

Updated Plan Numbering Scheme for New 2024 Plans

Starting with new plans introduced for 2024 and going forward, plan numbers will be constructed in the following fashion:

- **1st and 2nd characters** will represent the **year** the plan was introduced
 - Therefore, a plan introduced in 2024 will begin with “24”
- **3rd character** will represent the **plan’s network**
 - **J** = BlueOptions
 - **K** = BlueCare
 - **L** = BlueSelect
 - **M** = myBlue
- **4th and 5th characters** will represent the **plan’s service area**
 - Therefore, a plan that is offered in service area 2 will have a “02” as its 4th and 5th characters
- **6th character** is always a **dash**
- **7th and 8th characters** is **two-digit number** that is unique to the plan
- **Any characters after the 8th character are to denote things such as:**
 - If the plan is a CSR variant, a CMS Standardized plan, or if it includes Adult or Pediatric Dental benefits (see next page for details)

| Examples of the Updated Plan Numbering Scheme for New Plans | |
|--|---|
| Current State for existing plans introduced from 2014-2023 | Future State for new plans introduced from 2024 onwards |
| BlueOptions EPO 1410 | BlueOptions PPO 24J01-03 |
| BlueCare HMO 2157A | BlueCare POS 24K02-21A |
| BlueOptions EPO 2303AS | BlueOptions 24J01-19AS |

Individual Product Matrix Guide

The following Alpha Characters will be used for each variant:

Dental and Vision Benefit Variations (On and Off MarketplaceSM)

- Ø** (No Alpha Character) = Pediatric Vision
 - All plans must include pediatric vision benefits—no other benefit variants are included in this plan
- D** = Adult Dental
 - Plan includes adult dental benefits
- P** = Pediatric Dental (Off Marketplace Only)
 - Plan includes pediatric dental; in addition to pediatric vision benefits

Standardized Plan Options (On and Off Marketplace)

S = CMS Simple Choice Plans

Off Marketplace Only

X = Available in myBlue product only

Silver Cost Sharing Reductions (On Marketplace Only)

Individuals with incomes between 100–250% of the Federal Poverty Level (FPL) are eligible for a Silver Cost Sharing Reduction plan. These plans provide significantly richer benefits than the base Bronze or Silver plans.

- A** = Individuals with income greater than 200% and less than or equal to 250% FPL
- B** = Individuals with income greater than 150% and less than or equal to 200% FPL
- C** = Individuals with income greater than or equal to 100% and less than or equal to 150% FPL

American Indian Plan Variations (On Marketplace Only)

American Indians are eligible for one of two American Indian Plan variations:

- U** = American Indians with income 300% FPL or less
- O** = American Indians with income over 300% FPL

Metal Levels (On and Off Marketplace)

All Individual plans, ON and OFF the Marketplace, must include EHBs, cost-sharing limits, and meet targeted Actuarial Values (AV), which is a measure of a plan's cost-sharing levels for EHBs. QHPs / NQHPs fall within four metal levels: Bronze (60%), Silver (70%), Gold (80%), and Platinum (90%).

Plans Not Noted As “HSA” Are Not HSA Compatible

Benefits Disclaimers

The following benefit disclaimers pertain to all pages in this guide booklet.

Note: Maternity, Mental Health, and Substance Abuse benefits are covered and based on the location where services are provided.

¹DED (Deductible) = The fixed dollar amount that must be paid in a benefit period for covered health care expenses before insurance begins to pay.

²Coins = Percentage based on our Allowed Amount ³PCP = Primary Care Physician ⁴INN = In-Network ⁵BPP = Per Benefit Period

⁶Virtual Visit health services are covered at \$0 for In-Network Providers.

Health insurance is offered by Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. HMO coverage is offered by Health Options, Inc., DBA Florida Blue HMO, an 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 and Florida Blue HMO do 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. This is only a partial description of the many benefits and services provided or authorized by Florida Blue and Florida Blue HMO. This matrix does not constitute a Contract.

Job Aid: 2024 Plan Crosswalk–On-Market Plans

| Metal | Plan Description | Deductible | myBlue | | | | |
|----------|---------------------------------------|-------------------|-------------|----------------|----------------|----------------|----------------|
| | | | SA 1 | SA 2 | SA 3 | SA 5 | SA 6 |
| Platinum | Copay | \$0 | N/A | 2015 pg. 13 | N/A | 24M05-75 pg 13 | N/A |
| Gold | Copay | \$0 | N/A | 2016 pg. 19 | N/A | 24M05-74 pg 19 | N/A |
| | Stand Alone | \$940 | 1605 pg. 16 | 2011 pg. 18 | N/A | N/A | N/A |
| Silver | Richest Base | \$4,750 / \$5,500 | N/A | 2204 pg. 41 | N/A | N/A | 24M06-50 pg 25 |
| | Buy Up | \$6,000 / \$5,000 | 2017 pg. 25 | 2010 pg. 25 | N/A | N/A | N/A |
| | Low Cost | \$4,100 | 2237 pg. 29 | N/A | N/A | N/A | N/A |
| | New Lowest Cost | \$7,600 | N/A | 24M02-78 pg 29 | N/A | N/A | 24M06-76 pg 29 |
| | Connected Care | \$4,000 | N/A | N/A | 2332 pg. 33 | N/A | N/A |
| | NEW Connected Care Lowest Cost | \$7,600 | N/A | N/A | 24M03-70 pg 33 | N/A | N/A |
| Bronze | \$0 DED | \$0 | 2129 pg. 54 | 2149 pg. 54 | N/A | N/A | N/A |
| | \$0 DED Buy Down | \$0 | 2329 pg. 55 | 2349 pg. 55 | N/A | N/A | N/A |
| | Copay | \$6,000 | 1601 pg. 53 | 2013 pg. 53 | N/A | N/A | N/A |
| | Rich DED With VCP | \$1,650 | 2219 pg. 58 | N/A | N/A | N/A | N/A |
| | Rich DED Non VCP PCP | \$1,700 | N/A | 2286 pg. 59 | N/A | N/A | N/A |

Note: Cost share may vary by network / New 2024 plans in bold

| Metal | Plan Description | Deductible | BlueOptions | BlueSelect | BlueCare | |
|----------|------------------------|-------------------|----------------|----------------|----------------|----------------|
| | | | | | SA 1 | SA 2 |
| Platinum | Copay | \$0 | 24J01-08 pg 11 | 1457 pg. 11 | 24K01-07 pg 11 | 24K02-15 pg 11 |
| | Buy Down | \$1,000 | 24J01-05 pg 12 | 1451 pg. 12 | 24K01-04 pg 12 | N/A |
| Gold | Copay | \$0 | 24J01-09 pg 14 | 1535 pg. 14 | 24K01-08 pg 14 | 24K02-20 pg 14 |
| | Buy Down | \$1,500 | 24J01-12 pg 17 | 1835 pg. 17 | 24K01-10 pg 17 | N/A |
| Silver | Buy Up | \$5,950 | 24J01-07 pg 37 | 1456 pg. 37 | 24K01-06 pg 37 | N/A |
| | Lowest Cost | \$6,000 / \$5,900 | 24J01-03 pg 21 | 1443 pg. 21 | 24K01-02 pg 21 | 24K02-21 pg 21 |
| Bronze | \$0 DED | \$0 | 24J01-17 pg 56 | 2139 pg. 56 | 24K01-25 pg 56 | 24K02-23 pg 56 |
| | Copay | \$7,400 | 24J01-04 pg 52 | 1449 pg. 52 | 24K01-03 pg 52 | 24K02-17 pg 52 |
| | HSA | \$6,850 | 24J01-10 pg 50 | 1735 pg. 50 | 24K01-09 pg 50 | N/A |
| | NEW Lowest Cost | \$6,900 | 24J01-06 pg 57 | 24L01-01 pg 57 | 24K01-05 pg 57 | 24K02-18 pg 57 |

Job Aid: NBPP Migration Impacts

The Notice of Benefit and Payment Parameters (NBPP) issued by CMS mandates that carriers can only offer 4 traditional plans per metal level, per network. This has affected all product lines and will be described in detail.



myBlue Bronze Migration Impacts

Out of the current bronze offerings, 10 plans will be retired with membership migrating to similar plan designs.

| 2023 Plan Number | 2023 Plan Number (Leon County) | 2024 Plan Number | 2024 Plan Number (Leon County) |
|------------------|--------------------------------|------------------|--------------------------------|
| 2126 | N/A | 1601 | N/A |
| 2266 | N/A | 2219 | N/A |
| 1602 | N/A | 1601 | N/A |
| 2311S | N/A | 2312S | N/A |
| 2231 | N/A | 1601 | N/A |
| 2146 | 2146 | 2013 | 1601 |
| 2211 | 2211 | 2013 | 1601 |
| 2014 | 2014 | 2013 | 1601 |
| 2321S | 2321S | 2322S | 2312S |
| N/A | 2149 | N/A | 2129 |
| N/A | 2349 | N/A | 2329 |
| N/A | 2013 | N/A | 1601 |
| N/A | 2221X | N/A | 2212X |
| N/A | 2286 | N/A | 2219 |
| N/A | 2322S | N/A | 2312S |
| N/A | 2346 | N/A | 1601 |



myBlue Silver Migration Impacts

Out of the current silver offerings, 10 plans will be retired with membership migrating to similar plan designs.

| 2023 Plan Number | 2023 Plan Number (Leon County) | 2024 Plan Number CC Counties | 2024 Plan Number Non-CC Counties | 2024 Plan Number (Leon County) |
|------------------|--------------------------------|------------------------------|----------------------------------|--------------------------------|
| 1710 | N/A | 2017 | 24M06-50 | N/A |
| 1603 | N/A | 2017 | 24M06-50 | N/A |
| 1604 | N/A | 2017 | 24M06-50 | N/A |
| 2127 | N/A | 2017 | 2017 | N/A |
| 2337 | N/A | 2237 | 2237 | N/A |
| 2230 | N/A | 2332 | N/A | N/A |
| N/A | 2204 | N/A | N/A | 2017 |
| N/A | 2010 | N/A | N/A | 2017 |
| N/A | 2323S | N/A | N/A | 2313S |
| N/A | 2220X | N/A | N/A | 2210X |
| N/A | 2347 | N/A | N/A | 2332 |
| N/A | 2348 | N/A | N/A | 2332 |



myBlue Gold Migration Impacts

3 plans will be retired specifically in Leon County. No other myBlue Gold plans will be closed.

| 2023 Plan Number (Leon County) | 2024 Plan Number (Leon County) |
|--------------------------------|--------------------------------|
| 2016 | 24M05-74 |
| 2011 | 1605 |
| 2325S | 2314S |



myBlue Platinum Migration Impacts

2 plans will be retired specifically in Leon County. No other myBlue Platinum plans will be closed.

| 2023 Plan Number (Leon County) | 2024 Plan Number (Leon County) |
|--------------------------------|--------------------------------|
| 2015 | 24M05-75 |
| 2324S | 24M05-00S |

Job Aid: BlueOptions, BlueCare, BlueSelect On-Market Plan Migrations

BlueOptions On-Market Migration Impacts

| Metal | 2023 BlueOptions EPO/PPO | 2024 BlueOptions PPO |
|----------|--------------------------|----------------------|
| Platinum | 1424 | 24J01-08 |
| | 2305S | 24J01-21S |
| | 1418 | 24J01-05 |
| Gold | 1505 | 24J01-09 |
| | 1805 | 24J01-12 |
| | 2304S | 24J01-20S |
| Silver | 1431 | 24J01-07 |
| | 1423 | 24J01-07 |
| | 2303S | 24J01-19S |
| | 1410 | 24J01-03 |
| Bronze | 2119 | 24J01-17 |
| | 2319 | 24J01-17 |
| | 1416 | 24J01-04 |
| | 2302S | 24J01-18S |
| | 1705 | 24J01-10 |
| | 1419 | 24J01-06 |
| | 2301S | 24J01-06 |

BlueSelect On-Market Migration Impacts

| Metal | 2023 BlueSelect | 2024 BlueSelect |
|--------|-----------------|-----------------|
| Silver | 1464 | 1456 |
| Bronze | 2339 | 2139 |
| | 1452 | 24L01-01 |
| | 2341S | 24L01-01 |

BlueCare On-Market Migration Impacts

| Metal | 2023 BlueCareHMO | | 2024 BlueCare POS | |
|----------|------------------|-------|-------------------|-----------|
| | SA 1 | SA 2 | SA 1 | SA 2 |
| Platinum | 1491 | 2151 | 24K01-07 | 24K02-15 |
| | 2365S | 2355S | 24K01-34S | 24K02-29S |
| | 1485 | N/A | 24K01-04 | N/A |
| Gold | 1565 | 2156 | 24K01-08 | 24K02-20 |
| | 1865 | N/A | 24K01-10 | N/A |
| | 2364S | 2354S | 24K01-33S | 24K02-28S |
| Silver | 1498 | N/A | 24K01-06 | N/A |
| | 1490 | N/A | 24K01-06 | N/A |
| | 2363S | 2353S | 24K01-32S | 24K01-27S |
| | 1477 | 2157 | 24K01-02 | 24K02-21 |
| Bronze | 2179 | 2159 | 24K01-25 | 24K02-23 |
| | 2379 | 2359 | 24K01-25 | 24K02-23 |
| | 1483 | 2153 | 24K01-03 | 24K02-17 |
| | 2362S | 2352S | 24K01-31S | 24K02-26S |
| | 1765 | N/A | 24K01-09 | N/A |
| | 1486 | 2154 | 24K01-05 | 24K02-18 |
| | 2361S | 2351S | 24K01-05 | 24K02-18 |

Job Aid: 2024 Plan Crosswalk–Off-Market Only Plans

| Metal | Plan Description | Deductible | BlueOptions | BlueSelect | BlueCare | | myBlue | |
|------------------------|----------------------------|-------------------|------------------------|-------------|------------------------|-----------------------|--------------|--------------|
| | | | | | SA 1 | SA 2 | SA 1 | SA 2 |
| Gold Off Only | Stand Alone | \$1,750 | 24J01-11 pg 15 | N/A | N/A | N/A | N/A | N/A |
| Silver Off Only | \$0 DED | \$0 | 24J01-16 pg 49 | 2130 pg. 49 | 24K01-24 pg 49 | 24K02-14 pg 49 | N/A | N/A |
| | Richest | \$5,500 | 24J01-14 pg 47 | 1837 pg. 47 | 24K01-12 pg 47 | N/A | N/A | N/A |
| | Buy Up | \$3,600 | 24J01-15 pg 48 | 1838 pg. 48 | 24K01-13 pg 48 | N/A | N/A | N/A |
| | Lower Cost | \$5,850 | 24J01-13 pg 45 | 1836 pg. 45 | 24K01-11 pg 45 | 24K02-16 pg 45 | N/A | N/A |
| | HSA | \$5,000 | 24J01-02 pg 20 | 1442 pg. 20 | 24K01-01 pg 20 | 24K02-22 pg 20 | N/A | N/A |
| | myBlueX | \$4,500 | N/A | N/A | N/A | N/A | 2210X pg. 46 | 2220X pg. 46 |
| Bronze Off Only | Copay w/ Ped Dental | \$7,400 | 24J01-04P pg 52 | 1449P pg 52 | 24K01-03P pg 52 | N/A | 1601P pg 53 | N/A |
| | HSA | \$7,050 | N/A | N/A | N/A | 24K02-19 pg 50 | N/A | N/A |
| | myBlueX | \$8,000 / \$7,400 | N/A | N/A | N/A | N/A | 2212X pg. 60 | 2221X pg.60 |

Note: Cost share may vary by network / New 2024 plans in bold

Job Aid: BlueOptions and BlueCare Off-Market Only Plan Migrations

BlueOptions Off-Market Only Migration Impacts

| Metal | 2023 BlueOptions EPO/PPO | 2024 BlueOptions PPO |
|---------------|--------------------------|----------------------|
| Gold | 1801 | 24J01-11 |
| Silver | 2110 | 24J01-16 |
| | 1807 | 24J01-14 |
| | 1808 | 24J01-15 |
| | 1806 | 24J01-13 |
| | 1409 | 24J01-02 |

BlueCare Off-Market Only Migration Impacts

| Metal | 2023 BlueCare HMO | | 2024 BlueCare POS | |
|---------------|-------------------|------|-------------------|-----------------|
| | SA 1 | SA 2 | SA 1 | SA 2 |
| Silver | 2160 | 2150 | 24K01-24 | 24K02-14 |
| | 1867 | N/A | 24K01-12 | N/A |
| | 1868 | N/A | 24K01-13 | N/A |
| | 1866 | 2152 | 24K01-11 | 24K02-16 |
| | 1476 | 2158 | 24K01-01 | 24K02-22 |
| Bronze | N/A | 2155 | N/A | 24K02-19 |