

How to **SAVE** Money on Health Care Costs



Make the most of your benefits this year.

Take advantage of our money-saving steps and tools to make the most of your benefits this year. Log in at floridablue.com to see an overview of your benefits.

- Call your primary doctor to set up your annual checkup.
- See which specialists, hospitals and pharmacies are part of your health plan and view ratings from other members.
- Find in-network urgent care centers near your home, your job or your child's school. These are usually less expensive, with less waiting, than the ER if your regular doctor is not available.
- Download the Florida Blue mobile app so you can get to your account information on the go.
- You may also be able to contact a doctor by phone or video through Teladoc.² Normally you'll be connected within 10 minutes of your request. Just call 800-835-2362 or visit Teladoc.com to set up an account.



Being prepared now will help you avoid surprises later.

Here are some more tips to help you get the most value for your health care dollars.

Use your wellness benefits.

Your health plan may include a yearly checkup with your primary care doctor—and it's the easiest way to start using your health plan. This visit may be as low as \$0¹ and includes bloodwork, routine screenings and vaccinations. Seeing your doctor every year is a great way to keep tabs on your health and find problems early, when they can be easier to treat.

Stay in network and save.

You'll save time and pay less when you go to doctors and hospitals that are part of your health plan's network and when you understand how your plan works.

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 ER. These centers can usually save time and money on care for minor illnesses and injuries.

Use online tools to compare costs.

Whether you have a procedure coming up or need to fill a prescription, you can compare prices with our handy tools. Just log in to your account at floridablue.com and select Tools, then click on the appropriate button to compare and save.

Get approval, if it's needed.

For certain medical services, like MRI scans and sleep studies, work with your doctor to get preapproval from Florida Blue. Visit floridablue.com/authorization, or call us to check.

Get discounts on everyday health and wellness purchases.

Save money with our Blue365[®] member rewards.³ After you're logged in online at floridablue.com, click Health and Wellness at the top and then choose the Discounts button on the right side of the screen.

You'll save on things like:

- Health and fitness club memberships
- Weight loss programs
- Healthy travel experiences
- Workout gear
- Wearable heart rate and GPS monitors

Thrive and be well.

Better You Strides⁴ is a customized plan that gives you and your family a step-by-step guide to reach your health and wellness goals.

- Personal Health Itinerary[®] to help you get and stay healthy
- Wellness challenges to make getting healthy fun
- Mobile-based so you can get support when and where you need it
- Rewards for your health successes

Get support when you need it.

Benefit and care consultations: 888-476-2227

Our Care Consultant Team will explain how your benefits work, identify helpful services, find specialists, compare health care options and explore ways you can save money.

Nurses on call 24/7: 877-789-2583

Whether you or your family members have health concerns or general health questions, the Nurseline⁵ is available 24/7 at no extra cost.

Prenatal support for moms-to-be: 800-955-7635, option 6

Available to all moms-to-be, the Healthy Addition[®] Prenatal Program lets you talk with nurses who will walk you through steps for a healthy pregnancy.

Get the most out of your doctor's visit

Your visit may last only a few minutes, so it's best to arrive with a plan.

- **Decide what you want to get out of the visit.** Is it a wellness checkup? Do you need a new treatment plan for an ongoing health condition? Do you need to talk about a new symptom?
- **Gather your information.** Note your medical history and that of your relatives, if needed. Make a list of your current medications and dosages, including vitamins and supplements.
- **Write down your symptoms.** What are they? When did they start? What helps them go away?
- **Write down the questions you want to ask.**
- **Bring paper and a pen or an electronic device to take notes during the visit.** If needed, bring a caregiver with you to help.

¹Check your policy for specific coverage and benefits.

²Teladoc 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(R) is a trademark of Teladoc, Inc.

³Blue365[®] offers access to savings on items that members may purchase directly from independent vendors.

⁴Florida Blue has entered into an agreement with Welltok, an independent company, whereby Welltok has agreed to provide Florida Blue members with care decision support services, information and other services. Florida Blue has entered into this arrangement to provide a value-added service to its members. Please remember that all decisions that require or pertain to independent medical/clinical judgment or training or the need for medical services, are solely your responsibility and the responsibility of your Physicians and other health care Providers. The programs mentioned above are subject to change. CaféWell[®] and Personal Health Itinerary[®] are trademarks of Welltok, Inc.

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ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-352-2583 (TTY: 1-800-955-8770).