

# How to **SAVE** Money

## on Health Care Costs



### Make the most of your benefits this year.

Take advantage of our money-saving steps and tools to make the most of your benefits this year. Log in at [floridablue.com](http://floridablue.com) to see an overview of your benefits.

- Call your primary doctor to set up your annual checkup.
- See which specialists, hospitals and pharmacies are part of your health plan and view ratings from other members.
- Find in-network urgent care centers near your home, your job or your child's school. These are usually less expensive, with less waiting, than the ER if your regular doctor is not available.
- Download the Florida Blue mobile app so you can get to your account information on the go.
- You may also be able to contact a doctor by phone or video through Teladoc.<sup>4</sup> Normally you'll be connected within 10 minutes of your request. Just call 800-835-2362 or visit [Teladoc.com](http://Teladoc.com) to set up an account.



### Being prepared now will help you avoid surprises later.

Here are some more tips to help you get the most value for your health care dollars.

#### **Use your wellness benefits.**

Your health plan may include a yearly checkup with your primary care doctor—and it's the easiest way to start using your health plan. This visit may be as low as \$0<sup>1</sup> and includes bloodwork, routine screenings and vaccinations. Seeing your doctor every year is a great way to keep tabs on your health and find problems early, when they can be easier to treat.

#### **Value Choice Providers: See one and save even more.**

At Sanitas Medical Center and Diagnostic Clinic Medical Group, you'll get quality care for as low as \$0.<sup>2</sup> This includes unlimited scheduled visits to a primary care doctor, X-rays, allergy testing and most allergy shots. They spend time getting to know you so they can get a complete picture of your health, and they'll coordinate with other doctors if you need specialized care. You can see pictures of Sanitas doctors and even make appointments at our online provider directory. Sanitas locations are available in Miami-Dade, Broward, Hillsborough, Palm Beach, Seminole, Orange, and Osceola counties. Diagnostic Clinic Medical Group has locations in Pinellas County.

#### **Stay in network and save.**

You'll save time and pay less when you go to doctors and hospitals that are part of your health plan's network and when you understand how your plan works.

#### **Know your options for urgent care.**

If you need care right away and your regular doctor isn't available, consider using an urgent care center instead of the ER. These centers can usually save time and money on care for minor illnesses and injuries. And many Florida Blue members get their first two urgent care visits per year at Sanitas or GuideWell Emergency Doctors at a \$0 copay!<sup>3</sup> GuideWell Emergency Doctors has three Orlando-area locations. In a real emergency, always go the nearest ER and you're covered.

#### **Use online tools to compare costs.**

Whether you have a procedure coming up or need to fill a prescription, you can compare prices with our handy tools. Just log in to your account at [floridablue.com](http://floridablue.com). Depending on your view, select Tools or Find Care. Then click on the appropriate button to compare and save.

## Get approval, if it's needed.

For certain medical services, like MRI scans and sleep studies, work with your doctor to get preapproval from Florida Blue. Visit [floridablue.com/authorization](https://floridablue.com/authorization), or call us to check.

## Get discounts on everyday health and wellness purchases.

Save money with our Blue365® member rewards.<sup>5</sup> After you're logged in online at [floridablue.com](https://floridablue.com), click Health and Wellness at the top and then choose Discount Programs.

### You'll save on things like:

- Health and fitness club memberships
- Weight loss programs
- Healthy travel experiences
- Workout gear
- Wearable heart rate and GPS monitors

## Thrive and be well.

Better You Strides<sup>6</sup> is a customized plan that gives you and your family a step-by-step guide to reach your health and wellness goals.

- Personal Health Itinerary® to help you get and stay healthy
- Wellness challenges to make getting healthy fun
- Mobile-based so you can get support when and where you need it
- Rewards for your health successes

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## Get support when you need it.

### Benefit and care consultations: 888-476-2227

Our Care Consultant Team will explain how your benefits work, identify helpful services, find specialists, compare health care options and explore ways you can save money.

### Nurses on call 24/7: 877-789-2583

Whether you or your family members have health concerns or general health questions, the Nurseline<sup>7</sup> is available 24/7 at no extra cost.

### Prenatal support for moms-to-be: 800-955-7635, option 6

Available to all moms-to-be, the Healthy Addition® Prenatal Program lets you talk with nurses who will walk you through steps for a healthy pregnancy.

<sup>1</sup>Check your policy for specific coverage and benefits.

<sup>2</sup>The \$0 copay doesn't apply to Health Savings Account (HSA) compatible plans. You might have a copay for urgent care and same-day appointments if you don't see your primary care doctor. Diagnostic tests like mammograms, sonograms, MRIs and EKGs might require an additional copay.

<sup>3</sup>Primary care and urgent care visits at \$0 do not apply to Health Savings Account (HSA) plans; the deductible will still apply. A total of two (2) urgent care visits for non-HSA plans at Sanitas and/or GuideWell Emergency Doctors are \$0. After that, the urgent care cost share applies.

<sup>4</sup>Teladoc is an independent company contracted by Florida Blue to provide physician visits via phone or online video to members with non-emergent medical issues. Teladoc is only available in the U.S. Teladoc(R) is a trademark of Teladoc, Inc.

<sup>5</sup>Blue365® offers access to savings on items that members may purchase directly from independent vendors.

<sup>6</sup>Florida Blue has entered into an arrangement with Onlife to provide Florida Blue members with care decision support services, information and other services. Please remember that all decisions that require or pertain to independent professional medical/clinical judgment or training, or the need for medical services, are solely your responsibility and the responsibility of your physicians and other health care providers. The programs mentioned above are subject to change.

<sup>7</sup>As 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 Health Dialog. 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.

These services are offered to a Florida Blue member who gets insurance through their employer. Health insurance is offered by Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue, an Independent Licensee of the Blue Cross and Blue Shield Association. Florida Blue does 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.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-352-2583 (TTY: 1-800-955-8770).



## Get the most out of your doctor's visit

Your visit may last only a few minutes, so it's best to arrive with a plan.

- **Decide what you want to get out of the visit.** Is it a wellness checkup? Do you need a new treatment plan for an ongoing health condition? Do you need to talk about a new symptom?
- **Gather your information.** Note your medical history and that of your relatives, if needed. Make a list of your current medications and dosages, including vitamins and supplements.
- **Write down your symptoms.** What are they? When did they start? What helps them go away?
- **Write down the questions you want to ask.**
- **Bring paper and a pen or an electronic device to take notes during the visit.** If needed, bring a caregiver with you to help.