

BlueChoice

PPO Health Plan

The BlueChoice PPO Health Plan is a flexible plan designed to fit you and your family's ever-changing health care coverage needs. You get the freedom to choose between our PPO network providers for maximum coverage, or out-of-network treatment from our Traditional network providers or other licensed doctors and hospitals as you see fit. And the BlueChoice PPO Health Plan includes coverage for important benefits like mammograms and outpatient therapies.

Because we know how hard you work for your money, we want to make it easier for you to budget for your health care needs. With the BlueChoice PPO Health Plan, you'll pay for covered services until you meet your calendar year deductible, beyond which BlueChoice reimburses at a higher percentage of our allowed amount for PPO network services and a lower percentage of out-of-network services. For the peace

of mind of knowing that your doctor will file all of your claims and, for covered services, accept our allowed amount as payment-in-full, select a provider who participates in our PPO or Traditional networks which cover nearly 100% of the state. Please see the enclosed Benefit Summary for specific details of your plan.

The BlueChoice PPO Health Plan is brought to you by Blue Cross and Blue Shield of Florida. For more than 50 years we've dedicated ourselves to providing health care coverage to our friends and neighbors here in Florida. Just like you, we want the best for your family.

With the BlueChoice PPO Health Plan, you'll receive:

An Extensive Network of PPO Providers—

BlueChoice gives you access to one of Florida's most established and largest networks of more than 25,000 providers throughout Florida.



**BlueCross BlueShield
of Florida**

An Independent Licensee of the
Blue Cross and Blue Shield Association

Freedom of Choice—

While you'll enjoy a higher level of payment for covered services rendered by PPO providers, you have the freedom to seek treatment from providers participating in our Traditional network, as well as any licensed doctor, hospital or provider.

Emergency Care—

BlueChoice gives you the security of being able to go to the emergency room as necessary, without requiring referrals or approvals.

Well Child Care—Regular pediatric office visits and immunizations are covered with no deductibles.

Mammograms—Because they're so vital, all preventive and diagnostic mammograms are covered by BlueChoice at no cost to you when you visit a PPO or Traditional provider.

BlueCard® Program for Care While Traveling—

When traveling outside of Florida, the BlueCard® Program lets you take advantage of your PPO

benefits and savings. Simply present your Blue Cross and Blue Shield of Florida ID card to participating BlueCard® PPO doctors and hospitals throughout the United States. Call 1-800-810-BLUE (2583) to find the BlueCard® PPO participating provider nearest you.

Reduced Paperwork—

There are no claim forms for you to file when you receive treatment from a PPO or Traditional network provider.

BlueChoice Toll-Free Customer Service—

Our well-trained customer service representatives will be happy to answer your questions. Simply call the toll-free number on your Blue Cross and Blue Shield of Florida ID card.

Choose the best for your family. Choose BlueChoice.

This and the enclosed Benefit Summary provide only a partial description of the coverage and benefits available through BlueChoice. This document is not an insurance contract or Certificate of Coverage.