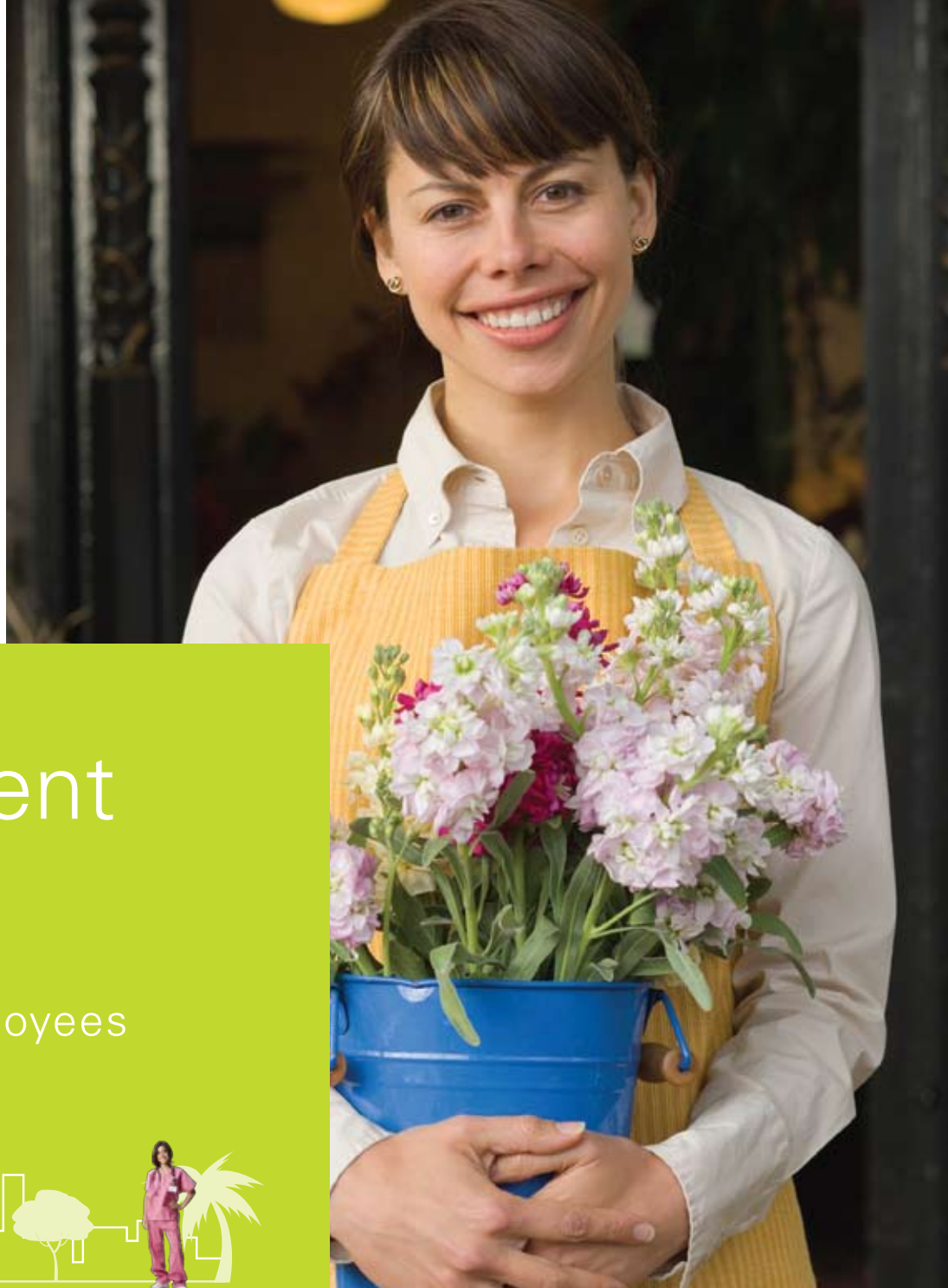




**BlueCross BlueShield
of Florida**

An Independent Licensee of the
Blue Cross and Blue Shield Association



Enrollment Guide

For Group Employees



How can Blue help you?

BlueSelect

Dear Valued Employee,

For more than 65 years, Blue Cross and Blue Shield of Florida has been focused on providing our members with health care solutions. With every product, our goal is to offer practical solutions that meet your needs.

When you enroll, you'll receive so much more than a health insurance plan. You'll also have access to an array of resources through Blueprint for Health®, which gives you personalized information and around-the-clock support to keep you in charge of your health and health care.

Enclosed in this guide is information about the BlueSelect health insurance plan(s) your employer is making available to you. If you do not wish to participate in your company's health benefit plan, you still need to complete the Refusal of Coverage section on the application.

If you have questions during the open enrollment period about the plans available to you, please contact your company's benefits administrator.

Cordially,



Darnell Smith
Group Vice President
Service Organization

Words to Know

Feeling confused? Refer to these basic terms to make this guide easier to understand:

Allowed amount: the maximum amount an in-network provider is allowed to charge for a covered service.

Balance billing: the additional amount you may be billed if you seek care from an out-of-network provider.

Benefit period: the predetermined start and end date of your plan benefits.

BlueSelect Network: the Preferred Provider/ Exclusive Provider network made up of independent hospitals, physicians and ancillary providers (for example, urgent care centers, labs, etc.) who are considered participating for BlueSelect health benefit plans.

Copayment (copay): the set amount you owe, if any, at the time of the service.

Coinsurance: the percentage of the total allowed amount you pay, if any, at the time of service.

Covered services: medical services that are eligible for payment under your health benefit plan.

Deductible: the amount, if any, per benefit period, you owe before we begin to pay for covered services.

Exclusive Providers within the BlueSelect network: refers to a provider who participates in the BlueSelect Network as the exclusive provider for certain services. Please note: certain services are covered **ONLY** if you use an Exclusive Provider, so carefully read your coverage documents.

In-network: refers to a provider who participates in the BlueSelect network. You should pay less if you receive covered services from in-network providers.

Out-of-pocket: what you pay for medical expenses. (For example, copays, coinsurance, deductible, etc.)

Out-of-network: refers to a provider not in the BlueSelect network; in this case, your out-of-pocket costs will most likely be higher.

Out-of-pocket maximum: the most you'll pay out of your wallet in a benefit period for health care expenses for any covered services you receive.

Provider: any person or facility offering health care services, such as doctors, specialists, hospitals, labs, etc.

Please refer to the Definitions section of your coverage documents for the official definitions applicable to your coverage.



Welcome to BlueSelect.



BlueSelect® health benefit plans offer you the best of both worlds—comprehensive benefits that give you what you need and an affordable price. This guide will help you understand your new health benefit plan and give you the important information you need to choose the BlueSelect plan that is best suited for you.

This community-based plan, with its rich benefits and preventive care services, helps you stay healthy, which is good for you and good for business, too.

All you need to make your choices and enroll is right here. Take time to study the plans offered and choose the one that best meets your needs. No matter which plan you choose, the important thing is we're here for you and your family. Blue Cross and Blue Shield of Florida (BCBSF) has all the resources and tools you need to help you make the health care decisions that are right for you.

Full of rich benefits, BlueSelect health benefit plans are anything but basic. With [support services, personalized care and preventive programs](#), these plans have all you need to keep you healthy and address your health concerns.

What makes BlueSelect unique and affordable is that it uses a community-focused network¹ without reducing benefits. [The network covers all medical specialties and is largely concentrated in the area where you live, work and play.](#) While you always have comprehensive health coverage and access to quality care, the number of providers in the BlueSelect network is smaller than other networks. This makes it especially important that you check to see if the doctor or hospital you plan to visit is part of the BlueSelect network. Remember, if you choose to seek care outside of the network, your cost share is likely to be higher.

With a BlueSelect health benefit plan, the following services are covered if you stay within the BlueSelect network:

- ER visits and all related services
- Maternity, mammograms, colonoscopies and well-child care visits, including checkups and immunizations
- All diabetic equipment and supplies
- Office visits, inpatient and outpatient services

While you always have a choice of where to go for care, there are certain services and supplies that are covered ONLY if you use the [Exclusive Providers within the BlueSelect network](#). These exclusive relationships apply to the following covered services and/or facilities:

- Clinical lab tests
- Behavioral health care and substance dependency services
- Durable medical equipment and medical supplies
- Home health care services

Please note, while the Exclusive Providers are part of the BlueSelect network, if you use another provider within the BlueSelect network for these services, it will be considered out-of-network. It's very important that you consider the cost impacts if you are considering using a provider other than an Exclusive Provider for any of the services listed above, since you will have to pay the entire bill. You can find a list of the Exclusive Providers online at www.bcbsfl.com.

Taking it with you.

When you travel, you are still covered. Don't worry. Our BlueCard® Program allows [your benefits to travel with you](#). If you need care while traveling out of state, you will still have access to BlueCard participating providers who are in Blue Cross and/or Blue Shield organizations throughout the U.S. And as a part of the BlueCard program, BlueCard Worldwide^{®2} provides you [access to a worldwide network](#) of traditional inpatient, outpatient and professional health care providers around the world. To plan ahead, find the participating doctors and hospitals that are outside of Florida or around the world, by calling BlueCard Access at 1-800-810-BLUE (2583) or look online at www.bcbs.com under Doctor Finder. Wherever you go, your health care coverage goes with you and we'll take care of all the paperwork.

Notes

1. The BlueSelect Network is our Preferred Provider/Exclusive Provider Network made up of independent hospitals, physicians and ancillary providers.
2. The BlueCard Program is made available through the Blue Cross and Blue Shield Association. Neither Blue Cross and Blue Shield of Florida nor the Blue Cross and Blue Shield Association shall be liable for losses, damages, or uncovered charges as a result of using the BlueCard Worldwide Service Center or receiving care from any provider listed on its site. BlueWorldwide ExpatSM is underwritten by BCS Life Insurance Company an independent Licensee of the BCBSA.

In case of an emergency

Although BlueSelect has a list of community hospitals where you should go to receive scheduled care and treatments, in the event of an emergency, don't worry. Go to the nearest Emergency Room and you'll still be covered.

Remembering what's important is as easy as 1-2-3.

1 The who...

The doctor you see for care is very important. The best value for your health care dollar can be found when using our **BlueSelect network**, a group of local doctors and hospitals who've chosen to partner with us in offering you a quality health care experience. The network offers a focused range of providers that cover all medical specialties, largely concentrated in the area where you live, work and play. This local community focus provides access to the care you need at an affordable price.

2 The where...

When your family members need care that is not so routine, you have plenty of options.

- A sprained ankle on a Saturday evening? Seek care at an **urgent care center** or **walk-in clinic** instead of the emergency room. They can help you out, take some x-rays and make you feel better until you can call your doctor's office on Monday morning. You'll pay less than going to the ER and your wait may be shorter.
- Ready to schedule that procedure you've been putting off? No problem. Ask your doctor's office to schedule it at an outpatient **ambulatory surgical center** instead of the hospital. You'll receive the care you need in a comfortable and possibly more affordable setting.

3 The what-ifs...

Some decisions in life are so important that you really shouldn't make them alone.

- **Want to talk about it?** A health coach¹ is available when you're ready to talk. They are there to listen and **help you make decisions** about your child's seasonal allergies, your chronic back pain, those migraines that just won't quit and what to do next when you've tried everything to feel better.
- **Or, would you rather not talk about it?** You can go **online** and research your health concern. That way, you'll be able to ask the right questions when you visit your doctor. After you've enrolled in BlueSelect, make sure to log-on to our member self-service tool: MyBlueServiceSM at www.bcbsfl.com. You'll find everything you need to make informed health care decisions.
- **Wondering what a treatment or service might cost?** Research it online through the **Treatment Cost AdvisorTM**. It gives you estimated costs for specific services, tests, physician visits and medications. You can find and compare hospitals based on clinical quality patient safety standards, reputation or characteristics to determine the one that's right for you through **Hospital AdvisorTM**. Using the **CareCalcSM** tool, doctors and urgent care centers can determine your estimated costs for the majority of treatments before you have them, so you can make more informed health care decisions.

To find these and other web tools, go to www.bcbsfl.com, log on to MyBlueService and click on Member Tools.

Notes

1. As a courtesy, Blue Cross and Blue Shield of Florida, Inc. has entered into arrangements with various vendors to provide value-added features that include care decision support tools and services to its members. These programs are not part of insurance coverage. All decisions that members make pertaining to medical/clinical judgment should be made in conjunction with their Physician since neither BCBSF nor its vendors provide medical care or advice.



Getting the meds you need.

Discounts on non-covered prescription drugs



For prescriptions not covered under your pharmacy plan, you or any of your covered family members may receive special discounted pricing when you show your BlueSaver¹ savings card at select retail pharmacies. You'll be able to request a BlueSaver card once you become a member.

Finding a participating pharmacy

Because our pharmacy network is continuously growing, please refer to our online provider directory for the most up-to-date information. Here's how:

1. Log on to our website at www.bcbsfl.com.
2. Under Quick Links, click on Find A Doctor or Hospital
3. Follow the prompts to locate a participating BlueSelect Retail Pharmacy or Specialty Pharmacy in your area.

Note: Changes to the pharmacy list can occur at any time. To save the most money, before you have a prescription filled, you should confirm which pharmacy is considered 'in-network' for that particular medication.

Notes

1. The BlueSaver savings program is not an insurance product or part of your BlueSelect health benefit plan.

Like any comprehensive health benefit plan, all BlueSelect plans have a prescription program to make getting regular medications and filling prescriptions as simple as possible.

The BlueSelect[®] Pharmacy Program, is designed to provide you with considerable cost savings. To take full advantage of your coverage and benefits, and to receive the greatest cost savings, we encourage you to use a participating pharmacy for all your prescriptions. These pharmacies agree to honor our negotiated prescription pricing for our members. Remember—you can save money by requesting generics instead of brand name drugs.

Generic medications, even if not listed on the formulary, will be covered unless they are specifically excluded from your pharmacy benefit. If your plan includes coverage for brand name medications and your doctor requires one, check to see if it is listed in the BlueSelect Medication Guide. If it isn't listed, the cost of the brand name drug will not be covered under your pharmacy program and you'll be responsible for the entire cost. Next time you need a prescription, be sure to ask your doctor if there is a generic equivalent.

Know your network

There are two different types of pharmacy networks in the BlueSelect Pharmacy Program—Retail Pharmacy networks and Specialty Pharmacy networks. Each will save you money if you follow the guidelines below.

• Participating BlueSelect Retail Pharmacy Network.

Non-specialty "Generic" medications and "Brand Name" medications listed in your BlueSelect Medication Guide can be filled at these pharmacies at a lower cost to you than other pharmacies in your area. If you go to a non-participating pharmacy, your prescription will cost you more, so it pays to stay in-network.

• Participating BlueSelect Specialty Pharmacy Network.

Certain drugs are considered specialty drugs. These drugs are listed as a 'specialty drug' in the BlueSelect Medication Guide. To be covered under your pharmacy program at the lowest cost, they must be purchased at a BlueSelect Specialty Pharmacy. If you go to a Retail Pharmacy for a Specialty Drug, it's considered out-of-network and will cost you more. Only brand name drugs included on the formulary list are covered. The drug formulary list is located in the BlueSelect Medication Guide. Once enrolled, you'll receive a Medication Guide in the mail or you can view it online at www.bcbsfl.com.

When you travel

For filling prescriptions outside of Florida, there's the National Pharmacy Network, which includes 50,000 chain and independent participating pharmacies throughout the United States, Puerto Rico and the Virgin Islands.

Building solutions for your health.



Through our Blueprint for Health[®] resources¹, you'll have access to personalized information and programs to keep you in charge of your health and health care. You'll get real people, real-time, 24/7, for support, answers and helpful tips when you need it most. It's support to complement your health care coverage and the blueprint you'll need to start building a healthier future.

Preventive Wellness	<p>Want to stay healthy? Blueprint for Health can help you maintain your good health. Take advantage of covered preventive services like mammograms, colonoscopies, adult well visits and well-child care visits, including checkups and immunizations.</p> <p>You also have access to BlueComplements[®], which provides discounts on a variety of health-related products and services such as hearing and vision care, fitness club memberships, prescription drugs, weight management and alternative medicine, such as massage therapy and chiropractic services.</p>
Care Coordinators	<p>Have a health condition and you're not sure of your next step? Experienced care coordinators are available to help you make the best choices for your situation. They can work directly with you and your doctor, hospital staff, social workers, and alternative providers to guide you through the health care process so you can focus on getting well.</p>
Health Coaches	<p>Have a health problem that doesn't seem to have a solution? Specially trained professionals, like nurses, respiratory therapists, and nutritionists are available 24/7 to help you determine what steps to take. Once you're a member, feel free to reach out to a health coach day or night.</p>
E-Medicine Tools	<p>No more spending time on the phone. Many of our doctors will allow you to communicate with them using online e-medicine tools². You can request prescription refills, get routine lab results, schedule an appointment or ask about non-urgent health concerns.</p>

Notes

1. As a courtesy, BCBSF has entered into arrangements with various vendors to provide value-added features that include care decision support tools and services to its members. These programs are not part of insurance coverage. All decisions should be made in conjunction with the physician, since neither BCBSF nor its vendors provide medical care or advice.

2. As a courtesy, BCBSF has an arrangement with a vendor to provide secure online communications between its members and participating physicians as a value-added feature.

Giving you what you need.

No matter what stage of life you are in, BlueSelect provides an array of benefits and services to keep you healthy. From office visits to personal health coaches to online tools that can help you keep your costs down, BlueSelect has you covered. For added peace of mind, your dependents may be covered as long as you maintain your BlueSelect policy with us. Ask for complete details since some restrictions apply.

Be part of the treatment decision

The real value of your BlueSelect health benefit plan is the ability to choose where and when you spend your time and money. **Be sure to check if a doctor or hospital is in- or out-of-network before you receive services, so you know what your costs will be upfront.** Call their office or visit www.bcbsfl.com and click on “Find a Doctor” or Hospital or call 1-800-FLA-BLUE and we can help.



Personalized care and service programs

As a Blue Cross and Blue Shield of Florida member, you'll be able to take advantage of these and many other support services we offer.



You're healthy and want to stay that way—

Wellness and Prevention Services

- Personal Health Assessment
- Healthy AdditionSM Prenatal Support
- Discounts on health-related products and services



You're in a crisis and just need to get through it—

Acute Care Support

- Coaching for Real-time Issues
- Care Coordination
- Nurses on Call 24/7



You have a health condition you'd like to manage better—

Chronic Condition Management

- Disease Management Programs
- Pharmacy Programs
- Health Coaches



You have some tough health care decisions to make—

Decision Support Services

- Health Coaching
- Treatment Cost Information – find out what the most common procedures may cost
- Prescription Drug Information – Why go generic? Alternate medications. Common side affects.
- Provider Quality Information (Hospital and Physician Selection Advisors)
- Member Health Statement – a summary of your health care activity for the preceding month
- Service Advocates
- Care Coordination
- Health Info Online
- Email communications with providers
- Lifestyle Management – for healthy changes
- MyBlueServiceSM



Ready to Enroll?

Let's see:

Personal information

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

- Social Security Numbers for you, your spouse, and dependents
- Dates of birth for you, your spouse, and dependents

Other Insurance

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

- Name, address and phone number of the insurance company
- The policy number
- The policy's effective date and cancellation date

Managing your health care dollars.



How about some assistance in controlling your health care costs? Many BlueSelect health benefit plans can be paired with Flexible Spending Accounts (FSAs) or Health Reimbursement Accounts (HRAs), to help you manage, control and plan for medical expenses¹. Please speak with your tax advisor and see your benefit administrator about these programs to see if one or more of them is available with your health benefit plan.

Notes

1. The FSA and HRA programs are financial reimbursement programs, not insurance plans. Administrative services are provided for these programs with no liability for any account balances. For more information on the tax advantages and implications of FSAs or HRAs, contact your tax advisor.



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