



So Much Coverage, For So Little

Our myBlue health plans¹ work a little differently than our other plans, so you can get the care you need and keep your costs down. You'll have a dedicated doctor from our myBlue network² and you can fill all your prescriptions at Walgreens³. Your doctor, or another one in the same medical group, will take care of all your health care needs, including referrals to specialists and hospitals. That way your care is covered, and you can focus on staying healthy.

Remember, always start with your myBlue primary care doctor when you need medical care. If you don't, you may have to pay the entire cost of your care, unless it's an emergency.

The More You Know

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

- **Count on your Primary Care Doctor.** Your myBlue plan requires 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.
Start with your assigned primary care doctor or another one in the same medical group, so that medical care and services are covered by your health plan. Unless it's an emergency, you'll pay the full cost for your medical care if you don't go to your primary care doctor first.
- **Coordinated Care.** Your primary care doctor will provide all of your routine medical care (sick visits and wellness checkups), make all referrals to specialists, other providers or facilities, fill out paperwork when a pre-approval is needed and schedule any lab work or medical tests for you.
- **Know Your Options for Urgent Care.** If you need care right away, and your regular doctor isn't 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. Find one near you by logging into your member account at floridablue.com and checking the myBlue provider directory. In a true emergency, always go the nearest emergency room and you're covered.
- **Earn up to \$500.** Better You Rewards gives you the opportunity to **earn up to \$500 toward your premium** while you learn how to live a healthier lifestyle⁴.
- **\$0 virtual visits** with primary care doctors and behavioral health specialists⁵.

There's no coverage outside of Florida, except for medical emergencies in an ER or for urgent care at a participating walk-in clinic.

Get Prescriptions at Walgreens

Choose a Walgreens³ pharmacy any time you need a prescription filled. With myBlue, if you go to a different pharmacy, you will have to pay the full cost of your medication.

Go Generic for the Best Value

Generic drugs have the same active ingredients as brand name drugs, but generally cost less. Your costs will be higher if you choose a brand name drug when a generic is available.

You'll pay \$0 for:

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

Before you get a prescription filled:

- Find a Walgreens pharmacy³
- Check the ValueScript 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.

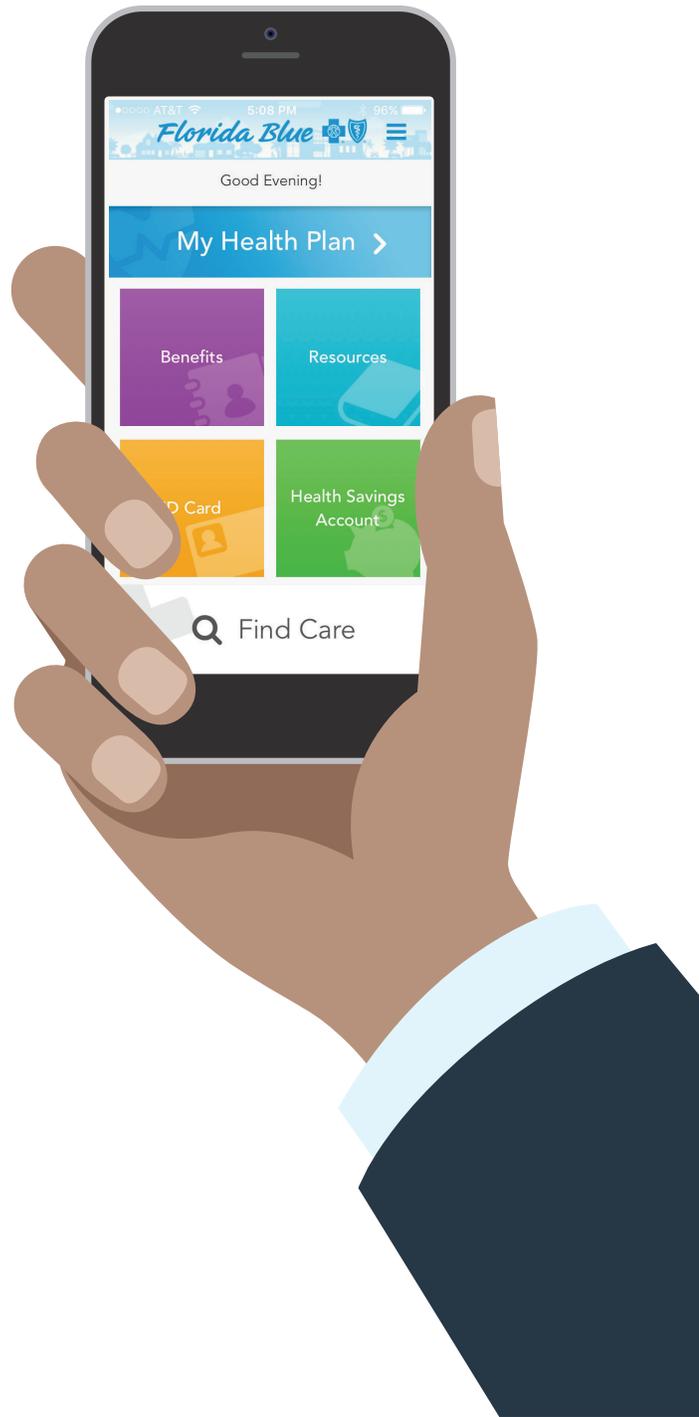
If you choose a brand name drug when a generic is available, you'll pay your brand copay plus the cost difference of the two drugs:

Brand Drug Copay		Difference in Drug Cost ⁶ (\$120 brand – \$50 generic)		Brand Cost
\$40	+	\$70	=	\$110

Get answers fast and easy at floridablue.com or on the Florida Blue mobile app!

Even before your plan starts, once you've paid your first payment, you can sign up for your member account at floridablue.com and download the mobile app. Choose account settings that are best for you, print your ID cards and get familiar with common insurance terms. Once your coverage starts, log back in to see all your health plan information and ready-to-use services that you can access fast and easy 24/7 from your smartphone, tablet or computer.

- Find your primary care doctor's phone number, address and any other office locations.
- See your ID card or print a copy.
- Send secure messages to us when you need an answer that you can't find.
- Get details about your health or pharmacy benefits, claims or ways to save money. You can always print a copy, if you like.
- Use the provider directory to find the nearest Walgreens³ pharmacy.
- View the ValueScript Medication Guide. If a drug is listed in the Medication Guide, it is covered.
- Find health and wellness resources, including exclusive member discounts and more.
- Pay your premium or set up an ongoing automatic payment.
- Get discounts of up to 50% on gym memberships, nutrition programs and more.⁷
- Check out your *Welcome Guide* – this is your handy 5-step guide to understanding your benefits and saving money on your health care.



Florida Blue HMO is a trade name of Health Options, Inc., an HMO affiliate of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association. 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 premium and the amount of benefits provided depend on the plan selected.

² The myBlue network is made up of independently contracted physicians, hospitals, and ancillary providers and is subject to change without notice.

³ myBlue members in Seminole County can also use FHCP Pharmacies.

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 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.

⁶ The difference in the drug cost does not apply to your deductible and out-of-pocket maximum.

⁷ Blue365® offers access to savings on items that members may purchase directly from independent vendors.