

# BlueOptions Short-term Plan

Short-term plans, also known as temporary insurance plans, provide health coverage from one to six months for individuals or families. The plans are designed to cover emergency and unexpected health issues for a short time period. While they don't include all the benefits of traditional Affordable Care Act (ACA) plans, they can be a good choice for short-term coverage.



## HEALTH PLAN OVERVIEW

**We've got you covered if you're:** between jobs, coming off of your parents coverage, not yet eligible for Medicare or waiting for the next open enrollment period.



## NETWORK

The BlueOptions Short-term Plan has our largest network of doctors and hospitals.



# PLAN HIGHLIGHTS

## PRESCRIPTION DRUGS

For prescriptions you receive at your doctor's office or in a hospital setting, you have coverage under your health plan. For drugs you take at home, you'll get our BlueRx Discounts® Program at no extra cost. It gives you special lower prices on prescription drugs from a large number of pharmacies across the country. (See your agent for a listing).

## PRIMARY CARE\*

With this plan, you'll pay \$50 for the first in-network primary care visit per coverage period. After that, the cost is applied to the plan's deductible.



## URGENT AND EMERGENCY CARE\*

You can visit an in-network Urgent Care Center for \$75. Emergency room visits are subject to the plan's deductible and coinsurance.

## OUT-OF-NETWORK COVERAGE\*

You'll have coverage even if you see doctors and other providers who aren't in the network—in Florida and across the country.



\*Excludes coverage for pre-existing conditions.



## PLAN HIGHLIGHTS

### ADDITIONAL SAVINGS

Save money on everyday health and wellness purchases with our Blue365<sup>®1</sup> member rewards. You'll save on things like gym memberships, weight loss programs, wearable heart rate monitors and more!

### CARE SUPPORT

As a Florida Blue member, you'll have the support of our Care Consultants and Community Specialists at no extra cost.



#### **Benefit and Care Consultations:**

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.

#### **Community Specialists:**

Our Community Specialist team can assist you in finding resources like food and housing programs, transportation services, financial assistance, military and veteran services and behavioral health care and programs.

<sup>1</sup>Blue365<sup>®</sup> offers access to savings on items that members may purchase directly from independent vendors.

# PLAN CONSIDERATIONS

Short-term plans don't cover or include everything that traditional ACA plans do.

## ✘ PREEXISTING CONDITIONS

Short-term plans cover medical care for health conditions that develop after the plan's start date. If you're treated for an injury or condition in the 24 months before your temporary plan starts, it's called a preexisting condition, and it won't be covered. You'll pay the full cost of that care.

## ✘ ADULT PREVENTIVE CARE

The only covered preventive care for adults is an annual mammogram.

Preventive care, like vaccinations, annual checkups and certain screenings, are covered for children up to the 17th birthday.



## ✘ OTHER SERVICES NOT INCLUDED

- ✘ Maternity and newborn care\*
- ✘ Habilitative services (physical therapy, occupational therapy, and speech therapy)
- ✘ Dental and vision care
- ✘ Member Rewards program

\*Maternity and newborn care is covered when a maternity rider is purchased.

For prescriptions you receive at your doctor's office or in a hospital setting, you have coverage under your health plan.

For drugs you take at home, you have access to a wide variety of pharmacies that offer discounts for these medications using our BlueRx Discounts® Program. It's included with your Short-term plan at no extra cost.

## HOW BlueRx DISCOUNTS® MIGHT WORK



Note: Actual savings vary based on prescription drug and where it is filled.

# PRESCRIPTION DRUG DISCOUNTS

## BlueRx Discounts® Program Overview

### DISCOUNT PRICING

You'll get discount pricing on all generic, brand-name and non-preferred prescription drugs included in your plan's medication guide.

### PROGRAM UTILIZATION

You can use this discount program at more than 55,000 participating pharmacies across the country, like Walgreens. There's no limit on how often you use it.

### HOME DELIVERY

Your discount can be used towards up to a 90-day supply of prescription drugs using home delivery.

# PREEXISTING CONDITIONS

## WHAT IS A PREEXISTING CONDITION?

A preexisting condition is any condition, diagnosis, illness or injury that a medical professional has observed, documented, treated or offered advice on within the 24 months immediately preceding the effective date of your policy. Short-term insurance plans don't cover treatment for preexisting conditions.



## EXAMPLES OF PREEXISTING CONDITIONS

- High blood pressure
- Diabetes
- Cancer
- Heart disease
- Asthma
- Sleep apnea
- Lyme disease
- Hepatitis C



## YOUR RESPONSIBILITY FOR THE COST OF CARE

If you're treated for a preexisting condition, your plan won't cover this medical care. For example, if you have diabetes, and you see your doctor for it, that visit won't be covered under a short-term plan, even if it was covered under your previous plan. You'll be responsible for the cost of this care.

# HERE'S HOW YOUR PLAN MIGHT WORK

Example: Doctor visit that is **NOT** related to a preexisting condition and **WILL** be covered by your plan.



## PLAN STARTS

Enrolled in a short-term plan, effective immediately.



## DOCTOR VISIT

During a doctor visit, you're diagnosed with liver enlargement, and the doctor recommends you get a CT scan. This is a new condition, which you've never been diagnosed with.



## IMAGING CENTER

You go to the imaging center and get the scan.



## COVERED

This doctor visit and scan are covered by your short-term plan.

# HERE'S HOW YOUR PLAN MIGHT WORK

Example: Doctor visit that **IS** related to a preexisting condition and will **NOT** be covered by your plan.



## DOCTOR VISIT

During a doctor visit, you're diagnosed with liver enlargement, and the doctor recommends you get a CT scan.

## PLAN STARTS

You enroll in a short-term plan.

## IMAGING CENTER

You go to the imaging center and get the scan.

## NOT COVERED

Because you received a diagnosis before your short-term plan started, it's now considered a preexisting condition. Any medical care for this condition won't be covered.

# COVERAGE AT A GLANCE

## Differences Between Short-term Plans and Affordable Care Act Plans

This list shows what's covered under a short-term plan vs. a traditional ACA plan.

Be sure to review this list when you're deciding if a short-term plan is right for you.

<sup>1</sup>A rider can be purchased to add this coverage to Short-Term plans.

<sup>2</sup>This is a discount prescription drug program. Any amount paid will not apply to the deductible or out-of-pocket maximums under your health plan.

<sup>3</sup>The only covered preventive care for adults is an annual mammogram.

Covered Services	Short-term Insurance	ACA Insurance
Preexisting conditions	✗	✓
Habilitative services (physical, occupational and speech therapy)	✗	✓
Maternity and newborn care <sup>1</sup>	✗	✓
Eligible for member rewards program	✗	✓
Dental and vision care	✗	Children only
ER services	✓	✓
Hospitalization	✓	✓
Mental health and substance use disorder services	✓	✓
Laboratory services	✓	✓
Ambulatory services (Outpatient hospital)	✓	✓
Traditional prescription drug coverage	Discounts	✓
Preventive care <sup>3</sup> and chronic disease management	Children only	✓

# We've got you covered with short-term plans.



Florida Blue 

Your local Blue Cross Blue Shield

This policy does not meet the definition of qualifying previous coverage or qualifying coverages as defined in § 627.6699.

As a result, if purchased in lieu of a conversion policy or other group coverage, you may have to meet a pre-existing condition requirement when reviewing or purchasing other coverage. Policies have limitations and exclusions. The amount of benefits provided depends upon the plan selected, and the premium may vary with the amount of benefits selected.

Florida Blue and Florida Blue HMO are Independent Licensees of the Blue Cross and Blue Shield Association. We comply with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. You may access the Nondiscrimination and Accessibility Notice at [floridablue.com/ndnotice](http://floridablue.com/ndnotice).

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).

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