



Florida Blue

PPO Medical Benefits Overview

Agenda

Today you'll learn about:

- How your plan works
 - Insurance Terminology
 - Standard PPO Medical Plan Summary
 - PPO High Deductible Health Plan Summary
 - Plan Comparison
- Know Where to Go
 - Teladoc vs. Urgent Care vs. Emergency Room
- Tools and Resources
 - Florida Blue Website
 - Member Portal
 - How to File a Claim
 - Value Added Resources



PPO Medical Plan Options

Standard PPO Plan

- Predictable copays
- Lower deductibles

High Deductible Health Plan

- Health Savings Account (HSA)*
Compatible, lower premiums thru
cost-sharing and higher
deductibles

*HSA is like a personal savings account for healthcare, except it's tax-free. The State will make contributions for active employees. Employees can add their own contributions up to the IRS limits.

Insurance Terminology

Calendar Year Deductible (CYD)

- For some of your benefits, your first out-of-pocket cost before the plan begins to pay (resets in January)

Copays

- Pre-determined fixed costs for services
- PCP, Specialist, ER, Pharmacy, etc.
- Copays do not count towards your deductible.

Coinsurance Out-of-Pocket (OOP)

- Percentage of cost shared between you and the plan
- Coinsurance OOP (resets in January)

In-Network Global Out-of-Pocket Max (GOOP)

- Includes In-Network deductible, copays, and coinsurance amounts
- Max you will pay in one year for In-Network services (resets in January)

Other medical terms:

- Physician Visit Fee (PVF)
- Per Admission Deductible (PAD)
- Calendar Year Deductible (CYD)
- Emergency Room (ER)
- Primary Care Physician (PCP)
- The State Employees' PPO Plan

Standard PPO Plan Summary

Benefit	In-Network Provider	Non-Network Provider
Calendar Year Deductible (CYD)	\$250 per person \$500 family aggregate	\$750 per person \$1,500 family aggregate
Coinsurance	20% of allowed amount	40% of allowance
Coinsurance Maximum		\$2,500 per person \$5,000 family aggregate
In-Network Global Out-of-Pocket	\$9,100 per person \$18,200 family aggregate	N/A
Per Visit Fee	In-Network Provider	Non-Network Provider
Primary Care	\$15 per visit	40% coinsurance **
Virtual Visits (Primary Care services only)	PCP - \$15 per visit Specialist - \$25 per visit	40% coinsurance **
Teladoc® (Primary Care services only)	\$0 per visit	Not Applicable
Specialist	\$25 per visit	40% coinsurance **
Urgent Care	\$25 per visit	40% coinsurance **
Emergency Room	\$100 copay *	\$100 copay *
Preventive Care (Child and Adult)	0% of the allowed amount	0% of the allowance **

*waived if admitted

** can be balanced billed

High Deductible Health Plan Summary

Benefit	In-Network Provider	Non-Network Provider
Calendar Year Deductible (CYD)	\$1,500 per person \$3,000 family aggregate	\$2,500 per person \$5,000 family aggregate
Coinsurance	20% of allowed amount	40% of allowance
Coinsurance Maximum	\$3,000 per person \$6,000 family aggregate	\$7,500 per person \$15,000 family aggregate
In-Network Global Out-of-Pocket	\$4,500 per person \$9,000 family aggregate (no one person shall exceed \$6,900)	N/A
Per Visit Fee	In-Network Provider	Non-Network Provider
Primary Care	No PVF/ CYD applies	No PVF/ CYD applies *
Virtual Visits (Primary Care services only)	20% Coinsurance after CYD	40% Coinsurance after CYD*
Teladoc® (Primary Care services only)	\$0 Copay after CYD	Not Applicable
Specialist	No PVF/ CYD applies	No PVF/ CYD applies *
Urgent Care	No PVF/ CYD applies	No PVF/ CYD applies *
Emergency Room	No PVF/ CYD applies	No PVF/ CYD applies *
Preventive Care (Child and Adult)	0% of the allowed amount	0% of the allowance *

* can be balanced billed

Plan Comparison

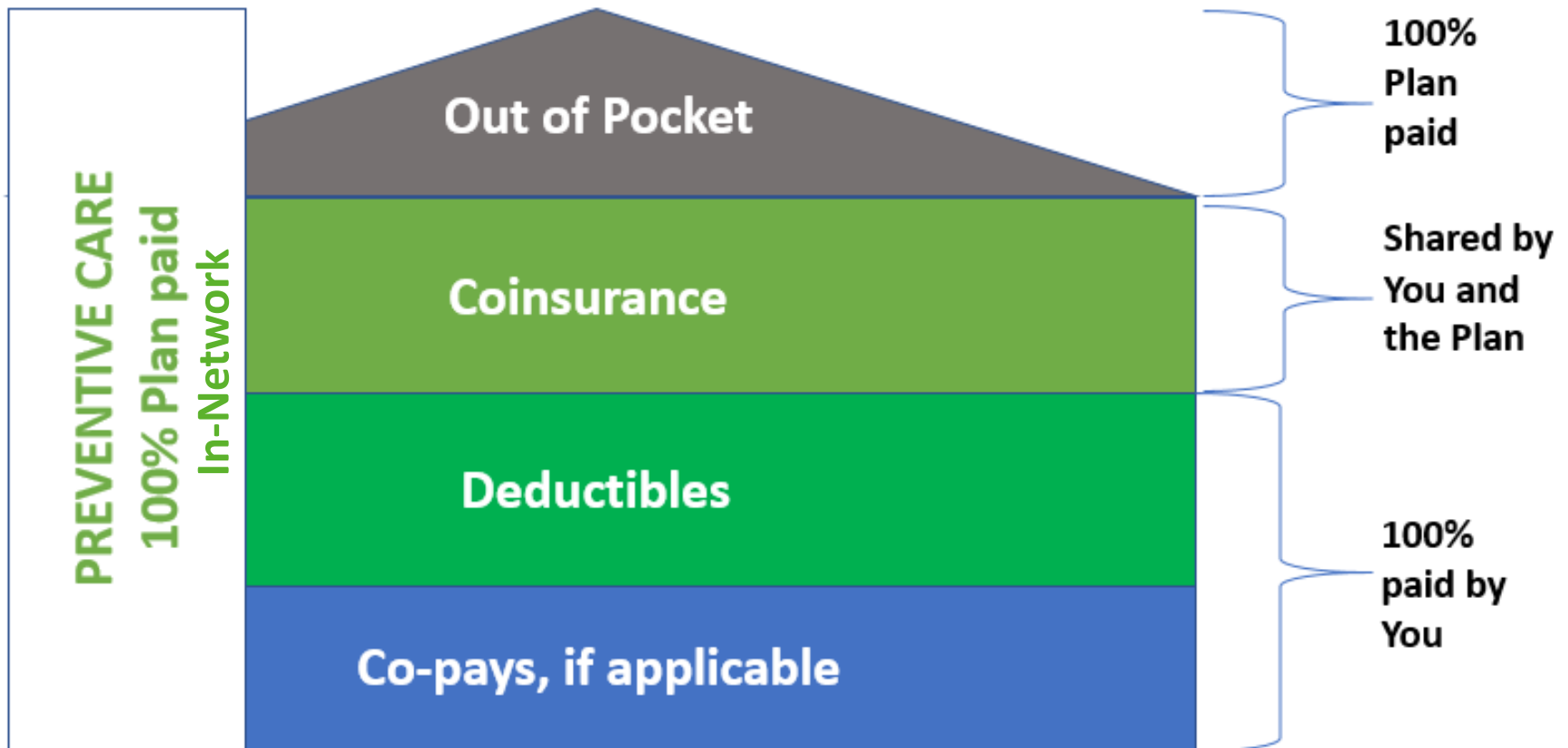
Similarities of both plans

- Same provider network
- Provide out-of-network coverage
- Out of State coverage through BlueCard
- Out of Country coverage
- No Primary Care Provider required
- No referrals required
- Same covered services, limitations, and exclusions
- Adult Preventive and Well Child Care services provided at no cost (Non-Network subject to balance billing)
- CVS Caremark provides the prescription coverage

Differences between both plans

- Different calendar year deductible
- Different out-of-pocket maximums
- The High Deductible Plan CYD must be met before the plan covers any services (except Adult Preventive and Well Child services)

How Your Plan Works



Telemedicine

Telemedicine is the delivery of health-related services and information via electronic means.

- **Must include video and audio (voice) capability.**
- Offers immediate care for members through online and over the phone capabilities—saving cost and unnecessary ER visits. Members can be diagnosed, treated, and prescribed medication during their visit.
- Convenient way to deliver primary care services **with physicians who have the capability to connect virtually.**

You have two options for Telemedicine Benefits:

Teladoc®

You can access Teladoc® 24/7 from the comfort of your home. Speak with a doctor who is able to listen, diagnose, and prescribe medication, if medically necessary. Before you start, you'll need to set up a Teladoc® account, including sharing your medical history. Download the Teladoc® app from the Apple App or Google Play stores. Care is available in English and Spanish.

Virtual Visits

Your current In-Network or Non-Network provider may also conduct visits through an audio-visual (telehealth) method. Just ask your provider if he or she provides virtual visit services and if your primary care service is suitable for a virtual visit. For more information on telehealth virtual visits call Florida Blue Customer Service at (800) 825-2583.

Know Where to Go

Be a Good Consumer of your Health Plan – Know your options!

Teladoc®

- Teladoc® doctors are available 24/7.
- Use Teladoc for conditions like:
 - Upper respiratory infection
 - Sinus infection
 - Urinary tract infection
 - Common cold
 - Flu
 - Cough

Urgent Care

- Urgent care centers are typically less expensive than ERs and often have shorter wait times. Visit urgent care center for conditions like:
 - Cold, flu, and fever
 - Strains, sprains, and/or breaks
 - Mild burns

Emergency Room

- Going to an ER for an issue that is NOT life threatening often results in longer wait times and higher expense. However, if you experience a life-threatening emergency, call 911 right away. Visit the ER for care if you experience:
 - Severe chest pain
 - Signs of possible stroke
 - Severe or sudden shortness of breath
 - Sudden or unexplained loss of consciousness

State Employees' PPO Plan Website (Login Not Required)



Find a Doctor

<http://www.floridablue.com/state-employees>

State of Florida Employees' PPO Plans

We've reserved this section of our website to provide you with the information and resources you need to take complete advantage of your health plan benefits. Your plan offers you the freedom to choose any doctor and hospital for care.

If you need assistance finding the information you are looking for, please call [1-800-825-2583](tel:1-800-825-2583).

Plan Forms and Brochures

2023 Plan Information

2022 Plan Information

2021 Plan Information

2020 Plan Information

2019 Plan Information

State Employee Forms

Member login

Don't have an account yet? [Register Now](#)

Log in

State Employees' PPO Plan Website (Login Not Required)

<http://www.floridablue.com/state-employees>

Plan Forms and Brochures

2023 Plan Information

- [2023 Open Enrollment Brochure](#)
- [2023 Plan Book and Benefits Document](#)
- [2023 Summary of Benefits and Coverage Standard PPO Plan](#)
- [2023 Summary of Benefits and Coverage High Deductible PPO Plan](#)
- [Glossary of Health Coverage and Medical Terms](#)

State Employee Forms

- [State Employees' PPO Claim Form \(PDF\)](#)
- [State Employees' PPO Plan Appeal Form \(PDF\)](#)
- [External Review Request Form \(PDF\)](#)
- [Physician Certification for Experimental Investigational Denials \(PDF\)](#)
- [Certification for Expedited Consideration \(PDF\)](#)
- [Appointment of Representative Form \(PDF\)](#)
- [International Claim Form \(PDF\)](#)

Information & Resources

Florida Blue Member Account

When should I go to my primary care doctor (PCP), urgent care or the ER?

Personal Health Information (PHI) Address Available

24-hour Nurseline

BlueCard® Program - Access to Worldwide Care

Blue365® Discount Program

Report Fraud & Abuse

Change of Address or Questions Regarding Enrollment/Eligibility

State Employees' Prescription Drug Plan

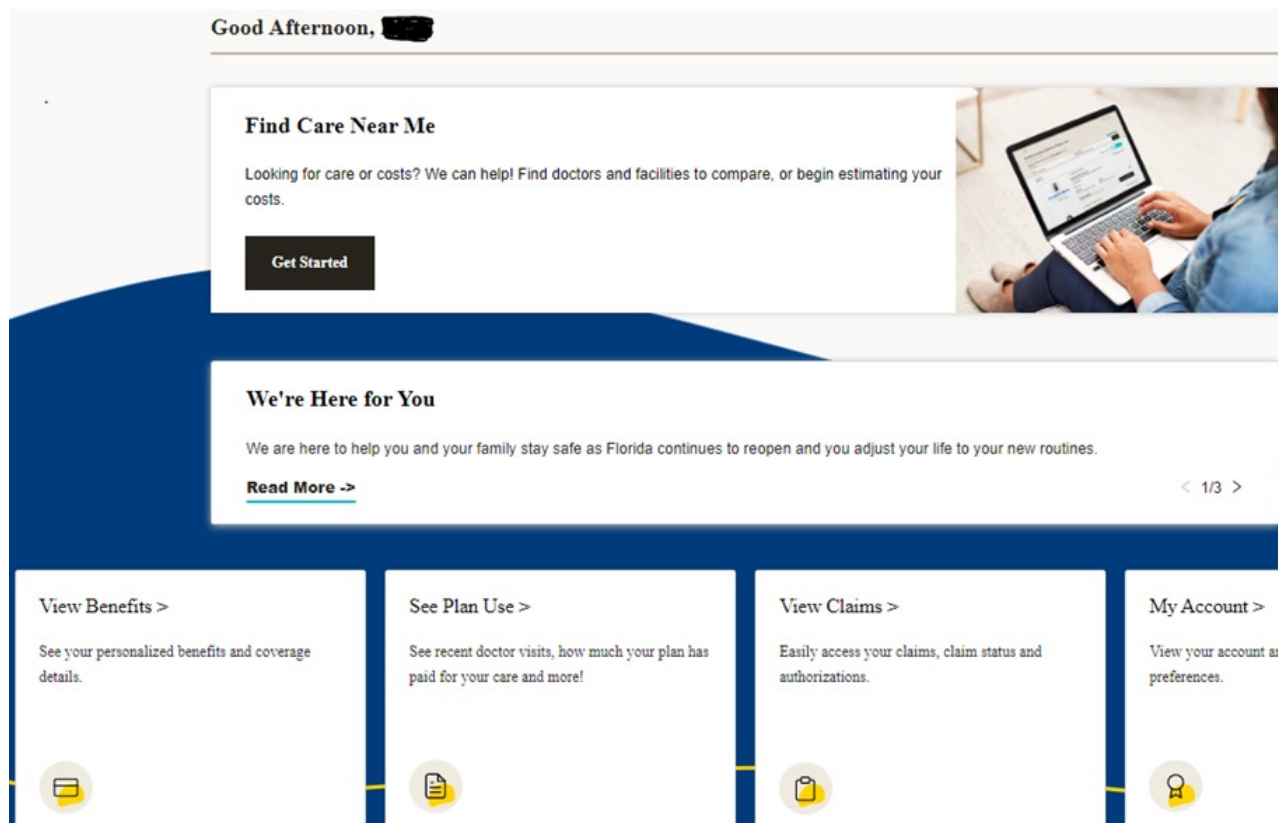
Division of State Group Insurance (DSGI)

State Employees' PPO Plan Website (Login Required)

<http://www.floridablue.com> or <http://floridablue.com/state-employees>

Once logged in to your online member account on the State Employees' PPO Plan Website you can view:

- Claims & Expenses
 - View your Claims
- My Plan
 - Benefits & Coverage
 - Deductibles
 - Plan Maximums
- Tools
 - Find A Doctor & More
 - Compare Medical Costs
- Health & Wellness
 - Care Programs
 - Better You Strides
 - Discount Programs



State Employees' PPO Plan Website (Login Required)

FloridaBlue.com Español | Accessibility | Glossary of Terms | Support | Logout

Currently Viewing Your: Health: 4 My Account

[Claims & Expenses](#) [My Plan](#) [Tools](#) [Health & Wellness](#)

Deductibles

Individual Deductible/Out-of-Pocket Maximum

	In Network	Out of Network
<i>Individual Deductible (In Network)</i>		
Individual Deductible:	\$250.00	
Individual Deductible paid:	\$133.95	
Remaining Individual Deductible:	\$116.05	
Coinsurance:	20%	
<i>Individual Out-of-Pocket Maximum (In Network)</i>		
Individual Out-of-Pocket Max:	\$2,500.00	
Individual Out-of-Pocket Max paid:	\$0.00	
Remaining Individual Out-of-Pocket Max:	\$2,500.00	

53.58%

0.00%

Florida Blue

Value Added Benefits

Florida Blue Retail Centers for face-to-face support.

Nurseline is available 24/7 to help you whether you or your family members have health concerns or general health questions and need answers right away. Call our Nurseline at 1-877-789-2583.

Care Consultants to help understand your condition and explore treatment options, providers, and costs; call 1-888-476-2227.

The Healthy Addition program is a prenatal education and early intervention program to provide expecting moms information for a healthy pregnancy and delivery; call 1-800-955-7635, Option 6.

Blue365 discounts and valuable information that can be used all year long for fitness, nutrition, exercise equipment, etc.

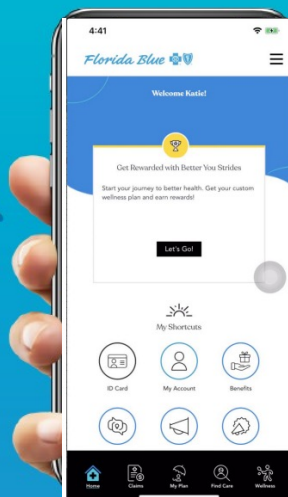
Florida Blue 

In the pursuit of health™

Download the Florida
Blue Mobile App *today!*

Save Time. Save Money. Stay Healthy.

- Check plan benefits and see the status of your claims
- Find the nearest in-network doctor, Urgent Care Center or pharmacy
- Compare medical costs
- View your member ID card



As Easy as 1, 2, 3...

- 1. Download the app** – available through the Apple App Store or Google Play
- 2. Get Registered** – log in using your Florida Blue member account User ID and Password
- 3. Get Started** – anytime, anywhere with Touch ID*

Medicare Eligibility - Retirement

Medicare Eligibility:

- You are AGE eligible (65 years old) **and** retire
- Due to DISABILITY at any age
- End Stage Renal Disease (ESRD) at any age

Important Information:

- **The benefit coverage is the same as when you were an active employee**
- Enroll in both Parts A&B when you first become eligible
- Part A is free
- Part B has a premium in addition to the PPO plan premium.
- Notify People First and provide a copy of your Medicare ID card
- Notify Florida Blue of Medicare ID info

What is covered by Medicare:

➤ Part A:

- Inpatient Facility Services, Skilled Nursing Facility, Home Health and Hospice care
- No cost for coverage (in most cases)
- Entitled to Part A when first eligible for Medicare

➤ Part B:

- Physician services, Outpatient Hospital services, Durable Medical Equipment and other medical services/supplies not covered by Part A.
- Premium per month for **2022*** is \$170.10 (or higher depending on income)
- Part B Calendar Year Deductible for **2022*** \$233
- Can enroll when first eligible for Medicare OR at the time you retire from the State of Florida with no penalty

*Please call for 2023 premium and deductibles

Florida Blue Contact Information

Mailing Address:

Florida Blue
P.O. Box 2896
Jacksonville, FL 32232

Customer Service Telephone

Available Monday thru Friday 7 a.m. to 7 p.m.:

1-800-825-2583

CVS Caremark Telephone:

1-888-766-5490

BlueCard

To find participating doctors and hospitals outside of Florida:

1-800-810-2583

Florida Blue 

BetterYou



INVEST IN WELLNESS

Presented by:

Florida Blue 

Your local Blue Cross Blue Shield

WHY invest in wellness?

- Preventive care benefits
 - PCP relationship through lifespan
 - Screenings
 - Immunizations
- Cost of care
 - Emergency/ hospitalization
 - Chronic condition care
- Direct costs, In-direct costs, Intangible costs

INVEST IN WELLNESS

Invest in YOU
INVEST IN WELLNESS



Physical investments

- Exercise and stretch on a regular basis
- Maintain a healthy weight
- Fuel your body with whole foods and plenty of water
- Get enough quality sleep



Intellectual deposits

Find ways to challenge your brain:

- Do puzzles, Sudoku, words with friends, crosswords
- Read books for pleasure
- Master a new language
- Learn to play an instrument



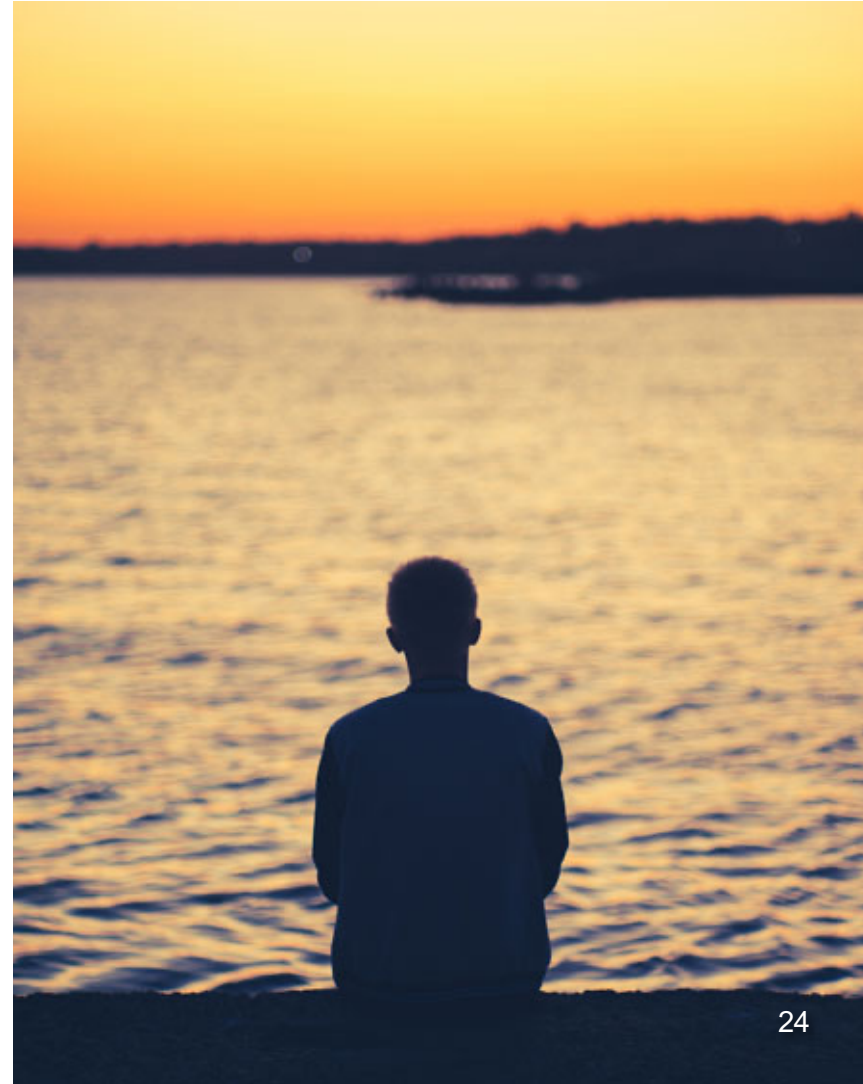
Social investments

- Spend time with your family, friends, co-workers, neighbors or church group
- Participate in activities that connect you with others
- Volunteer to help those less fortunate than you



Spiritual investments

- Realign with what matters most
- Take a step back and pay attention to the big picture
- Listen to music
- Find what brings you peace



Start making deposits

Write down all the things you can do to start investing in you:

- Pick one wellness area to start working on
- Set reminders in your phone
- Enlist the help of family and friends
- Revisit in 30 days to see your progress



Resources

Excerpted from the Boost: Transform Your Workday presentation with the following sources:

- The Way We're Working Isn't Working, Tony Schwartz
- The Energy Project Blog, theenergyproject.com/blog

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ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-352-2583 (TTY: 1-877-955-8773).

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).

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Your local Blue Cross Blue Shield