

# BlueSelect

## Health Plan Overview

### BlueSelect Plans<sup>1</sup> at a Glance

- Health coverage when you're traveling worldwide
- \$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>
- Prescription coverage at most major pharmacies
- Home delivery available for up to a 90-day supply
- Unlimited support from our care consultants
- Limited coverage outside the network to help keep your costs down
- 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 BlueSelect 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 **BlueSelect** and search



### Stay in the Network and Save

BlueSelect offers a dedicated group of doctors, hospitals, pharmacies and other facilities ready to serve you. You'll pay less when you see health care providers who are part of the network<sup>5</sup> and understand how your plan works.

#### Get Approval Ahead of Time

To help you get the most value from your benefits, you'll need to get an approval from Florida Blue before you get certain medical services, like MRI scans and sleep studies. If not, you could pay the total cost. Visit [floridablue.com/authorization](https://floridablue.com/authorization), or call us to check.

#### Use Only BlueSelect Providers for These Services

While you always have a choice of where to go for care, the services and supplies listed below are covered **ONLY** if you use the doctors and other providers designated as Exclusive Providers within the BlueSelect network. If you do not use an Exclusive Provider, you may have to pay the full cost for:

- Prescription drugs
- Dental and vision care
- Clinical laboratory tests ordered by a doctor unless done at Quest Diagnostics
- Home health services, like visiting nurses, physical therapy, speech-language therapy and occupational therapy
- Durable medical equipment and medical supplies that a doctor orders as part of treatment or are supplied as a service

#### Out-of-Network Care

Services covered outside the BlueSelect network have a higher cost share. For example, 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.

#### 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.

#### 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 BlueSelect 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
- Deciding where to go for the care you need
- Learning about your treatment options



## 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. The BlueCare Contracting Provider is responsible for obtaining authorizations.

<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.