Why Choose Florida Blue



A wide range of plans and coverage choices

We can help you choose the right plan for your lifestyle and budget and see if you qualify for a Marketplace plan, which could include a tax credit to help pay your monthly premium. All of our plans cover everyday health care, unexpected accidents or sickness and prescription drugs.

Services and tools to help manage costs

At floridablue.com and on the Florida Blue mobile app, you'll find tools to estimate costs for medical care and prescription drugs. If you prefer to talk to someone, you can call customer service, stop by your local Florida Blue Center or contact a care consultant. We can help you get the care you need at the lowest cost.

Benefits that keep you covered at \$0

You'll get many services at no extra cost.² When you choose a doctor in your plan's network, you'll get:

- **\$0** preventive screenings and routine wellness exams
- **\$0** immunizations and vaccinations
- **\$0** contraceptives
- **\$0** three-month supply of generic medications* for ongoing conditions
- **\$0** eye exams, lenses and more for children under 19
- In many counties, we have additional savings through our Value Choice Provider program.

Going to the doctor for preventive care won't raise your monthly premiums!

* Includes medication for diabetes, asthma, high blood pressure and high cholesterol through home delivery.

Personalized service At Florida Blue, you're more than just a

number. We've got specially trained teams standing by to:

- Show you how your benefits work
- Help you choose a doctor, hospital or pharmacy
- Estimate medical costs, and
- Explore ways for you to lower your out-of-pocket costs

And we'll stay in touch with you during the year to be sure you've got everything you need. With Florida Blue, a personal connection is just a click, call or visit away!

A large network of health care providers

You can choose a health plan with providers in your neighborhood and even worldwide.¹ We've worked with hundreds of hospitals and thousands of doctors, specialists and pharmacies to offer you reduced prices for your health care. We can help you choose a provider, or you can go to floridablue.com or our mobile app for easy-to-use online tools

24/7 access online

Our online community is open 24/7.
As a member, you can stay connected with resources like blogs,

e-newsletters, wellness tools, educational programs and more. All you need is a smartphone, tablet or computer to find what you need, wherever you are.



More than just health coverage

With Florida Blue, you'll have extra support to stay well and save money, like:

- Personalized care programs and ongoing health support
- A 24-hour Nurseline³ and wellness education
- Member discounts⁴ of up to 50% on gym fees, nutrition programs and more
- Free health coaching and classes at Florida Blue Centers

Every plan is different, so be sure to read the plan details when you're shopping to see what's included.

We also offer other insurance products,⁵ like:



Life







Vision

Supplemental Plans

How Florida Blue Can Help

With a Florida Blue health plan, we're with you every step of the way. We'll help you make sense of health care and get the care you need to get well and stay well. If you have any questions, we encourage you to click **Chat Now**, find a <u>local agent</u> or visit a nearby <u>Florida Blue Center</u>.

¹Provider networks are made up of independent hospitals, physicians, ancillary providers and independent contracted dentists.

²For your specific coverage and benefit details, please refer to your contract or benefit booklet.

³As a courtesy, Florida Blue, has entered into an arrangement with Health Dialog® 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 this vendor. 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.

⁴Blue365® offers access to savings on items that members may purchase directly from independent vendors. Blue365 does not include items covered under your policies with Florida Blue or any applicable federal health care program. To find out what is covered under your policies, call Florida Blue. Blue Cross and Blue Shield Association (BCBSA) and local Blue companies may receive payments from Blue365 vendors. Neither BCBSA nor any local Blue company recommends, endorses, warrants or quarantees any specific Blue365 vendor or item.

⁵Health insurance and vision coverage are offered by Blue Cross and Blue Shield of Florida (BCBSF), DBA Florida Blue. HMO coverage is offered by Health Options Inc., DBA Florida Blue HMO, an affiliate of BCBSF. Dental, Life and Disability are offered by Florida Combined Life, an affiliate of BCBSF. These companies are Independent Licensees of the Blue Cross and Blue Shield Association and do not discriminate on the basis of race, color, nation al origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations. USAble Life is an independent company and operates separately from Florida Blue. USAble Life does not sell or service Florida Blue products.