

myBlue Plan Year 2025

So much coverage, for so little

Florida Blue 
Your Health Solutions Partner

Our myBlue health plans¹ work a little differently than our other plans, so you can get the care you need and keep your costs down. You'll have a dedicated doctor from our myBlue network² and you can fill all your prescriptions at Walgreens.³ Your doctor, or another one in the same medical group, will take care of all your health care needs, including referrals to specialists and hospitals. That way your care is covered, and you can focus on staying healthy. Remember, always start with your myBlue primary care doctor when you need medical care. If you don't, you may have to pay the entire cost of your care, unless it's an emergency.



The more you know

To get the most value from your plan, it's important to understand how your myBlue plan works and where to go for care.

- **Count on your primary care doctor.** Your myBlue plan requires a primary care doctor to get your care started. You select your doctor at enrollment, or one is automatically selected for you. This doctor's name is shown in your member account and you can change it at any time.
Start with your assigned primary care doctor or another one in the same medical group so that medical care and services are covered by your health plan. Unless it's an emergency, you'll pay the full cost for your medical care if you don't go to your primary care doctor first.
- **Coordinated care.** Your doctor will provide all of your routine medical care (sick visits and wellness checkups), make referrals to specialists, other providers or facilities, fill out pre-approval paperwork, and schedule lab work or medical tests for you.
- **We have over 40 Florida Blue Centers across the state** with teams who are ready to help you. Stop by in person, call, or schedule a virtual visit. Plus, you can enjoy free fitness classes and wellness programs on things like quitting smoking, losing weight, and managing stress.
- **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 emergency room. You can usually save time and money on care for minor illnesses and injuries. Find one by logging in to [FloridaBlue.com](https://www.floridablue.com) and checking the myBlue provider directory. In a true emergency, always go to the nearest emergency room and you're covered.
- **Earn \$\$ in rewards.** Better You Strides Rewards gives you the opportunity to **earn \$\$ toward your premium or qualified medical expenses** while you learn how to live a healthier lifestyle.⁴
- **Virtual visits 24/7 as low as \$0** with primary care doctors and behavioral health specialists.⁵
- If you travel to Puerto Rico, you can see a provider at a Salus Clinic for as low as \$0.⁶ You'll need a referral from your regular PCP first.



Get answers fast and easy at [FloridaBlue.com](https://www.floridablue.com) or on the Florida Blue Mobile App!

Even before your plan starts, once you've paid your first payment, you can sign up for your member account at [FloridaBlue.com](https://www.floridablue.com) and download the mobile app. Choose account settings that are best for you, print your ID cards, and get familiar with common insurance terms. Once your coverage starts, log back in to see all your health plan information and ready-to-use services that you can access fast and easy 24/7 from your smartphone, tablet, or computer.

- Find your primary care doctor's phone number, address, and any other office locations.
- See your ID card or print a copy.
- Send secure messages to us when you need an answer that you can't find.
- Enroll in our Better You Strides wellness and rewards program. Get details about your health or pharmacy benefits, claims, or ways to save money. You can always print a copy if you like.
- Use the provider directory to find doctors, pharmacies, and outpatient facilities that accept myBlue.
- View the Medication Guide for covered medications.
- Find health and wellness resources, including exclusive member discounts and more.
- Pay your premium or set up an ongoing automatic payment.
- Get discounts of up to 50% on gym memberships, nutrition programs, and more.⁷
- Check out your Welcome Guide — your handy 5-step guide to understanding your benefits and saving money on your health care.



Get prescriptions at partner pharmacies

Our partner pharmacies include Walgreens, Amazon Pharmacy, and Florida Healthcare Plan locations (Seminole county only). For the most convenience, select Sanitas as your primary care provider. They can prescribe many commonly used drugs at many of their locations. If you live in a county without a partner pharmacy, talk to your health plan specialist about other pharmacies that may be available. With myBlue, if you go to an out-of-network pharmacy, you will have to pay the full cost of your medication.



Go generic for the best value

Generic drugs have the same active ingredients as brand name drugs, but generally cost less. Your costs will be higher if you choose a brand name drug when a generic is available.

With Florida Blue, you get:

- \$0 prescribed generic contraceptives and preventive medications.
- More than 150 generic medications available for as low as \$0 to help manage ongoing health conditions.
- Convenient home delivery to save monthly trips to the pharmacy! Have your maintenance medications mailed to your home with Amazon Home Delivery Pharmacy. You could save even more with Amazon's MedsYourWay™ discount card pricing.

Before you get a prescription filled:

- Find a Walgreens pharmacy or log in to your Amazon account.³
- Check the Medication Guide to find out if a drug is covered or needs approval first.



Save by choosing generic drugs!

Brand name medications are much more expensive than generic.

This example shows how much you can save by choosing generic on just one prescription that has a copay of \$200.

Brand drug copay = \$200

vs

Generic drug copay = \$20
= \$180 savings

Florida Blue HMO is a trade name of Health Options, Inc., an HMO affiliate of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association. Florida Blue HMO 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.

¹ Policies have limitations and exclusions. The premium and the amount of benefits provided depend on the plan selected.

² The myBlue network is made up of independently contracted physicians, hospitals, and ancillary providers and is subject to change without notice.

³ In counties where there isn't a Walgreens, check the online provider directory for other pharmacies that may be available or use Amazon Home Delivery Pharmacy.

⁴ The Better You Strides program is available to individual ACA Florida Blue members age 18 years or older. Reward amounts will apply to premiums and excess amounts may be redeemed subject to the reward program's terms and conditions.

⁵ Virtual health benefits are covered at a cost-share on HSA and Simple Choice plans. Please refer to your health policy for specific benefits for virtual visits. 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® is a trademark of Teladoc, Inc.

⁶ \$0 VCP PCP and urgent care visits cost share applies to all IU65 ACA plans except: myBlue 2286 & 2286O and Simple Choice plans. A total of two (2) urgent care visits are \$0 for non-Simple Choice plans regardless of which Value Choice Provider rendered services. After that, the urgent care cost share applies.

⁷ Blue365® offers access to savings on items that members may purchase directly from independent vendors.