

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! This guide will get you started with your plan.

Before you do anything

Go to floridablue.com/paynow, or call 1-800-352-2583, and make your first payment

This payment must be made to start your coverage. (Want to pay another way? See the reverse side for other payment options.) Once you make your first payment, we'll mail you a welcome package with two ID Cards. You'll notice the cards list only the primary member's name. Don't worry—other people on your policy will use the same ID card. Doctors and pharmacies are able to look them up.

*If you've made or scheduled your payment, you're good to go!
Be on the lookout for your welcome package.*

Get started with your member account

Register your member account at floridablue.com or the Florida Blue mobile app

Once you have your member number, your member account is your go-to for anything you need.

- **Go paperless!** You can opt in to choose the types of communications you want to receive.
- **Make paying on time easy.** Set up automatic payments so you never have to worry about making your monthly payment on time. For instructions, visit floridablue.com/payments.
- **Explore your account.** With your member account, you can:
 - Check status of claims
 - Compare prices and save money for medications, lab work, and other health-related needs
 - Track your deductible to know what you've spent so far
 - Access your Member ID Card
 - Look up in-network doctors, hospitals, and pharmacies
 - Chat with a Florida Blue representative

Take charge of your health

- **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.**
- **Log in to your member account to find a primary care doctor.**
Doctor's Name: _____ Doctor's Phone #: _____
- **Work with your primary care doctor.** For the best care, your primary care doctor can coordinate your care with specialists as needed.
- 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.
- **Know where your local urgent care centers are located.** Be prepared by locating urgent care centers near your home, job, and child's school. You can add these centers as favorites in your member account.
- **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.

Pay your monthly premiums to keep your coverage going

For step-by-step instructions, go to floridablue.com/payments.

One-time payment options:

- **Online:** Credit cards, debit cards, or electronic transfer from your bank account. Log in to your member account to pay now or schedule to pay ahead.
- **Phone:** Call **1-800-352-2583** and say “Pay my bill.”
- **Mail:** Check, cashier’s check, or money order; just tear off payment stub from your bill.
- **Florida Blue Centers:** Credit cards, debit cards, or electronic transfer from your bank account. (To find a location near you, visit floridablue.com.)
- **Retail Locations:**¹ Take the barcode from your bill with you. Here’s where to go and what types of payment they accept:

Cash, credit or debit card:

CVS/pharmacy® (except Target® locations)
Navarro Discount Pharmacy

Cash or debit card:

Dollar General

Cash only:

Family Dollar
ACE Cash Express²
Money Gram* (receiver code 13731)

Recurring payment option:

- **Autopay:** Set it and forget it! Set up autopay from a credit card, debit card, or electronic transfer from your bank account each month so you never miss a payment. To get started, log in to your member account.

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**.

**IMPORTANT: This is a short-term, limited-duration policy,
NOT comprehensive health coverage**

This is a temporary limited policy that has fewer benefits and Federal protections than other types of health insurance options, like those on HealthCare.gov.

This policy	Insurance on HealthCare.gov
Might not cover you due to preexisting health conditions like diabetes, cancer, stroke, arthritis, heart disease, mental health & substance use disorders	Can't deny you coverage due to preexisting health conditions
Might not cover things like prescription drugs, preventive screenings, maternity care, emergency services, hospitalization, pediatric care, physical therapy & more	Covers all essential health benefits
Might have no limit on what you pay out-of-pocket for care	Protects you with limits on what you pay each year out-of-pocket for essential health benefits
You won't qualify for Federal financial help to pay premiums & out-of-pocket costs	Many people qualify for Federal financial help
Doesn't have to meet Federal standards for comprehensive health coverage	All plans must meet Federal standards

Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."