Our myBlue health plans offer you low-cost coverage for all the services you and your family will need. And, with a dedicated myBlue primary care doctor* that will coordinate all your medical needs, it’s easy to use and understand. With myBlue you’ll have complete health coverage from wellness checkups to a serious illness, and prescription drugs. However, if you go outside of the myBlue network you will have to pay the entire cost of your medical care.

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 answers to help you stay healthy and save money.

- **Count on your Primary Care Doctor.** Your myBlue primary care doctor is your key to getting the most from your myBlue health plan—you select one at enrollment or we’ll choose a great one for you. Start with your assigned primary care doctor or another primary care doctor 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 primary care doctor will provide all of your routine medical care (sick visits and wellness checkups), make all referrals to specialists, other providers or facilities, fill out paperwork when a pre-approval is needed and schedule any lab work or medical tests for you.

- **Care when you need it.** If it’s after hours or the weekend and your primary care doctor’s office isn’t available but you have a minor injury or illness that needs immediate attention, save time and money by choosing an urgent care center or convenient care center, like one of the Walgreens walk-in clinics. Find one near you by logging in to your member account at floridablue.com and checking the provider directory. Always follow-up with your primary care doctor.

There’s no coverage outside of Florida, except medical emergencies in an ER or urgent care at a participating walk-in clinic. In a true emergency always go to the nearest ER.

It’s Simple to Get Your Prescriptions Filled

You can visit your neighborhood Walgreens pharmacies any time you need a prescription filled. With myBlue, if you go to a different pharmacy, you will have to pay the full cost of your medication. Note: Outside of Florida, you must use Walgreens pharmacies for prescription coverage.

Go Generic for the Best Value

Generic drugs have the same active ingredients as brand name drugs, but generally cost less. While your myBlue plan covers both generic and brand name drugs, your costs will be higher if you choose a brand name drug when a generic is available. In this case, you will be responsible for paying your brand copay, plus the cost difference of the two drugs (this amount does not go toward your deductible or out-of-pocket maximum).

**Example** If your drug copays are $10 for generic and $40 for brand, and you choose a brand name drug when a generic is available, here’s what you might pay:

<table>
<thead>
<tr>
<th>Brand Drug Copay</th>
<th>Difference in Drug Cost</th>
<th>Your Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>$40</td>
<td>+ $70</td>
<td>$110</td>
</tr>
</tbody>
</table>

You can easily see drugs covered under your plan and compare costs by logging in to your member account at floridablue.com. You can easily see drugs covered under your myBlue plan and compare costs by logging in to your member account at floridablue.com.
Get answers fast and easy at floridablue.com

Before your plan starts, sign up for your member account at floridablue.com. Choose account settings that are best for you, print your ID cards and get familiar with common insurance terms. Once your plan is effective, log back in to floridablue.com to see all your health plan information and ready-to-use services that you can access fast and easy 24/7 from your smart phone, tablet or computer.

- Find your primary care doctor’s phone number and address — and any other office locations.
- See your ID card or print a copy.
- Send secure messages when you need an answer that you can’t find.
- 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 the nearest Walgreens pharmacy.
- View the Value Script Medication Guide. If a drug is listed in the Medication Guide, it is covered.
- Find health and wellness resources, including exclusive member discounts and more.
- Pay your premium or set up an ongoing automatic payment.
- Check out your Welcome Guide — this is your handy 5-step guide to understanding your benefits and saving money on your health care.

Florida Blue HMO

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

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

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.