

# BlueOptions

## Health Plan Overview



### BlueOptions Plans<sup>1</sup> At A Glance

- Our largest network of doctors, hospitals and pharmacies
- \$0 wellness checkups and generic preventive and home delivery maintenance medications
- \$0 virtual visits with primary care doctors and behavioral health specialists<sup>2</sup>
- Coverage if you need to see doctors outside your network
- Unlimited support from our care consultants
- Health coverage when you're traveling worldwide
- Drug coverage at most major pharmacies
- Home delivery available for up to a 90-day supply
- Discounts up to 50% on gym memberships, nutrition programs and more<sup>3</sup>
- 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 lifestyle<sup>4</sup>!

### Find a Doctor

It's fast and simple to find a doctor or facility in the BlueOptions 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](https://floridablue.com)
- Click **Find a Doctor**
- Select **BlueOptions** and search



### Stay in the Network and Save

BlueOptions has the most providers of all the Florida Blue health plan networks. You'll save time and pay less when you go to health care providers who are part of the network<sup>5</sup> and understand how your plan works.

#### 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.

#### Out-of-Network Care

You're covered for most services if you see a doctor who's not in the network, but you'll pay more.

- If you go to an in-network facility but are treated by an out-of-network doctor (like an anesthesiologist or radiologist), you may pay more. If your provider charges more than the maximum amount your plan will pay for that health care service, you may have to pay the difference.
- Prescription drugs and dental and vision services, if included in your plan, are covered ONLY if you use a doctor or pharmacy in the BlueOptions network.

#### Get Approval Ahead of Time for Some Services

You won't need approval ahead of time for many routine services. But for certain medical services, like MRI scans and sleep studies, you'll need to work with your doctor to get advance approval from Florida Blue.

Visit [floridablue.com/authorization](https://floridablue.com/authorization) or call us to check.

#### Worldwide Coverage

You take your health coverage with you when you are abroad. Through the Blue Cross Blue Shield Global Core Program, you have access to doctors and hospitals around the world.



### Prescription Drug Benefits

All BlueOptions 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 depression,<sup>6</sup> diabetes, asthma, high blood pressure and high cholesterol provided by home delivery

Before you get a prescription filled:

- Find an in-network pharmacy<sup>7</sup>
- 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 <sup>8</sup>		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.

Health insurance is offered by Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue, an Independent Licensee of the Blue Cross and Blue Shield Association. Florida Blue 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.

<sup>1</sup> 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.

<sup>2</sup> 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.

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

<sup>4</sup> 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.

<sup>5</sup> Provider networks are made up of independent contracted hospitals, physicians and ancillary providers.

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

<sup>7</sup> 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.

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