



Your local Blue Cross Blue Shield

## Thank you for choosing a Florida Blue Short-Term Insurance Plan!

Choosing a health plan is a big decision, and we're excited you chose Florida Blue! Health insurance can be confusing—contracts, medical terms, networks and how it all affects your wallet. These easy next steps will help clear things up and get you on the right path.

**Get a good start!** Do these top things to make sure you're covered, get the information you need, and avoid surprises. Simply check each item off as you go:

### 1. Make your first payment, if you haven't already

Your **first payment** (also called binder payment) must be made to start your coverage and begin your Florida Blue benefits.

- Pay your agent when you enroll. Or mail a check or call 800-352-2583 to pay when you receive an invoice.

### 2. Register on [floridablue.com](https://floridablue.com) or download the Florida Blue app

You'll receive your member ID card about 10 days after you enroll and pay your first payment. Once you have your member ID number, you should register. You'll get immediate access to all your account information online (click Log in then New Member Registration) or on by downloading the app.

The first time you login, we'll give you a tour of your account, review your benefits and ask you some questions to set up your preferences. You can also:

- View/print your ID card.
- Search for doctors and pharmacies that accept your health plan.
- And go paperless by choosing electronic communications!
  1. Sign in to your account at [floridablue.com](https://floridablue.com).
  2. Click "Verify now" in the yellow bar across the top of the page to get a code emailed to your inbox. (Check spam if you don't see it.)
  3. Within 15 minutes, enter the code in the box provided.

### 3. Set up automatic monthly payments and let us do the work

Save time with automatic payments of your monthly bill. Your agent can help you sign up when you enroll, or you can do it later.

- Log in to [floridablue.com](https://floridablue.com) and select **Make a Payment**.
- Click **Payment Settings**, then **Set Up AutoPay**. Then follow the steps.
- Need assistance? Call **800-352-2583** and we'll set it up for you.
- **Note:** Sign up by the 12th of the month to begin payments the 1st of the next month.

### 4. Use online tools to compare costs

Know what to expect by comparing prices for medical care or prescriptions with these handy tools.

#### Online

- Log in and click **Find Care**, then **Compare Medical Costs** or **Compare Drug Prices**.

#### Mobile App

- **To compare medical care costs:** Log in and click **Find Care**, then **Compare Medical Costs**.
- **To compare drug costs:** Log in and click **Find Care**, then **Compare Drug Costs**.

# Things to know

## You've got mail (paper or email depending on your preference)!

Once you make your first payment, we'll send out your member ID card, health plan information, and other important documents.

- **2 ID Cards:** Only the primary member is listed on the ID card. Doctors and pharmacies will use this ID card to confirm other members covered by your policy.
- **Health plan info:** Get to know your new benefits and how it all works.
- **Important docs:** File these and you can always go online to view them.

## Find the info you need quickly in your Florida Blue account

We've made it easy for you to manage your account, on your own time.

- Make monthly payments or sign up for automatic payments.
- Find a doctor, hospital or pharmacy.
- See your plan benefits and claim status.
- Use cost estimator tools to compare prices and save money for medications, lab work and other health-related needs.
- Track your deductible and what you've spent so far.

## Get to know your doctor and care team

Log in at [floridablue.com](http://floridablue.com) to see what doctors, pharmacies and hospitals are part of your health plan network (in-network). While you're there:

- Remember, your Short-Term health plan covers medical care for health conditions you have after your plan's start date. You'll be responsible for the cost of care if it's related to health conditions you had treated in the 24 months before your coverage started.
- Locate your nearest in-network pharmacy. Check your BlueRx Discounts® Program flier for details on how to get special pricing on prescription drugs included in your plan's medication guide.
- When your regular doctor isn't available, consider using an urgent care facility. You'll save time and money by avoiding the ER if it's not a true emergency. Find one near your home, job or kids' school online or with the mobile app.

## Still have questions about care?

When you want advice or help in making decisions using your benefits, call our Care Consultant team at **888-476-2227**.

- They can help you find community resources and manage health conditions.

## Ways to pay your monthly bill

- **Autopay:** Set it up once, and never worry again! See setup steps on the front page.
- **Online:** Credit cards, debit cards or electronic transfer from your bank account. Log in to your account at [floridablue.com](http://floridablue.com) to pay now or pay ahead.
- **Phone:** Call **800-352-2583** and say "Pay my bill."
- **Mail:** Check, cashier's check or money order; just include payment stub from your bill.

### Need another Short-Term insurance plan?

If you need an additional Short-Term insurance policy, *please call your agent:*

\_\_\_\_\_

Agent name

\_\_\_\_\_

Agent phone number

You can also call Florida Blue at **877-465-1125**.

Health coverage is offered by Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. HMO coverage is offered by Health Options, Inc., DBA Florida Blue HMO, an affiliate of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association. We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex.