

# BlueOptions Temporary Plans

## Health Plan Overview

### BlueOptions Temporary Plans<sup>1</sup> at a Glance

- Our largest network of doctors, hospitals and pharmacies
- Coverage for health conditions that develop while you have the plan (but not pre-existing conditions that have been treated before your plan started)
- Coverage if you need to see doctors outside your network
- Unlimited support from our care consultants and 24-hour Nurseline
- Special discounts<sup>2</sup> on prescription drugs at participating pharmacies across the country
- Health coverage when you're traveling worldwide
- Home delivery available for up to a 90-day supply of prescription drugs
- Discounts up to 50% on glasses and contacts, dental care and more<sup>3</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](http://floridablue.com).
- Click **Find a Doctor**.
- Select **BlueOptions Temporary Insurance**, and search.

### Stay in the Network and Save

You'll save time and pay less when you go to health care providers who are part of the BlueOptions network and understand how your plan works.<sup>4</sup> You're covered for most services if you see a doctor who's not in the network, but you'll pay more.

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 this out-of-network provider charges more than the maximum amount your plan will pay for that health care service, you may have to pay the difference.

#### 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/checkfirst](http://floridablue.com/checkfirst), or call us to check.

#### 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. You'll pay just \$75 for an urgent care visit. In a real emergency, always go to the nearest ER.

#### Care for Pre-Existing Conditions

Your plan offers comprehensive coverage, however it doesn't cover medical care for health conditions that you had treated before your plan started (also called pre-existing conditions). This means that, if you're treated for an injury, illness or ongoing health condition that you had **in the past 24 months** before your plan's start date, you'll pay the full cost of any care that you need. Even if you've had prior coverage where your pre-existing conditions were covered, they won't be covered under this plan.

#### 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.

### Your Plan at Your Fingertips

You can see your plan information 24/7 in your member account at [floridablue.com](http://floridablue.com) or through the Florida Blue mobile app. It's never been so easy to stay connected.

### BlueRx Discounts® Save Money

While your health plan does not cover prescriptions, it does offer special discounts on all generic, brand-name and non-preferred prescription drugs included in your plan's medication guide.

If you have a pre-existing condition, medical care may not be covered, but you can still get the discount on prescriptions related to that condition. 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 can use your discount program at one of the more than 40,000 participating pharmacies across the country. And there's no limit to how often you can use it.

#### Before you get a prescription filled:

- Find an in-network pharmacy.
- Compare drug costs.
- Check the medication guide to find out if a drug is covered or needs approval first. If you have questions about your medication guide, call us at the number on the back of your member ID card.
- Then, show your member ID card at the pharmacy counter!

Here's how to find your plan's medication guide:

#### Online:

- Log in at [floridablue.com](http://floridablue.com) and click **My Plan**
- Under Additional Information, click **Pharmacy**
- Click **Medication Guide & Specialty Pharmacy**

#### Mobile App:

- Log in and click **Resources**, then **Prescriptions**
- Under Helpful Documents, click **Medication Guide**

#### Save a Trip to the Pharmacy with Home Delivery

To get started, have your doctor fill out the AllianceRx Walgreens Prime order form that will be enclosed with your member ID card. Call us at 800-352-2583 if you need more forms.

### Check the Cost Before You Go

Unlike other types of health plans under the Affordable Care Act, temporary plans don't cover all preventive care services. Check your plan to be sure you know what's covered.

You can check the cost of care before you go to the doctor for a checkup or sick visit or to the pharmacy to fill a prescription.

#### Online

- Log in and under **Know Before You Go**, click **Compare Medical Costs** or **Compare Drug Prices**

#### Mobile App

- **To compare medical care costs:** Log in and click **Resources**, then **Compare Prices**
- **To compare drug costs:** Log in and click **Resources**, then **Prescriptions** and type the name of your medication.

### Still Have Questions About Care?

**Benefit and care consultations:** 888-476-2227

Our Care Consultant Team will explain how your benefits work, identify helpful services, find specialists, compare health care options and explore ways you can save money.

**Nurses on call 24/7:** 877-789-2583

Whether you or your family members have health concerns or general health questions, the Nurseline<sup>5</sup> is available 24/7 at no extra cost.

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>This policy does not meet the definition of qualifying previous coverage or qualifying coverage as defined in s. 627.6699. As a result, if purchased in lieu of a conversion policy or other group coverage, you may have to meet a pre-existing condition requirement when reviewing or purchasing other coverage. 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>This is a discount prescription drug program. Any amount paid will not apply to the deductible or out-of-pocket maximums under your health plan.

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

<sup>4</sup>Provider networks are made up of independent contracted hospitals, physicians and ancillary providers.

<sup>5</sup>As a courtesy, Florida Blue, has entered into an arrangement with Health Dialog<sup>®</sup> to provide this service. Florida Blue has not certified or credentialed, and cannot guarantee or be held responsible for, the quality of services provided by Health Dialog. Please remember that all decisions pertaining to medical/clinical judgment should be made with your physician or other health care provider. Florida Blue and Health Dialog do not provide medical care or advice.