brand Cost
\$40	+	\$120 brand - \$50 generic	=	\$110



Help When You Need It

You'll get one-on-one support from our care consultants for help with:

- Finding the lowest cost for your prescriptions
- Learning about your treatment options
- Deciding where to go for the care you need



Your Plan at Your Fingertips

You can see your plan information 24/7 in your online member account or with the Florida Blue mobile app. It's never been so easy to stay connected.

HMO coverage is offered by Health Options, Inc., DBA Florida Blue HMO, an affiliate of Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. Florida Blue HMO does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

¹ Policies have limitations and exclusions. The amount of benefits provided depends upon the plan selected and the premium may vary with the amount of benefits selected.

² Please refer to your health policy for specific benefits for virtual visits. Teladoc is an independent company contracted by Florida Blue to provide physician visits via phone or online video to members with non-emergent medical issues. Teladoc is only available in the U.S. Teladoc® is a trademark of Teladoc, Inc.

³ Blue365® offers access to savings on items that members may purchase directly from independent vendors.

⁴ Rewards will apply to your premiums. Any amounts earned in excess of your premium can be redeemed subject to the reward program's terms and conditions.

⁵ Provider networks are made up of independent contracted hospitals, physicians and ancillary providers. The BlueCare Contracting Provider is responsible for obtaining authorizations.

⁶ Benefits are covered at a cost-share on HSA plans. Refer to benefits of coverage for plan details.

⁷ CVS-owned pharmacies are excluded from the pharmacy network, including: Target Pharmacy, Bear Creek Pharmacy, Care Pharmacy, CarePlus CVS/Pharmacy, CarePlus, Longs Drug Store, Longs Pharmacy, Navarro Discount Pharmacy, Navarro Health Services, RxAmerica and Wellness Works Pharmacy.

⁸ The difference in the drug cost does not apply to your deductible and out-of-pocket maximum.