

BlueOptions Plan Year 2025

Health Plan Overview

Florida Blue 
Your Health Solutions Partner

BlueOptions plans¹ at a glance

- Our largest network of doctors, hospitals, and pharmacies
- \$0 annual wellness checkup and generic preventive and home delivery maintenance medications at low or no cost²
- Virtual visits with primary care doctors and behavioral health specialists as low as \$0³
- Coverage if you need to see doctors outside your network
- Unlimited support from our care consultants
- Health coverage when you're traveling worldwide
- In-network health coverage available in all 50 states including Blue Distinction facilities that specialize in complex medical conditions
- Your plan details online or with the mobile app 24/7
- Prescription coverage at most major pharmacies, plus home delivery
- Discounts up to 50% on gym memberships, nutrition programs, and more⁴
- **Earn \$\$ toward your premium or qualified medical expenses** while you learn how to live a healthier lifestyle!⁵
- **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.



Find a doctor

It's fast and simple to find a doctor or facility in the BlueOptions network.

Florida Blue members:

- Log in to your account at **FloridaBlue.com**, or the mobile app. You can search by location, type of doctor, or even the language they speak.

Not a member yet? No problem!

- Go to **FloridaBlue.com**, and enter BlueOptions in your search.

BlueOptions Care Plus Program

When you enroll in BlueOptions, you're automatically enrolled in our BlueOptions Care Plus Program — at no extra cost.

This means you get:

- Exceptional service and help managing your health care journey.
- Quick and easy connection with our award-winning customer service team live, by chat, or phone — who answers first time every time.
- Registered nurses and advocates who will help coordinate your care if you have a complex or ongoing health condition.
- An easy-to-use, no cost app from meQuilibrium to support your mental wellbeing, build resiliency, and manage day-to-day stress.⁸

Stay in the network and save

BlueOptions has the most providers of all the Florida Blue health plan networks. You'll save time and usually pay less when you go to health care providers who are part of the network,⁶ and understand how your plan works.

Know your options for urgent care

If you need care right away and your regular doctor is not available, consider using an urgent care center instead of the emergency room. These centers can usually save time and money on care for minor illnesses and injuries. In a real emergency, always go to the nearest emergency room, and you're covered.

Out-of-network care

You're covered for most services if you see a doctor who's not in the network, but you may pay more.

- If you go to an in-network facility but are treated by an out-of-network doctor (like an anesthesiologist or radiologist), you may pay more. If your provider charges more than the maximum amount your plan will pay for that health care service, you may have to pay the difference.

Get approval ahead of time for some services

You won't need approval ahead of time for many routine services. But for certain medical services, like MRI scans and sleep studies, you'll need to work with your doctor to get advance approval from Florida Blue.

Visit [FloridaBlue.com/Authorization](https://www.floridablue.com/Authorization) or call us to check.

Out-of-state coverage

You take your health coverage with you when you are abroad. Through the Blue Cross Blue Shield Global Core Program, you have access to doctors and hospitals in all 50 states and around the world.

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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



Prescription drug benefits

All BlueOptions plans include prescription drug coverage at most major pharmacies. You'll get the most for your money by choosing generic drugs and home delivery for 90-day supplies. Generic drugs have the same active ingredients as brand name drugs, but generally cost less.

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 an in-network pharmacy⁷
- Compare drug costs
- Check the Medication Guide to find out if a drug is covered or needs approval first



Help when you need it

You'll get one-on-one support from our care consultants for help with:

- Finding the lowest cost for your prescriptions
- Learning about your treatment options
- Deciding where to go for the care you need



Your plan at your fingertips

You can see your plan information 24/7 in your online member account or with the Florida Blue mobile app. It's never been so easy to stay connected.

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.

¹ 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.

² Prescription drugs may be subject to a cost-share on HSA and Simple Choice plans. Refer to benefit materials for plan details.

³ 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.

⁴ Blue365® offers access to savings on items that members may purchase directly from independent vendors.

⁵ 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.

⁶ Provider networks are made up of independent contracted hospitals, physicians, and ancillary providers. The Contracting Provider is responsible for obtaining authorizations.

⁷ CVS-owned pharmacies are excluded from the pharmacy network, these are: Target Pharmacy, Bear Creek Pharmacy, Care Pharmacy, CarePlus CVS/Pharmacy, CarePlus, Longs Drug Store, Longs Pharmacy, Navarro Discount Pharmacy, Navarro Health Services, RxAmerica, and Wellness Works Pharmacy.

⁸ meQuilibrium is an independent company contracted by Florida Blue to provide health and wellness services and resources to members. This benefit is available to Florida Blue members age 18 and older. Eligibility is limited to members with an individual or family plan, an individual or family ACA plan and members with coverage from their fully insured group employer health plan.