

An HMO Plan

BlueCare

Enrollment Guide for Group Employees

What does your benefits package offer?

- Convenient and affordable health insurance coverage
- An emphasis on preventive care and early diagnosis
- Personalized support and tools you'll need to manage your health and make smarter decisions
- Easy access through the Internet to put information at your fingertips



Protecting the Most Precious of Gifts

Florida's seashells come in many different sizes, colors and textures. Each one special. Each one unique. Yet all seashells have one thing in common: the role of protector. Providing a safe haven in a world of changing tides and shifting environments. Growing and adapting to protect the treasured life within.

Like these seashells, Blue Cross and Blue Shield of Florida is growing and adapting to meet the diverse and ever-changing needs of our customers. A trusted partner within our community—dedicated to providing caring solutions and helping the people of Florida protect their most precious of gifts: their lives and the lives of their loved ones.

Dear Valued Employee,

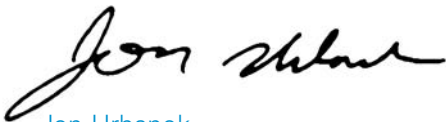
For more than 60 years, Blue Cross and Blue Shield of Florida, Inc. has helped Florida families stay healthy. Today, we're continuing that tradition by offering our BlueCare® HMO plan through our subsidiary Health Options, Inc.

BlueCare is a convenient, affordable health insurance coverage plan emphasizing preventive care and early diagnosis. It also provides predictable costs through pre-determined copayments for covered health care services.

On the following pages, you'll learn more about the coverage, benefits and value that BlueCare brings to you and your family. You'll find everything necessary to enroll. If you do not wish to participate in your company's benefit program, you still need to complete the Refusal of Coverage section on the application.

If you have any questions during your open enrollment period about the products available to you, contact your benefits administrator. Remember, this is your benefits program designed for you. So start taking control of it today!

Cordially,



Jon Urbanek
Vice President
Corporate Sales Operations

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It All Begins with Your Health Insurance Plan – BlueCare

Welcome to BlueCare from Health Options, our HMO subsidiary. BlueCare offers you the kind of coverage you really need today – from routine doctor visits to prescription drug benefits to coverage when you travel.

BlueCare offers convenient and affordable coverage that includes access to an extensive network of independent, contracting physicians, hospitals and pharmacies. And, because you want to stay healthy, BlueCare emphasizes wellness and preventive care for each member in your family. Women’s annual exams, mammograms and maternity care are covered, as well as, well child care, immunizations and routine checkups for children. All included benefits are detailed in your enclosed Benefit Summary.

Choosing Your Primary Care Physician

Since we know everyone has different needs, each family member can choose his or her Primary Care Physician (PCP) from Health Options’ network of more than 4,500 physicians. Your PCP will get to know you and your medical history and can help you coordinate medical care. And, with predetermined copayments, you will always know what your costs are up front.

Arranging Office Visits

For routine visits, just call your PCP’s office and schedule your appointment. Seek care from your PCP for your primary health care needs. However, you are not required to obtain a referral from your PCP to visit a participating Health Options specialist.

Your BlueCare plan covers office visits to your PCP and to specialist offices with only a copayment. And your doctor takes care of the paperwork for you.

BlueCare Rx Prescription Drug Coverage

With the BlueCare Rx pharmacy program, it’s easy and affordable to fill prescriptions. You can have your prescriptions filled at any of the Health Options contracting pharmacies throughout the state by showing your BlueCare membership ID card and paying the appropriate amount. For your convenience, our pharmacy network includes neighborhood and national companies so you can get prescriptions filled close to home or near your workplace.

Going into the Hospital

If ever you need hospital care or surgery, your PCP can work to ease the way for you. Your doctor can arrange hospital admissions and coordinate all hospital stays and treatments. Your BlueCare plan provides benefits for medically necessary and non-experimental surgeries and treatments, associated hospital stays, and in-hospital medicines and medical supplies. Please refer to your enclosed Benefit Summary for the amount (if any) you will be responsible to pay at the hospital. Coordinating your care through your PCP will ensure that you receive the maximum benefit.



Getting Through an Emergency

With BlueCare you have worldwide coverage for emergency services, 24 hours a day, seven days a week. So whether you're at home or on the road, your benefits work to get you the care you need. If you have an emergency, go to the nearest emergency room for treatment. If you are admitted, call your PCP (or have someone call for you) within a reasonable amount of time to make sure your doctor can continue to coordinate your care.

Because your PCP will be the most familiar with your personal medical history, your doctor can communicate necessary information to the emergency room staff on your behalf. Copayments for emergency treatment are detailed in your enclosed Benefit Summary.

Health Care Away From Home

As a BlueCare HMO member, you have access to health care benefits all over the country. To meet the different health care needs of members and dependents who are away from home, Health Options offers separate benefits for short trips and long-term stays.

For short trips, the BlueCard® Program¹ provides access to doctors and hospitals almost everywhere, giving you the assurance that you'll always find the care you need. Non-emergency services rendered outside the Health Options service area must be authorized in advance by Health Options to be covered.

For longer trips (more than 90 days), we offer the Away From Home Care® Guest Membership at an affiliated host HMO in your travel area. Guest membership provides temporary coverage (up to six months for members/covered persons) with a participating HMO. It allows you and your family to enjoy the full range of benefits offered by the host HMO.

You can see which providers participate in the Health Options network any time you want by accessing the BlueCare HMO Provider Directory online at www.bcbsfl.com. The online Provider Directory also lists the hospitals where the Health Options network physicians have admitting privileges.

If you've already scheduled appointments with health care providers, be sure to notify them that you'll be changing your health insurance coverage. And we encourage you to inquire about the provider's participation status. That way, you'll be able to determine how the change in your health benefit plan will, if at all, affect your out-of-pocket expenses.

¹ The BlueCard Program is made available through the Blue Cross and Blue Shield Association.

Tools You'll Need



One-stop snapshot. We want you to know more about your benefits—and get more out of them. After you enroll, MyBlueServiceSM, our member self-service website, is available 24/7. Here, you'll be able to review your benefits, view claims, get information, download forms, check the Provider directory, search FAQs, and more. When you receive your member ID card, make sure you register: **visit www.bcbsfl.com, click on MyBlueService and go to New User.**

Blueprint for Health

Through Blueprint for Health[®], you'll have access to personalized information and proactive programs to help you take charge of your health and health care. Plus, real people, real-time, 24/7 support, for answers and guidance whenever you need it. Blueprint for Health offers you a master plan beyond your benefits plan. A complete support solution specifically designed around your life. And that lets you live it your way.

Managing your health

Feeling good? Stay that way.

You're generally healthy, seldom sick and want to know how you can stay that way? Blueprint for Health can help.



Know your health status. Get online access to information and resources to get an individual assessment that gives you the whole picture on your current health—and suggests changes in habits, practices and behavior that can help improve your health.

Great expectations. Do you have a new addition on the way? A dedicated staff of nurses has been trained to assist you all the way to the special delivery. **Healthy Addition** is a program for expectant mothers offering information on maintaining a healthy pregnancy and access to support and personal attention. After you've enrolled, call our obstetrical nurses for a chat (1-800-955-7635).

Use healthy discounts. When you're a member, our **BlueComplements^{SM1}** program will offer you discounts on a variety of health-related products and services. By taking advantage of BlueComplements, you can save on:



- Vision Care: 1-800-793-8622
- Contact Lens Mail Order: 1-877-747-2020
- Laser Vision Correction: 1-877-747-2020
- Hearing Care: 1-800-731-3277
- Fitness Club Memberships: 1-800-294-1500
- Bike Helmets: download order form from www.bcbsfl.com
- Prescription Medication: www.bluesavercard.com or 1-866-895-1656 (Group #799)
- Weight Management: 1-800-597-JENNY
- Hearing Aids: 1-866-814-4327
- Alternative Medicine (i.e., acupuncture, massage therapy, chiropractic, stress management, smoking cessation, weight management, etc.): 1-877-335-2746

Additional products and services are often added to the BlueComplements program, so check back often for new savings opportunities: www.bcbsfl.com.

Personal help for an ongoing condition

If you're working through a recurring health condition, Blueprint for Health will be there to help you get the right care and the right medications, plus teach you how to manage your condition.

Can we help? Online or on the phone, we offer access to relevant information, plus ongoing help with taking control of your condition, staying motivated and following your doctor's advice.

Emergency answers, rapid response

If the unexpected happens and you end up in the hospital or require surgery, you don't want any more surprises. Whatever your situation—accident or illness—we'll bring the acute care support you need. Of course, in an emergency situation always call 911.

Get answers on the spot. Just pick up the phone—we'll have health coaches on call 24/7 to help you determine what steps to take. **Reach a health coach at 1-877-789-2583.**

Don't be surprised by the unexpected. Things happen: accidents, illnesses, emergencies. If your health status changes overnight, our **Care Coordinators** can help you make the best choices for your situation. They'll coordinate all care elements to maximize your time and benefits and minimize unnecessary hassles. Essentially, it's a personalized, guided tour through the health care process, allowing you to focus on getting well—and getting back on the job.

If needed, our care coordinators can work directly with you and your doctor, hospital staff, social workers, community resources, and alternative providers, coordinating all elements to maximize your benefits and minimize unnecessary hassles.

Decision Support

When you're faced with health care questions or issues that need to be resolved, Blueprint for Health has the tools and resources to help you make informed, effective decisions.



When it's time for health care decisions, our treatment cost estimating tool tells you and your provider what a service will cost—before you have it (some providers may not yet have full capabilities). You could also check if certain services are covered before you're treated with our **Pre-Service Coverage Review Program**.

Review Rx costs. Make sure you're getting the best price for your meds by reviewing your prescription benefits through MyRxHealth.

Stay informed. You'll also have access to online resources that provide a 27,000-page, 1,900-topic database of easily referenced medical information and support tools.

Get a healthy perspective. Health coaches are available 24/7 with insight on everything from prevention support to treatment choices and outcomes. After you've enrolled, call and talk to a nurse, dietician or respiratory therapist as needed by calling 1-877-789-2583.



Stay in touch

E-mail your doctor's office³. If the physician you select to coordinate your care has **e-medicine capabilities**, you can take advantage of a secure way to communicate with the doctor and the staff. Without leaving your home, you can schedule an appointment, ask general health-related questions, request a prescription refill, get standard lab results, or even have an online consultation.



¹ 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, and are not a substitute for medical advice. BCBSF does not endorse and is not responsible for the products, services or information provided by the vendors that are a part of the BlueComplements program.

² As a courtesy, BCBSF has entered into an arrangement with vendors such as Health Dialog[®] and Accorndant[®] to provide our members with value-added features that include care decision support tools and services. BCBSF has not certified or credentialed, and cannot guarantee or be held responsible for, the quality of services provided by these vendors. Please remember that all decisions pertaining to medical/clinical judgment should be made with your Physician or other health care provider, and BCBSF and the aforementioned vendors do not provide medical care or advice. The written terms of your coverage documents determine what is covered.

³ Blue Cross and Blue Shield of Florida, Inc. (BCBSF) has entered into a vendor arrangement with RelayHealth[®] whereby RelayHealth has agreed to provide secure communication to BCBSF members and participating physicians. BCBSF has entered into this arrangement to provide a value-added service to its members and participating physicians. BCBSF cannot guarantee or be held responsible for the quality of services provided by RelayHealth.

Make Sure You Have Everything You Need to Enroll

Are you ready to make your choices?

Primary Care Physician Selection

Choose a Primary Care Physician (PCP) from the directory of currently contracting PCPs enclosed in this package, or online at www.bcbsfl.com.

Personal Information

Before enrolling, make sure you have all the personal information you need.

1. Social Security Numbers for you, your spouse, and dependents
2. Dates of birth for you, your spouse, and dependents

Family Information

If you or any family member has any additional insurance outside of this coverage, you'll need to have these items on hand:

1. Name of the insurance company
2. Address of the insurance company
3. Phone number of the insurance company
4. The policy number
5. The policy's effective date and cancellation date

For more than 60 years we've been taking care of Floridians' health insurance needs. We're applying our years of experience to set new standards in convenience, value and dependability with this benefits package.

About Confidentiality

Blue Cross and Blue Shield of Florida, Inc. and Health Options, Inc. respect your privacy and have policies and procedures designed to safeguard your personal information, in all forms – spoken, written and electronic. You may visit us at www.bcbsfl.com for a copy of our **Notice of Privacy Practices**. This notice advises you of your HIPAA-AS rights including, but not limited to, accessing and/or amending the information we maintain about you, and a means for you to authorize family or friends to access your information.

As a member, you have the right to access your medical records. Because we do not routinely maintain copies of your medical records, we advise that you contact your provider directly for this information. Our contracts with providers require them to comply with confidentiality laws and to allow you access to your medical records.

We may share information as allowed by state and federal law for treatment, payment and health care operations. For example, we may share some of your information to coordinate your care, pay your claims, or to improve the quality of our services. Only the minimum amount of your information necessary is shared with those who have a legitimate need to know.

We may disclose to Plan Sponsors (including employers who act as plan sponsors) your enrollment status and summary health information (e.g., aggregated claims history, claims expenses or types of claims) about the enrollees in your group health plan. They may only use this information to obtain bids from health plans or to modify, amend or terminate the group health plan. Any further disclosure to them requires special agreements.