

NewsfromBlue

FOR BENEFIT ADMINISTRATORS

November 2004

In this issue of NewsfromBlue for benefit administrators, we are pleased to share updates we hope will be helpful. Please notice the new information about our laboratory vendors, as well as exciting news about extended hours in our customer service area.

Our BlueComplements program is an added value to your employee's health insurance plan. The discounts that it provides can help your employees receive discounts on services such as vision care, laser vision correction, hearing care, and hearing aids. See the enclosed article for more information on this month's feature program details.

Did you know that MyBlueService has been enhanced? You may want to tell your employees about all the wonderful things they can do on MyBlueService. Please read on!

BlueOptions Update

Complimentary Glucose Monitor

BlueOptions members are now eligible for complimentary Accu-Chek or LifeScan glucose monitors under their covered pharmacy benefit.

Once every two years, with a doctor's prescription, members can get an Accu-Chek or LifeScan monitor from any participating BlueScript pharmacy, including Walgreen's mail order.

Other glucose monitors will be subject to copay or coinsurance depending upon the pharmacy option elected.

For BlueOptions members with BlueScript coverage and an effective date of January 1, 2004 or later, blood glucose monitors and test strips are a covered pharmacy benefit.

Direct members to the number on their ID card for details on how to obtain a glucose monitor.

BlueOptions Q&A

What are member's cost sharing responsibilities for outpatient therapy services?

Services for physical, occupational, speech and cardiac outpatient therapy rendered at an office setting, hospital, outpatient rehabilitation facility or skilled nursing facility are covered under the BlueOptions contract. The member cost sharing responsibility differs based on the location where services are received. Please click <http://www.bcbsfl.com/DocumentLibrary/NewsfromBlue/PhysicalTherapy0804.pdf> to see associated member cost sharing responsibilities by location of service.

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Please contact your agent or Blue Cross and Blue Shield of Florida representative or agent if you have any questions.

Legislative Update

With the 2004 Florida legislative session now completed, here are a few key items that could have an impact on the health industry.

Based on recommendations by the Governor's Task Force on Access to Affordable Health Insurance, Jeb Bush said he had supported the following reforms during the last session:

- Promote Health Savings Accounts (HSAs)
- Transparency of cost and quality information
- Allow statewide expansion of HealthFlex plans and other local initiatives
- Pooled purchasing for small employers
- Creation of a new alternative health insurance market

Meanwhile, the House Select Committee on Affordable Health Care for Floridians developed a series of reforms that may be introduced:

- Expand employment-based health care coverage by developing a premium-assistance program
- Statewide expansion of HealthFlex
- Allow agents and brokers to act as true insurance consultants serving the consumer needs
- Allow more flexibility in tailoring plans based on individual needs
- Establish a health insurance residual market
- Establish purchasing pools for micro-groups

For more information on the legislative session, go to www.myfloridahouse.com and/or www.flsenate.gov. [\[Back To Quick Links\]](#)

MyBlueService Now Available in Spanish

MyBlueService, the 24/7 online member self-service website, is now also available in Spanish. Members who prefer Spanish will now be able to perform many important health care functions from their computer.

We continue to use feedback to identify capabilities that will best serve our customers by providing cost and time saving services.

Please go to www.bcbsfl.com and click MyBlueService. You will see a statement in Spanish asking if you would like to see this page en Español.

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New Laboratory for BCBSF Plans

Quest Diagnostics Laboratory, Inc. has replaced LabCorp in our Health Options network for members enrolled in BlueCare and Medicare & More. Quest Diagnostics is also a participating laboratory, in addition to LabCorp, in the Traditional and PPC networks.

Quest Diagnostics has nearly 160 service centers with 20 new sites scheduled to open throughout Florida in 2004.

We chose Quest based on data received from an extensive bidding process. Laboratory vendors were evaluated on multiple criteria including network, service, quality and price.

To find Quest locations near you, visit our online provider directory at www.bcbsfl.com.

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BlueWorldwide ExpatSM

BlueWorldwide Expat can provide worldwide medical coverage for active workers of U.S.-based companies doing business abroad. Any U.S. multinational corporation with Blue coverage for its U.S.-based employees that sends U.S. citizens to work and reside for an extended period of time (typically 1-5 years) outside the United States is eligible for BlueWorldwide Expat. Families are covered if they relocate with the member.

BlueWorldwide Expat offers:

- Control over choice, flexibility and cost
- A single global solution for all expatriate employees
- Access to BlueCard[®] providers and discounts when seeking service in the U.S.
- Two levels of benefits – standard and high; the larger the group, the more versatility you have in choosing benefits to meet your unique needs.

For more information, go to blueexpat.bcbs.com

BlueWorldwide Expat is underwritten by BCS Life Insurance Company and claims administered by International SOS, independent licensees of the Blue Cross and Blue Shield Association.

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FSA/HRA/HSA

BCBSF has developed a consumer-directed health plan portfolio that integrates the administration of several reimbursement account programs with a choice of traditional group health coverage options for the varied needs of employers and employees.

Flexible Spending Accounts (FSAs), for health care and/or dependent care, will be sold with BCBSF group health coverage options for employers who want to take advantage of payroll tax savings while providing your employees with pre-tax dollars for qualified medical expenses or daycare expenses.

Our Health Reimbursement Account (HRA) program combines a high-deductible health coverage option beginning at \$1,000 with a health reimbursement account program. Currently available to our 51+ groups, the HRA will support your need for choice and affordability.

Currently BCBSF is developing group health coverage options that meet the design specifications for Health Savings Accounts (HSAs) as outlined by the federal government. HSAs were established by the federal Medicare prescription drug legislation in 2003.

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Extended Customer Service Hours

In response to the requests of our members, we're pleased to announce that as of October 1 our customer service centers have extended their hours to 9:00 p.m. They are now open from 8:00 a.m. until 9:00 p.m. Eastern Standard Time (EST), Monday through Thursday, and from 9:00 a.m. until 9:00 p.m. on Friday.

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Take a Tour

Visit our website and see what's new. Go to www.bcbsfl.com, select MyBlueService, then click on **Take a Tour of MyBlueService.**

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How Long Does It Take for My Employees to Receive Member ID Cards?

In 2003, BCBSF issued ID cards for new and renewing groups within 10 days 99.9% of the time. The average days to process in 2003 was 4.51 days.

Question: What are the performance expectations of ID cards?

Answer: Performance expectations of ID cards for new and renewing groups is 98% within 10 days.

Question: Since year-end volumes are high, is there a deadline to get enrollment to BCBSF to ensure cards are delivered by 01/01/05?

Answer: BCBSF will deliver ID cards before January 1, 2005 if complete enrollment is received by December 6, 2004. For Large groups, Membership & Billing reserves the right to make alternate plans based on the group's needs and M&B's time schedules.

Question: What is the ongoing cycle time for enrollment?

Answer: Ongoing enrollment is processed at 95% within 5 days and IDs are ordered based on the receipt of complete enrollment data.

It is important for enrollment to be received timely in order to ensure our members have their cards by the appropriate effective date.

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Discounted Laser Vision Correction

Help your employees see life from an entirely different perspective—without glasses or contact lenses.

Through the TruVision program, your employees have access to affordable laser vision correction from board certified ophthalmologists across the country.

LASIK is the most advanced vision correction procedure, and allows for great vision without glasses or contacts. Best of all, it's a safe and relatively simple procedure.

Services offered include a comprehensive eye exam, pre- and post-operative care, and retreatment warranty is also available all at a discounted fee starting at \$895 per eye. Custom LASIK is also available at an additional fee. TruVision also offers 12 months, no interest financing upon approved credit.

TruVision is one of several products and services offered through the BlueComplements program. Other programs include hearing, health and wellness products.

To learn more about TruVision or to schedule a comprehensive LASIK exam, just visit www.bcbsfl.com and click on [Members>Discount Programs>BlueComplements>LaserVision Correction](#) or call **1-877-747-2020.**

The products, services and information provided through the BlueComplements program are made available as a courtesy to our members and are not a part of insurance coverage, nor a substitute for medical advice. Please note: Your insurance coverage may already include benefits for some of the services available to you through BlueComplements, so it is important to exhaust those benefits first. Blue Cross and Blue Shield of Florida reserves the right to discontinue or change this program at any time without notice. Blue Cross and Blue Shield of Florida does not endorse and is not responsible for the products, services or information provided by the vendors that are a part of the Blue Complements program.

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