



Welcome to Florida Blue!

We're glad you're here.

Get off to a good start.

1. Sign up for an account at floridablue.com and download the Florida Blue mobile app.

This will give you 24/7 access to benefit coverage, claims information, ID cards, and nearby doctors and hospitals.

2. Save money on prescriptions.

Know what's covered. Before you fill any prescriptions using your new plan, log in at floridablue.com to check the list of covered medications.

- ✓ Choose a pharmacy in the Preferred Pharmacy Network and pay a lower cost share.
- ✓ Use home delivery for regular, non-specialty prescription refills. Express Scripts Pharmacy® will deliver right to your door, and you can switch about two weeks before your new coverage starts.
- ✓ Refill self-administered specialty medications at a participating pharmacy, Accredo Specialty or CVS Caremark. These high-cost injectable, infused, oral and inhaled drugs require close supervision and monitoring.

Not sure if your medication is a specialty drug? Check the list at floridablue.com. To contact your in-network specialty pharmacies, call Accredo Specialty at **888-425-5970** or CVS Caremark at **866-278-5108**.

3. Use CareCentrix if you need special medical care or equipment.

CareCentrix coordinates home health care, home infusion and specialized (called "durable") medical equipment for Florida Blue members. If you currently use these services or supplies, please call us at the number on the back of your member ID card to get set up. Or you can call the CareCentrix team directly at **866-776-4617** for help.

Get more than just health coverage.

When you become a Florida Blue member, you get much more than just health coverage. You'll get the tools and support to be a healthier you—all at no extra cost.

Ways to take charge of your own health

✔ Better You Strides

Sign up for this health and wellness program at floridablue.com or by downloading the AlwaysOn Wellness app on your phone. Answer a few questions, and Better You Strides will build a program around *your* needs, *your* goals and *your* interests. You'll quickly be on your way to earning rewards and being a healthier you!

✔ Virtual Visits

See a doctor from home. If your plan includes virtual visits, you may get care via phone or video chat. Virtual visits connect you to a primary care doctor, specialist or behavioral health provider in your network or through Teladoc by online video.

Get personalized care and support

✔ Care Consultants

Planning ahead can make important decisions easier, especially when you're dealing with a new diagnosis or managing a serious health condition. Call our Care Consultants for help with how your benefits work, find specialists and learn about helpful services to help you get better care and save money. Call **888-476-2227**.

✔ Nurseline

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

✔ Physical, Mental and Emotional Well-Being

Florida Blue members get behavioral health and substance dependency support through New Directions Behavioral Health—through a local provider or online through Teladoc. They are committed to helping people achieve balance in both their personal and work lives. Just call **800-352-2583** to find out more, or visit teladoc.com to get started.

Ways to help you save money

✔ Cost Comparison Tool

Know your costs and be sure you're getting the right treatment at the right place. Use our cost comparison tool online at floridablue.com or on the Florida Blue mobile app to look up patient reviews and see how much you'll pay.

✔ Blue365®

Through our members-only national discount program, take advantage of exclusive offers on gym memberships, vision care, hearing aids, weight management programs and more for everyday health and wellness.

Let us know how we can help.

Call us at **800-352-2583 (BLUE)**, or find a nearby Florida Blue Center at floridabluecenters.com.

Health insurance is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an HMO affiliate of Florida Blue. 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. We do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Florida Blue contracts with Prime Therapeutics, LLC to provide pharmacy benefit management services. Express Scripts is an independent company that provides home delivery services to Florida Blue members.

CareCentrix is an independent company contracted with Florida Blue to manage durable medical equipment.

Florida Blue has entered into an arrangement with Onlife to provide members with care decision support services, information and other services. Please remember that all decisions that require or pertain to independent professional medical/clinical judgment or training, or the need for medical services, are solely your responsibility and the responsibility of your Physician and other Providers. The programs mentioned above are subject to change.

Blue365® offers access to savings on items that members may purchase directly from independent vendors. Blue365 does not include items covered under your policies with Florida Blue or any applicable federal health care program. To find out what is covered under your policies, call Florida Blue. Blue Cross and Blue Shield Association (BCBSA) and local Blue companies may receive payments from Blue365 vendors. Neither BCBSA nor any local Blue company recommends, endorses, warrants or guarantees any specific Blue365 vendor or item. For more information about Blue365, go to floridablue.com.

Teladoc 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® is a trademark of Teladoc, Inc.

Florida Blue has contracted with Health Dialog, an independent company, to provide general health and wellness information through Nurseline.

BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

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Log in. It's so easy!
Register at **FloridaBlue.com**



We are here to help you get the most out of your benefits. Log in. It's so easy! Register at **FloridaBlue.com**. With your personalized member account—ID cards, benefits, doctors, cost-saving tools, and more—are all at your fingertips! Simply log in at **FloridaBlue.com** or the Florida Blue mobile app.

To register:

Scan the code,
go to **Log in**, then
Register Now.



New Member Registration Steps

To get started, click on **New Member Registration**

Step 1: Choose **Manage Your Plan** or **Care for a Friend or Loved One**.

Step 2: Enter your email address and click **Continue**. Check your email for a confirmation code.

Step 3: Once you have the confirmation code from your email, enter the code and click **Continue**.

Step 4: Choose a **User Name** and **Password**. The **Password** must be typed in twice for security purposes.

Step 5: Create three different security questions and type an answer below each. Click **Continue**.

Note: The security questions will be used if you forget your **User Name** or **Password**.

Step 6: Success! Click **Go** to log in to your account and start exploring.

The mental health care you deserve.

Lucet Behavioral Health Program

We know prioritizing your mental health is tough—and even tougher to find an available provider who's the right fit. That's why your Florida Blue health plan has partnered with Lucet to guide you to the right provider or behavioral health resources.

We're your partners in health.

- Understand your behavioral health needs and benefits.
- Locate in-network behavioral health providers, specialty doctors and treatment facilities.
- Connect with those in your community that can support your mental well-being journey.
- Coordinate care with your providers.

Connect to support

Visit LucetHealth.com/members/resource to access self-help and screening tools and find community resources for things like addiction, child abuse, employment, food pantries, military families and parenting.

You can reach us at 866-287-9569. Based on the unique needs of each member, you may be transferred to one of our specialty service teams below.

Specialty services

Care Management Program

Work with a licensed behavioral health clinician who can help you identify your needs, create a treatment plan and coordinate with your providers.

Autism Resource Program

Care managers specially trained in treating autism spectrum disorder can assist you through the process of obtaining a diagnosis and authorizing treatment.

Substance Use Disorder Clinical Response Unit

Licensed clinicians can assess your needs, share information about evidence-based treatment options and assist you through the process of obtaining care.

Lucet supports treatment for:

- Depression
- Anxiety
- Substance Use Disorder
- Attention Deficit Hyperactivity Disorder
- Autism Spectrum Disorder
- Bipolar Disorder
- Schizophrenia

◆ Optimize access across your behavioral health ecosystem

Contact us at 866-287-9569 to learn more.

LucetHealth.com

Your mental health matters.

Lucet Behavioral Health Program

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Lucet supports treatment for:

Depression | Anxiety | Schizophrenia | Bipolar Disorder | Substance Use Disorder
Attention Deficit Hyperactivity Disorder | Autism Spectrum Disorder

Specialty services

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Call 866-287-9569. We'll help you identify in-network behavioral health providers to get you the care you need.

◆ Optimize access across your behavioral health ecosystem

Contact us at 866-287-9569 to learn more.

LucetHealth.com

How to Choose a Primary Care Doctor

If you're enrolling in a Florida Blue HMO product—like BlueCare or SimplyBlue—here are some quick tips to help you choose your primary care doctor (PCP) at enrollment.

- 1 Go to **floridablue.com**.
- 2 At the top of the screen, click **Find A Doctor**.
- 3 Under **Find Doctors by Plan** or **Select a Plan**, choose your health plan from the dropdown menu:
 - BlueCare (HMO) or
 - SimplyBlue
- 4 Click **Continue**.



If you know who you'd like to use as your PCP:

- ▶ Enter this information to search:
 - Last name
 - Zip code, city and state or street address
 - The area (miles) in which you'd like to search



If you don't have a doctor:

- ▶ In Location, enter your zip code
- ▶ In the Provider Type dropdown menu, select Primary Care
- ▶ The Specialty dropdown menu will appear
 - Select the type of practice

- 5 You'll see pictures and ratings for many doctors, and you can also set online appointments with some of them. **Consider choosing a Value Choice provider or a Total Care/Total Care Plus provider (if available).** These providers offer coordinated care and, for some services, a reduced cost for sick and wellness visits. Look for **Value Choice Providers** or **Total Care/Total Care Plus** under the **Programs** column.
- 6 When you find the PCP you want, click on the **Doctor's Name**.
- 7 The next page will show the PCP's information.
- 8 At the top right, you'll see the 10-digit **NPI number**. **Take note of this—you'll need to provide this to your Human Resources department.** They'll submit this to Florida Blue.

NOTE ▶

If you don't choose a PCP when you enroll, one will be chosen for you. You can always change your PCP after your plan's effective date.

You don't need a referral from your PCP to see a Specialist, as this is an Open-Access plan. But you still need to choose a PCP and provider number for the application.

Check your policy for specific coverage and benefits.

Value Choice Provider is a designation Florida Blue gives to some in-network providers. Value Choice Providers include Sanitas Medical Center and Diagnostic Clinic Medical Group.

Patient-Centered Medical Home is an integrated health care delivery model that provides coordinated medical care, wellness and preventive services to patients with a goal of improving health care outcomes.

HMO coverage is offered by Health Options, Inc., DBA Florida Blue HMO, an affiliate of Blue Cross and Blue Shield of Florida, Inc. Dental, Life and Disability are offered by Florida Combined Life, 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.

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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Switch to electronic health statements at FloridaBlue.com!

Electronic health statements are the fastest and easiest way to view your recent claims activity, including what your provider billed, what we're covering, and what your responsibility is — plus year-to-date deductible and out-of-pocket totals. Go paperless today!



If you don't have an online account:

1. Go to www.floridablue.com and click the green **Log in** button in the upper right corner and select **New Member Registration**.
2. Follow the directions to create an account and be sure to check the box to **opt in to electronic communications**.
3. Finish creating your account, then read through and accept the User Agreement to start receiving paperless Health Statements and using our Member Website.



If you already have an online account:

1. Log in and select **My Account**. To verify your email address, click the link and within 15 minutes use the security code sent to your email.
2. Under the **My Preferences** section, check the box saying, "**I prefer electronic communications**" and click **Save Changes**.
3. You'll start getting your health statement digitally the next time you use your health benefits.



Take advantage of the other fast self-service tools on our Member Website:

- Learn about your health plan's **benefits**
- **Find a doctor** in your plan's network
- See **claims, authorizations and appeals** information
- Access **ID cards**
- Estimate **medical costs and drug prices**

Stay informed and in control with fast and easy self-service at FloridaBlue.com!

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Stay informed and in control 24 hours a day, 7 days a week!

As a Florida Blue member, it's easier than ever to get the health information you need, when you need it! Get immediate access to your health plan information quickly by phone, online or on your mobile device.

At your fingertips...

Interactive
Phone Option

floridablue.com

Florida Blue
Mobile App

Deductible and claim updates



Coverage for health care visits and prescriptions



Copies of your ID card, statements, forms and more



Ways to pay your health plan premium



Status of approvals for coverage



Online wellness and rewards program



Cost estimates for office visits and procedures based on where you stand with your deductible



Compare drug prices and find lower cost options



Monthly statement of claims



Searchable doctors, specialists and urgent care centers with photos and member ratings



Virtual visits provided by Teladoc and in-network PCPs, behavioral/mental health providers or specialists for as low as \$0¹



Health and wellness programs, gym discounts and more



Account settings, email and language preferences



Updates about your plan sent directly to your phone



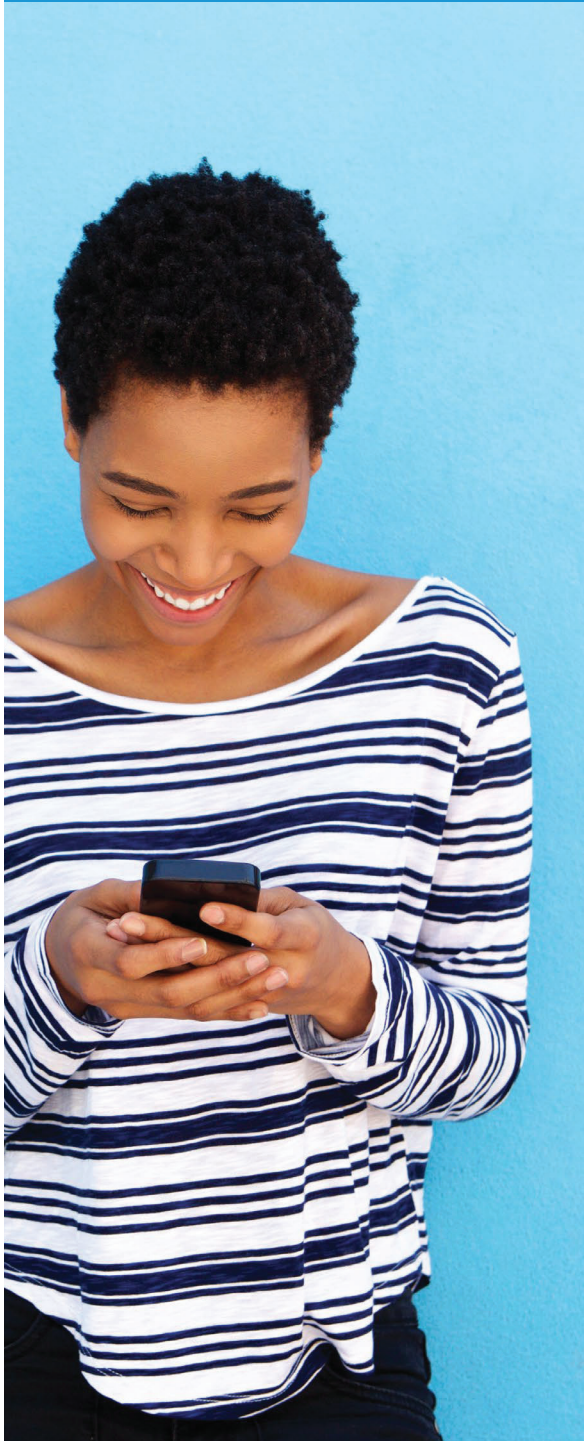
Map providers and urgent care centers near you



Log in with the touch of your finger



Register on **floridablue.com** or Download the **Florida Blue App**!



Visit **floridablue.com**

- ▶ Click **Log in** and then **New Member Registration**

If you're a new member, select **Manage my plan** and have your **Member ID** handy

If you're a caregiver, select **Care for a loved one** and have your **Welcome ID** handy

- ▶ Once you've completed registration, check your email to **verify your identity**
- ▶ Create your account by entering a **User Name** and **Password**
- ▶ Log in to **get started!**



Download **Florida Blue app**

- ▶ Search for **Florida Blue** on the **Apple App Store** or **Google Play Store**
- ▶ Log in with your **user ID** and **password** from your online account

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Blue365® offers access to savings on items that members may purchase directly from independent vendors. Blue365 does not include items covered under your policies with Florida Blue or any applicable federal or health care program. Blue Cross and Blue Shield Association (BCBSA) and local Blue Companies may receive payments from Blue 365 vendors. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc. Check your policy for specific coverage and benefits. Florida Blue is an Independent Licensee 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.

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We're here for you

Trust us for **knowledge**

When you've been in business for as long as Florida Blue has, you learn what's important to people. Health care can be complex, so you can turn to us for expert advice that's easy-to-understand and available whenever you need it.

You can:

- Walk in to a Florida Blue Center and talk to us. No other insurance company in Florida offers care consultations and service in person at a retail location, Monday-Saturday from 9 a.m. to 7 p.m.
- Call us – from home, work or wherever you are.
- Access our mobile app when you're on the road, in the doctor's office or on vacation.
- Get answers to your health questions or get information about claims, benefit coverage, chronic conditions or cost savings on medical services and prescriptions, 24/7, online at [FloridaBlue.com](https://www.floridablue.com).

Choose us for **value**

When you want more bang for your buck, look for value-added services that help promote healthy living, provide discounts on health-related products not covered by insurance, and tools that help you take better control of your health.

- Get **free advice and support** from a nurse or care consultant. Call 1-877-352-5830.
- **Personal care programs** for ongoing health conditions that include health action plans, educational materials and community resources.
- Exclusive **member discounts up to 50%*** on fitness, nutrition, personal care and specialty products.
- Get the **best care at the best price**. Compare quality and cost information for doctors, testing, treatment and hospital options, and prescriptions online at [FloridaBlue.com](https://www.floridablue.com).

Backed by **experience**

With more than 4 million members, there are plenty of reasons Florida Blue has been in business for nearly 70 years. As one of the largest insurers in Florida, and an Independent Licensee of the Blue Cross and Blue Shield Association, we've got staying power – and we'll be around for as long as you need us.

Stop by today.

Health care makes sense here.



Visit FloridaBlueCenters.com

Call 877-FL-BLUE-0

(877-352-5830)

FloridaBlue.com



Connect with us

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**USable Life is an independent company and operates separately from Blue Cross and Blue Shield of Florida. USable Life does not sell or service Blue Cross and Blue Shield of Florida products. USable Life is the insurer and is solely responsible for the Accident, Critical Illness, and Hospital Indemnity products referenced here.

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Need Care and Don't Know Where to Go?

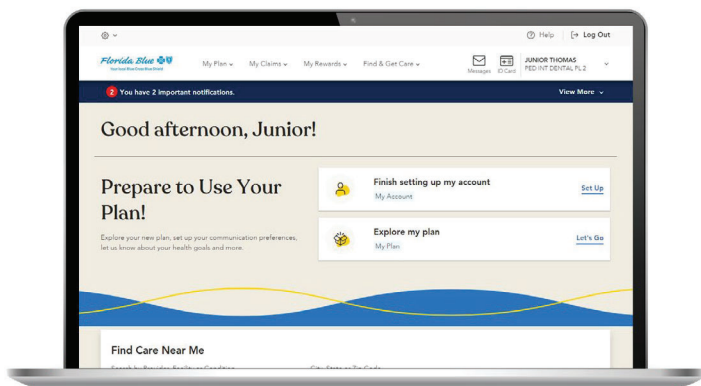
No matter where you are, a doctor, urgent care center, or hospital is right at your fingertips.

Find Care In Florida

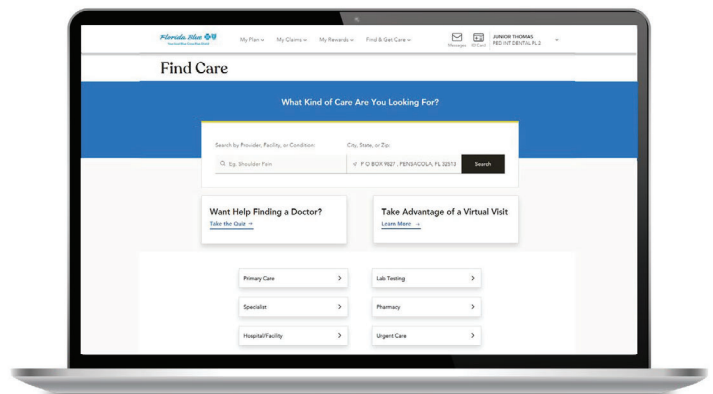
Online

Step 1. Log in to floridablue.com.

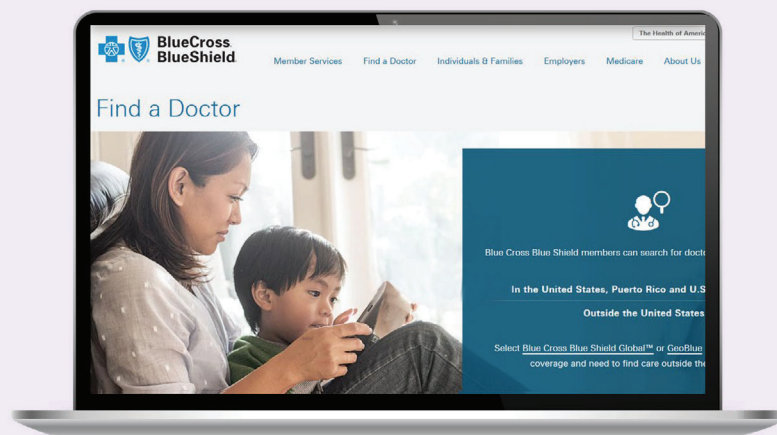
Step 2. At the top of the screen, click **Find & Get Care** or **Tools** and select **Find A Doctor & More**.



Step 3. Simply enter the name of a provider, facility or condition and click the **Search** button. At the bottom of the screen, you can also search by the type of provider.



Step 4. If your plan includes Virtual Visits, click **Learn More** under **Take Advantage of a Virtual Visit**.

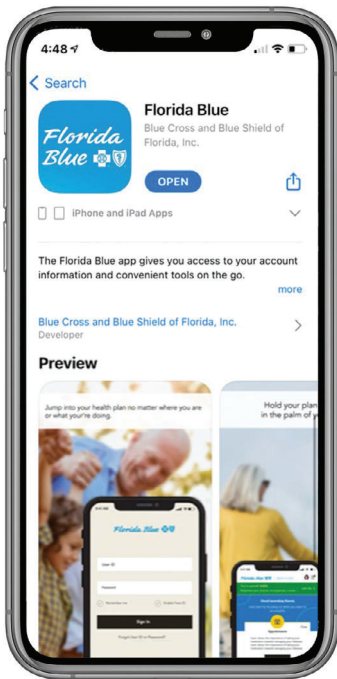


Outside Florida? Find Care From Anywhere! (For members who have out-of-state benefits*)

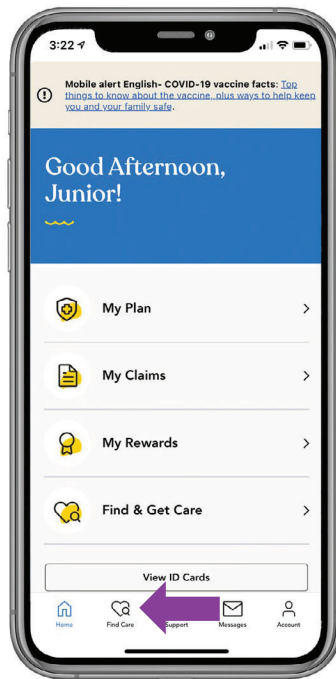
1. Log in to bcbs.com/find-a-doctor or call **800-810-2583**.
2. Click on **In the United States**.
3. Enter a **Location** and **Plan** to find care anywhere in the U.S.

Florida Blue and Florida Blue HMO 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. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. 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).

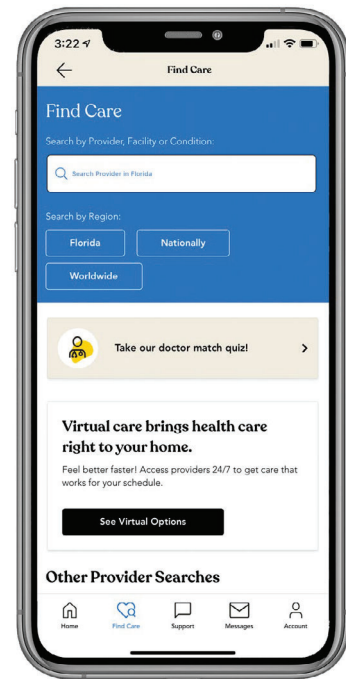
♥ On Your Mobile Device



Step 1. Download the **Florida Blue mobile app** from the iTunes or Google Play app store.

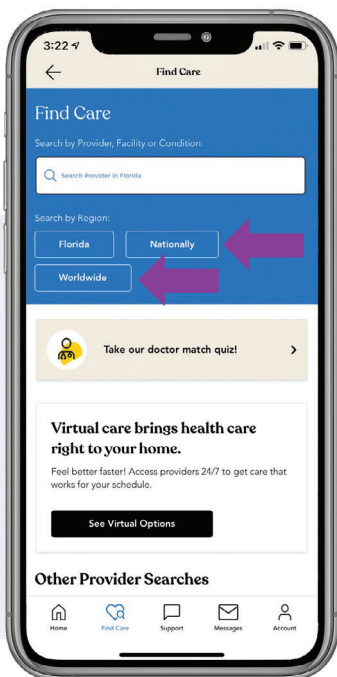


Step 2. Open the app and log in to reach your member dashboard. On the navigation bar at the bottom of the screen, click **Find Care**.



Step 3. At the **Find Care** screen, enter the name of a provider, facility or condition to start your search.

If your plan includes Virtual Visits, scroll down and click **See Virtual Options**.



Outside Florida? Find Care From Anywhere!

You're always covered for urgent and emergency care outside of Florida. Some plans have additional out-of-state benefits.*

1. Open the app and login. Click **Find & Get Care** on the navigation menu.
2. Click on **Find a Doctor & More**.
3. Select **Nationally** (within the U.S.) or **Worldwide** to find a provider outside of Florida

*Please refer to your policy for information on the specific cost shares applicable to this service outside of Florida, or call the telephone number on the back of your member ID card.

Call on CareCentrix for all your medical equipment, home health services, and infusion therapy needs.

Use a nebulizer for your child's asthma? Sleep with an oxygen mask? Have a home health aide check in on you or your loved one from time to time? Now that you're a Florida Blue member, there's only one name to remember for all this and more: **CareCentrix**.

Durable medical and respiratory equipment (DME)	<ul style="list-style-type: none">• CPAP or bipap machines and supplies• Oxygen Machines• Wheelchairs• Hospital beds• Walkers• Commodes• Nebulizers• Breast pumps
Home health services	<ul style="list-style-type: none">• Nursing visits• Physical, occupational and speech therapy• Home health aides
Infusion therapy services	<ul style="list-style-type: none">• Visits from an infusion nurse• Antibiotics

If you already have medical equipment from another company, here's what you need to know:

- **If you're renting your equipment:** Call 866-776-4617. Someone from CareCentrix will work with your current provider to ensure a smooth transition.
- **If you own your equipment:** Great news—you don't have to do anything!

Questions?

- For all new requests, call 877-561-9910.
- For help transitioning your current services, call 866-776-4617.



Health insurance is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

Florida Blue and Florida Blue HMO do 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.

Florida Blue ofrece cobertura de salud. Florida Blue HMO, una afiliada de Florida Blue, ofrece cobertura HMO. Estas compañías son

licenciatarias independientes de Blue Cross and Blue Shield Association.

Florida Blue no discrimina a las personas por su raza, color, nacionalidad, discapacidad, edad, sexo, identidad de género, orientación sexual, o estado de salud en la administración del plan, que incluye la inscripción y la determinación de sus beneficio

Receiving care away from home

Florida Blue 
HMO

Always remember to carry
your current HMO ID
card. It contains helpful
information for accessing
health care when you're
away from home.

Your health care coverage goes with you.

As a Florida Blue HMO member, you and your covered dependents have coverage for certain services when you're away from home. Florida Blue HMO offers separate programs for short trips and long-term stays.

For short trips, your coverage is accepted worldwide by doctors and hospitals that participate in our BlueCard Program. Emergency care doesn't require an authorization first, but it's important that you follow up with your primary care physician as soon as possible. **Non-emergency medical care provided outside the Florida Blue HMO Service area must be authorized in**

advance. Simply call your primary care physician to request a prior authorization.

For longer trips (90 consecutive days or longer), ask about the Away From Home Care® Guest Membership program. It's available in most states and in the District of Columbia.* This program works well for dependents attending school out-of-state, family members living in different service areas or a long-term work assignment in another state. Whatever the reason, this program can extend your coverage when you're away from home for at least 90 days. Coverage is limited to Blue Cross and Blue Shield plans that participate in the Away From Home Care program.

*For eligibility information and specific locations where the Guest Membership program is available, please call the customer service number on your Florida Blue HMO ID card.

Short Trips (BlueCard® Program)

If you need care while away from home, follow these easy steps:

1. Always carry your member ID card for easy reference and access to service.
2. In an emergency, go directly to the nearest hospital.

Continue →

3. Call your primary care physician for prior authorization and/or pre-certification. Non-emergency services rendered outside the Florida Blue HMO Service Area **must be** authorized in advance by Florida Blue HMO in order to be covered services.
4. You can locate doctors and hospitals in the BlueCard network at bcbs.com or call BlueCard Customer Service at 1-800-810-BLUE (2583).
5. When you arrive at the doctor's office or hospital, simply present your member ID card.

After you receive care from a BlueCard health provider, you should not have to complete any claim forms. Nor should you have to pay more than your usual out-of-pocket expenses which may include non-covered services, deductible, copayment and coinsurance.

Extended Stays (Away From Home Care® Program)

If you will be in a different service area for at least 90 consecutive days, the Guest Membership program may provide ongoing access to the care you need. Here's how it works:

1. Before you or a covered dependent leave, call the customer service number on your member ID card to see if a participating HMO is in the area where you'll be staying.

2. If a participating HMO is in the area where you will be going (called a Host HMO), Florida Blue HMO will work with you to complete a Guest Membership application. The application will be mailed to you for your signature. After you sign, date and return the application, Florida Blue HMO will forward it to the Host HMO in your destination location.
3. The Host HMO will provide you with a member ID card, a primary care physician (you may be asked to choose your own primary care physician) and details on how your coverage and benefits work in the Host HMO service area.
4. When you need medical care, you call the primary care physician located in the Host HMO service area.
5. Coverage is limited to 6 months for the policyholder and up to 12 months for dependents, with annual renewal.

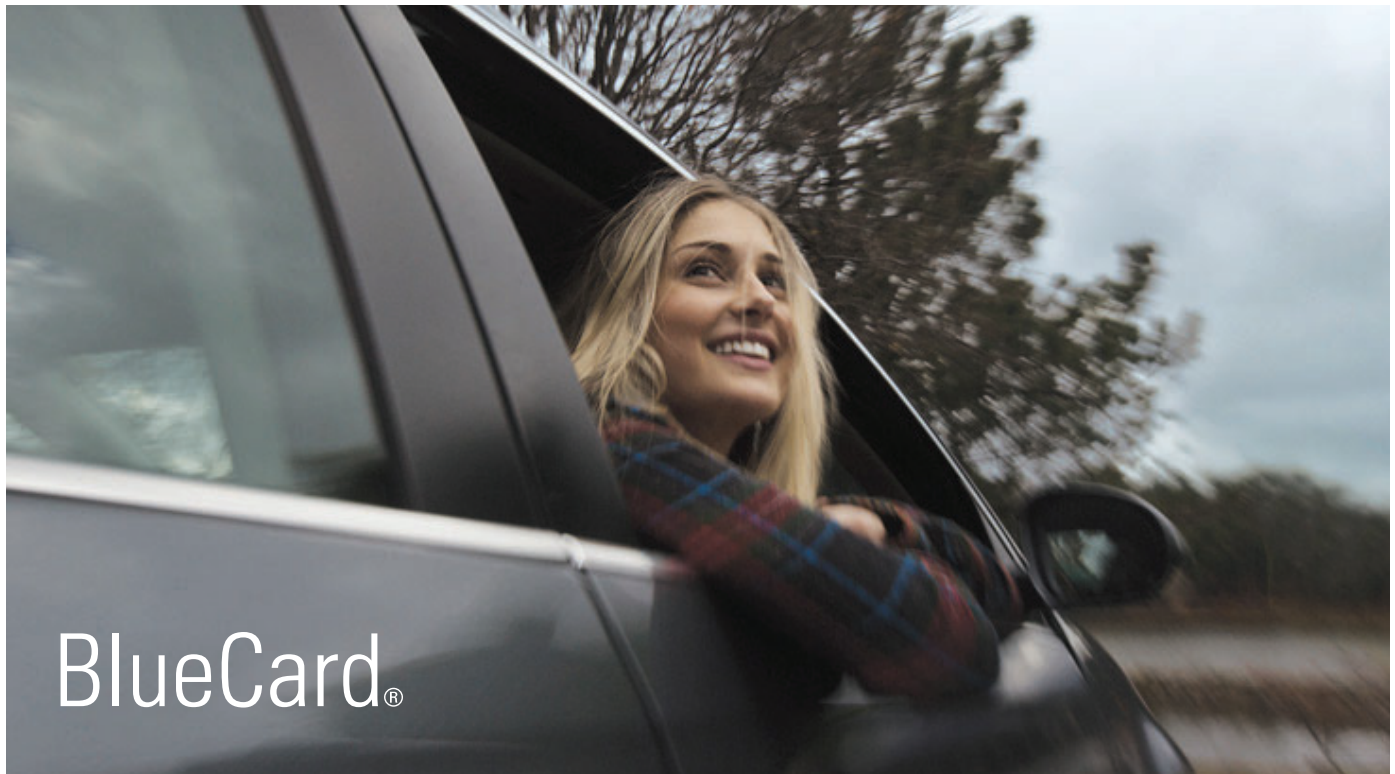
You won't have to complete a claim form and you'll only have to pay for your usual out-of-pocket expenses, which may include non-covered services, deductible, copayment and coinsurance. (Please note that these payment amounts may be different from those required by Florida Blue HMO. The Host HMO will communicate this information to you upon acceptance of your Guest Membership application.)

To learn more about your health care coverage when you are away from home, visit floridablue.com. Always remember to carry your current HMO ID card. It contains helpful information for accessing health care when you're away from home.



Florida Blue HMO is a trade name of Health Options, Inc., an HMO subsidiary of BCBSF. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

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Across the country and around the world...we've got you covered.

As a Blue Cross and Blue Shield member, you take your healthcare benefits with you — across the country and around the world. Your membership gives you a world of choices. Within the United States, you're covered whether you need care in urban or rural areas. Outside the United States, you have access to doctors and hospitals around the world through the Blue Cross Blue Shield Global® Core program.

Designed to save you money.

In most cases, when you travel or live outside your Blue Cross and Blue Shield (BCBS) company's service area, you can take advantage of savings the local BCBS company has negotiated with its doctors and hospitals. For covered services, you should not have to pay any amount above these negotiated rates and any applicable out-of-pocket expenses.

To locate doctors and hospitals wherever you or a covered dependent need care (have your member ID card handy):

- Visit the National Doctor & Hospital Finder at www.BCBS.com. 
- Use the National Doctor & Hospital Finder app and the Blue Cross Blue Shield Global Core app for Android,* iPhone, iPad and iPod Touch.** (Rates from your wireless provider may apply.) 
- Call BlueCard Access® at 1.800.810.BLUE (2583). 

Take charge of your health, wherever you are.

In the United States

- Always carry your current member ID card.
- If you're a PPO member, always use a BlueCard PPO doctor or hospital to ensure you receive the highest level of benefits.
- Call your BCBS company for precertification or prior authorization, if necessary. Refer to the phone number on the back of your member ID card.
- When you arrive at the participating doctor's office or hospital, show the provider your ID card. The provider will identify your benefit level through one of these symbols:



Traditional/
Indemnity
Benefits



PPO
Benefits

After you receive care, you should:

- Not have to complete any claim forms.
- Not have to pay upfront for medical services, except for the out-of-pocket expenses (noncovered services, deductible, copayment and coinsurance) you normally pay.
- Receive an explanation of benefits from your BCBS company.

In an emergency, go directly to the nearest hospital.



**BlueCross
BlueShield**
Geography

Around the world

- Always carry your current member ID card.
- Before you travel, contact your BCBS company for coverage details. Coverage outside the United States may be different.
- If you need medical assistance, call the Service Center for Blue Cross Blue Shield Global Core at 1.800.810.BLUE (2583) or call collect at 1.804.673.1177, 24 hours a day, seven days a week. An assistance coordinator, in conjunction with a medical professional, will arrange a physician appointment or hospitalization, if necessary.

Inpatient claim: Call the Service Center if you need inpatient care. In most cases, you should not need to pay upfront for inpatient care except for the out-of-pocket expenses (noncovered services, deductible, copayment and coinsurance) you normally pay. The hospital should submit the claim on your behalf.

In addition to contacting the Service Center, call your BCBS company for precertification or preauthorization. Refer to the phone number on the back of your member ID card. *Note: this number is different from the Service Center phone numbers listed above.*

Professional claim: You may need to pay upfront for care received from a doctor and/or hospital. Complete a Blue Cross Blue Shield Global Core International claim form and send it with the bill(s) to the Service Center (the address is on the form). You can also submit your claim online or through the Blue Cross Blue Shield Global Core mobile app. The claim form is available from your BCBS company or online at www.bcbsglobalcore.com.

To learn more about the programs described here, call your BCBS company.

The Blue Cross Blue Shield Global Core program was formerly known as BlueCard Worldwide®.

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*Android is a trademark of Google Inc.

**Apple, the Apple logo, iPod, iPod Touch, and iTunes are trademarks of Apple Inc., registered in the U.S. and other countries. iPhone is a trademark of Apple Inc. App Store is a service mark of Apple Inc.

TheBlueCard®
Now, Home Is Where The Card Is®



A helping hand to manage your diabetes





Living well and thriving with diabetes can be tough. But at least one thing is about to get a little easier. Florida Blue can help you get the medicines, tests and appointments that you need to live healthy with diabetes for \$0.*

Each year, you'll get these services at no additional cost to you with your health plan:*

- Diabetic retinal and foot exams
- Glucose meters, insulin pumps and insulin pump supplies (except for insulin)
- Diabetic training**
- Labs done four times each year including HbA1c, lipid panel and urinalysis for kidney function

Personalized Support and Resources to Help You Manage Your Health

We know that each person has unique health care needs. That's why we've designed some no-cost tools and services around YOU—to help you get the most out of your health plan. Tap into these resources and start living well.

-  **Care Consultants** can help you understand your health benefits and treatment options: 888-476-2227.
-  **Care coordination** helps with disease management and extended care to ensure your treatment and recovery are on the right path: 888-476-2227.
-  **Blue365**, an exclusive national member discount program, offers savings on gym memberships, vision care, hearing aids, weight management programs and more.
-  **Member website** and **mobile app** give you 24-hour access to your plan information, ID cards, cost comparisons and more.

If you get your coverage from your employer, or if you have a Medicare plan, you may have different benefits than those listed here. Please check your policy for details by logging into your member account at floridablue.com or floridablue.com/medicare. You can also call the customer service number on the back of your member ID card.

* Benefits available to members with an Affordable Care Act health plan. If you get coverage from your employer, please check your policy for specific coverage and benefits. If you have a Health Savings Account (HSA), these benefits are not available at \$0. Please refer to your policy for information on the specific cost shares and suppliers applicable to health services.

** Must have the diagnosis of diabetes. Outpatient self-management training and educational services are available at no cost share when provided under the direct supervision of a certified diabetes educator or a board certified Physician specializing in endocrinology. Nutritional counseling must be provided by a registered and licensed dietitian.

Blue365® offers access to savings on items that members may purchase directly from independent vendors. Blue365 does not include items covered under your policies with Florida Blue or any applicable federal health care program. Blue Cross and Blue Shield Association (BCBSA) and local Blue companies may receive payments from Blue365 vendors. For more information about Blue365, go to floridablue.com.

Florida Blue contracts with Prime Therapeutics, LLC to provide pharmacy benefit management and mail order pharmacy services.

Florida Blue and Florida Blue HMO 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.

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).

Diabetic Supplies for Members



Pharmacy Supplies

Type of Diabetic Supplies

- Glucose meter
- Test strips
- Lancets
- Needles
- Syringes
- Insulin for Self-injections and insulin pumps

Where to Find Pharmacy Supplies

You can get these supplies from your local in-network retail pharmacy or sign up for home delivery.

Use a Local Retail Pharmacy

For a current listing of in-network pharmacies, check Florida Blue's online directory. Simply log in to your member account at floridablue.com. Click on **Find & Get Care**. Then select **Find a Doctor & More**, and choose the **Pharmacy** category. Select **Retail** from the drop-down menu.

Get Home Delivery

After you select **Pharmacy**, select **Home Delivery** from the drop-down menu. In the pop-up box that appears, click on **Go to Home Delivery**.

Durable Medical Equipment (DME) Supplies

Type of Diabetic Supplies

- Insulin pumps
- Insulin pump supplies (except for insulin)
- Continuous Glucose Monitoring (CGM) devices

Where to Find DME Supplies

Florida Residents

CareCentrix can help you or your doctor get these supplies from a local DME supplier. Just call CareCentrix at 877-561-9910.

If You Live Outside of Florida

If you have coverage through your employer and need to find a DME provider closer to you, visit floridablue.com and select **Find Care**. Scroll down and click on **Doctors & Hospitals Nationally**. Put in your health plan name and zip code and type DME in the **Places by Type** field. The DME provider you choose will need to call our precertification team at 800-955-5692.

If you need more supplies than the monthly maximum covered under your plan, you can call the customer service number on the back of your member ID card to request approval.

If you get your coverage from your employer, or if you have a Medicare plan, you may have different benefits than what are listed here. Please check your policy for details by logging in at floridablue.com or calling the customer service number on the back of your member ID card.

The list of providers in the online directory is subject to change. Please check with the doctor, pharmacy or supplier to be sure they are in your plan's network.

CareCentrix is an independent company contracted with Florida Blue to manage durable medical equipment. Health insurance is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. 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.

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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)

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PUBLIC RISK MANAGEMENT GROUP HEALTH TRUST Diabetes Prevention Program

Description: The Diabetes Prevention Program is a year-long lifestyle change program designed to prevent members from developing type 2 diabetes. After the initial 16-week program, participants attend monthly sessions to reinforce the new lifestyle habits they've adopted.

Treatment: Florida Blue has partnered with Solera to bring the Diabetes Prevention Program to our members. Members will be matched to a program and a Lifestyle Coach who can help them learn ways to incorporate healthier eating, increase physical activity and help manage the challenges that are associated with lifestyle change, including:

- ✓ Losing weight through health meal planning
- ✓ Understanding food and nutrition labels
- ✓ Changing nutrition and exercise for a healthy lifestyle

Eligibility: The Diabetes Prevention Program is open to all members and their dependents, age 18 and older, covered under the PRM Group Health Trust, who have not already been diagnosed with diabetes and have a Body mass Index (BMI) of 25 or higher.

Take the eligibility quiz at www.gosolera.com/prm to find out if you qualify:

- ✓ Digital scales are provided to all virtual program participants
- ✓ Fitbit Activity Trackers are awarded to those who actively engage in the program for four weeks
- ✓ Goal of 5% weight loss and weight loss maintenance

Effective Date: The Diabetes Prevention Program, including the eligibility quiz and verification of benefits, will be available on October 1, 2022.

Member Cost Share: This is a **FREE** program; there is no cost to the participant.



HEALTHY LIVING IS JUST A DEAL AWAY

Join Blue365 and start saving today!

Blue365 gives you access to savings across all aspects of your life— including 20 percent off on Fitbit devices and over \$800 off Lasik, discounts on healthy, organic meal delivery services like Sun Basket, and much more!

Register now for free to take advantage of Blue365. It's an online destination where participating members can find healthy deals and exclusive discounts, all you need is your Blue Cross and Blue Shield member card to get started.

Get started today at
www.Blue365Deals.com/register

Exclusive savings from



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19-027-V05

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Don't pay more than you should.

Compare costs and save money.

- The quality and price of medical services can vary depending on where you go for office visits, imaging services and surgery, including inpatient and outpatient care.
- Compare quality and cost before you go, and then decide what's best for your care.
- Cost estimates for office visits and procedures are based on where you stand with your deductible.¹ Your costs are lower after your deductible is met—pay only coinsurance or a copay for in-network services.
- To get cost estimates, simply log in at floridablue.com. Select **Find & Get Care**, then **Compare Medical Costs**.

Check doctor ratings.

- See patient reviews on important factors like trust, communication, availability and environment.
- To read reviews, log in at floridablue.com. Once you find a doctor using the search tool, click **See Patient Reviews**.

We're here to help:



Click

Log in at floridablue.com.



Call

a Care Consultant at **888-476-2227**.



Visit

floridabluecenters.com or call **877-353-5830** to talk with a member of your local Florida Blue Center team.

Surgery Cost Example

Inpatient or Outpatient Select back, leg, pelvis & more.	Cost Range Your actual cost can be estimated by a Care Consultant.
Health Care Facility A	\$21,710 - \$24,423
Health Care Facility B	\$17,752 - \$19,970
Health Care Facility C	\$13,197 - \$15,395

Imaging Cost Example

MRI, Scan or X-ray Select ankle, back, foot & more.	Your cost Before your deductible is met.
Imaging Facility A	\$797
Imaging Facility B	\$689
Imaging Facility C	\$1,569

Office Visit Cost Example

Primary or Specialist Select allergy, cardiology, dermatology & more.	Your cost Before your deductible is met.
Health Care Provider A	\$181
Health Care Provider B	\$326
Health Care Provider C	\$177

On floridablue.com, you'll also see a detailed cost break down, plus the health care provider or facility name, phone number, address, credentials, quality programs, approvals if needed, and patient ratings when available.

Not all medications are alike— know before you go to the pharmacy.



Find out...

- **Is my prescription drug covered?** If not, discounts may be available through Florida Blue Prescription Drug Savings Card.
- **Is this a generic drug?** Great! You're saving money.
- **Is preapproval required?** Some drugs require prior authorization from your doctor. To find out more, visit floridablue.com/checkfirst.
- **Is a limited quantity covered per prescription?** If so, your plan will cover up to the one month maximum and you can pay for more.
- **Is this a brand-name drug?** Ask your doctor or pharmacist if there is a generic version available that's right for you.
- **Is this drug in the Step Therapy program?** If so, ask your doctor about other drugs that you need to try first.
- **Is this an oral or injectable specialty drug?** You'll get these through a specialty pharmacy in your network. If a doctor or health care provider has to give you the medicine (provider-administered), it will be provided by CVS Caremark Specialty **888-425-5970**. If the medicine is self-administered, it will be provided by Accredo Specialty at **888-425-5970** or CVS Caremark Specialty.
- **Is this a diabetic supply?** Supplies such as blood glucose testing strips and tablets, lancets, glucometers, and acetone test tablets and/or syringes require a prescription that you can fill at your local pharmacy.
- **Is this a drug that you take on an ongoing basis?** If your plan has a home delivery option, order up to a three-month supply and pay less than you would for monthly refills at your local pharmacy. Call Express Scripts at **866-230-7261** to set up home delivery.

Find participating pharmacies at floridablue.com.

Cost Comparison Of Thyroid Drugs²

Costs before deductible is met.	Brand: Synthroid	Generic: Levothyroxine
Pharmacy A	\$39	\$7
Pharmacy B	\$40	\$10
Pharmacy C	\$41	\$10
Home Delivery (90-day)	\$111	\$25



Call

a Care Consultant at **888-476-2227**.



Click

Log in at floridablue.com. Select **Find & Get Care**, then **Compare Drug Prices**.

- Step 1:** Enter the drug name (or search by alphabet).
- Step 2:** Select pharmacies based on zip code.
- Step 3:** Compare prices and lower-cost options when available. Plus, see when Step Therapy, Prior Authorization or other requirements apply.



Visit

floridabluecenters.com or call **877-353-5830** to talk with a member of your local Florida Blue Center team.

¹The Compare Medical Cost tool provides a cost estimation only. Estimates are not intended to be an exact calculation of claim payment and do not contain all health plan terms, conditions, limitations and exclusions that may apply to your coverage.

²These numbers are only an example. Check your benefits for your specific cost share.

Florida Blue contracts with Prime Therapeutics, LLC to provide pharmacy benefit management, and with Express Scripts Inc., to provide home delivery pharmacy services.

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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).

As a courtesy, Florida Blue has entered into an arrangement with Health Dialog® to provide decision support services. Florida Blue has not certified or credentialed, and cannot guarantee or be held responsible for, the quality of services provided by this vendor. Please remember that all decisions pertaining to medical/clinical judgment should be made with your physician or other health care provider. Florida Blue and Health Dialog do not provide medical care or advice.

New West Florida locations now open near you!

Personalized, comprehensive primary care.



Sarasota County

North Port

14575 Tamiami Trail
Unit B
North Port, FL 34287

Venice

435 Commercial Ct.
Suite 300
Venice, FL 34292

Lee County

Cape Coral

428 Del Prado Blvd. N.
Suite 108
Cape Coral, FL 33909

Ft. Myers

12748 S. Cleveland Ave.
Suite 302
Fort Myers, FL 33907

Collier County

Golden Gate

15215 Collier Blvd.
Suite 319-322
Naples, FL 34119

North Naples

12810 Tamiami Trail N.
Suite 100
Naples, FL 34110



Call 1-844-665-4827 to book your appointment
or scan the QR code to learn more.



All the primary care you need, in one place.

Sanitas offers a variety of **primary care services** and convenient appointments for the whole family.



Experience the Sanitas difference with a dedicated care team.

Get **all the attention you need for all-around care** — from your Sanitas doctor and care team of nurses, health coaches, nutritionists, and clinical social workers.



Always on, always by your side.

As a Florida Blue member, you can **connect 24/7 to the care team** you know and trust at Sanitas through a personalized app.



Specialized care programs.

Nutrition, mental well-being, diabetes programs, and more, along with help to manage ongoing health concerns, social support, and connections to community services.

Need Care and Don't Know Where to Go?

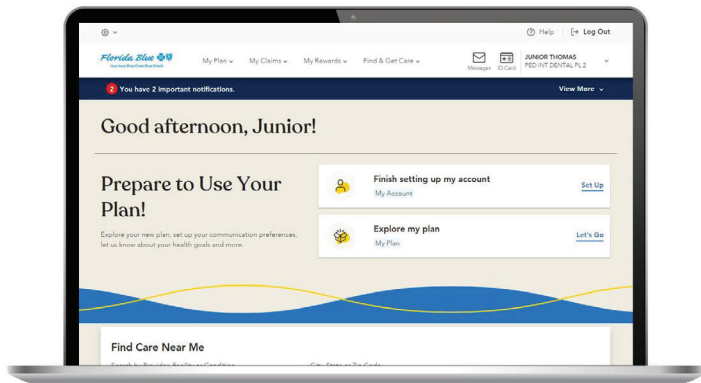
No matter where you are, a doctor, urgent care center, or hospital is right at your fingertips.

Find Care In Florida

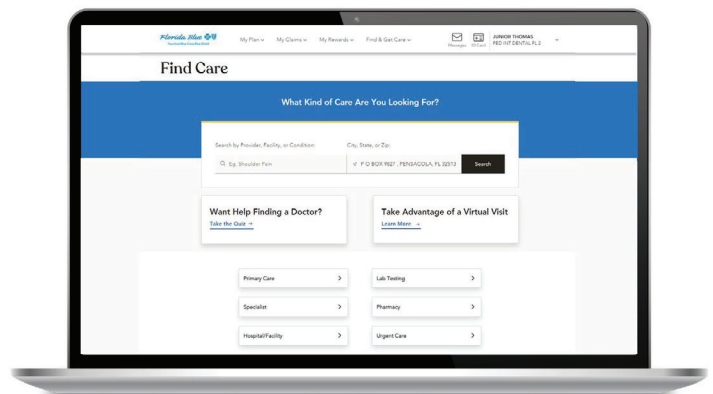
Online

Step 1. Log in to floridablue.com.

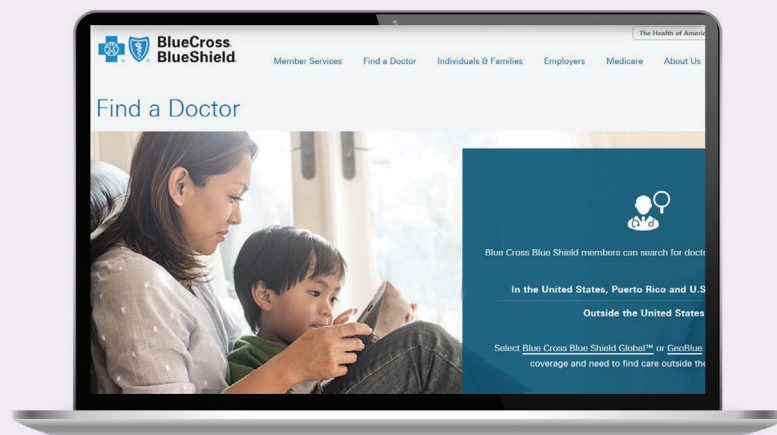
Step 2. At the top of the screen, click **Find & Get Care** or **Tools** and select **Find A Doctor & More**.



Step 3. Simply enter the name of a provider, facility or condition and click the **Search** button. At the bottom of the screen, you can also search by the type of provider.



Step 4. If your plan includes Virtual Visits, click **Learn More** under **Take Advantage of a Virtual Visit**.

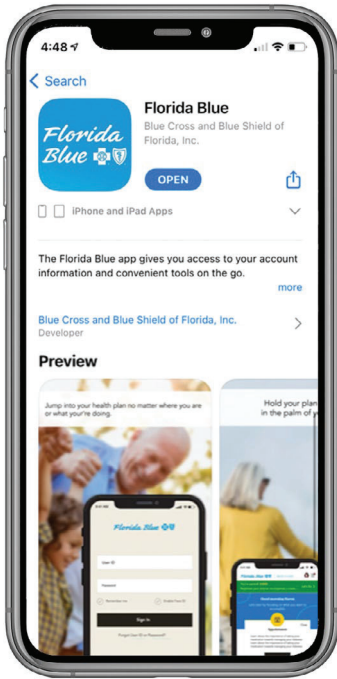


Outside Florida? Find Care From Anywhere! (For members who have out-of-state benefits*)

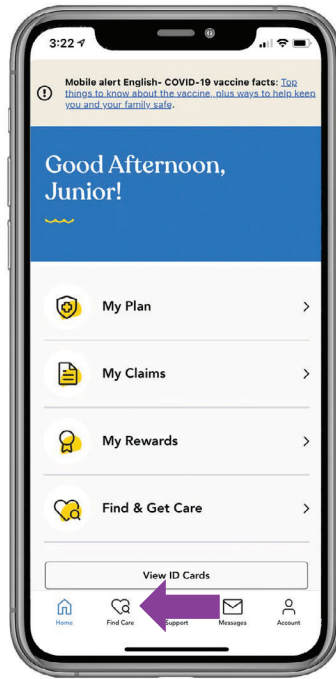
1. Log in to bcbs.com/find-a-doctor or call **800-810-2583**.
2. Click on **In the United States**.
3. Enter a **Location** and **Plan** to find care anywhere in the U.S.

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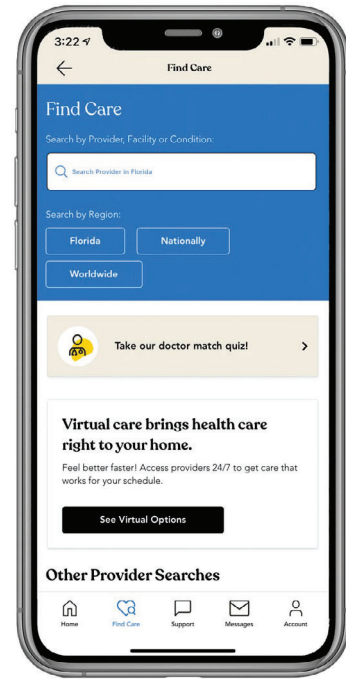
♥ On Your Mobile Device



Step 1. Download the **Florida Blue mobile app** from the iTunes or Google Play app store.

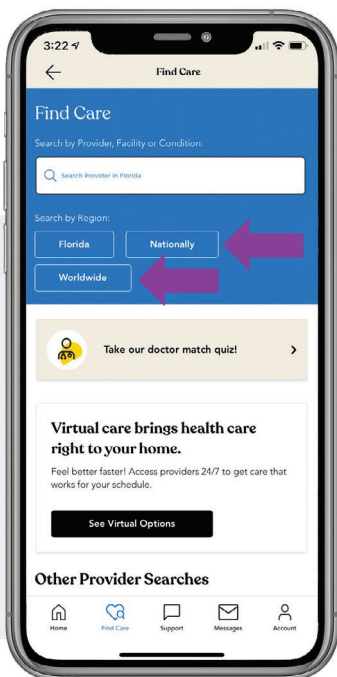


Step 2. Open the app and log in to reach your member dashboard. On the navigation bar at the bottom of the screen, click **Find Care**.



Step 3. At the **Find Care** screen, enter the name of a provider, facility or condition to start your search.

If your plan includes Virtual Visits, scroll down and click **See Virtual Options**.



Outside Florida? Find Care From Anywhere!

You're always covered for urgent and emergency care outside of Florida. Some plans have additional out-of-state benefits.*

1. Open the app and login. Click **Find & Get Care** on the navigation menu.
2. Click on **Find a Doctor & More**.
3. Select **Nationally** (within the U.S.) or **Worldwide** to find a provider outside of Florida

*Please refer to your policy for information on the specific cost shares applicable to this service outside of Florida, or call the telephone number on the back of your member ID card.

Health solutions happen here

Our Florida Blue Centers are here to provide you with health plan information, wellness education, fitness classes, and so much more!

Support happens here

Participate in educational programs, helpful workshops, and fun activities — plus, explore affordable health solutions that can help you reach your personal health goals.

At each Center, you can connect with our friendly, supportive staff who are dedicated to helping you achieve your best health:



Community Specialists are social workers who can connect you with local assistance programs, find ways to save money on your care, and give valuable advice on community services in your area.



Registered nurses are available if you need help understanding advice from your doctor, getting a health assessment, or taking charge of your health.



Sales agents can help you find a health, dental, or ancillary plan, renew or see what other plan options are available, enroll in Medicare, or see if you qualify for financial assistance.



Service consultants make it easy for you to understand everything included in your plan, allowing you to maximize your Florida Blue benefits while minimizing your costs.

Fun happens here

Exciting events are always happening at your local Florida Blue Center, from free fitness classes to health fairs and even exclusive member appreciation days we know you won't want to miss.

Make sure to check out the calendar of upcoming events at your nearest Center today!

Call 1-877-352-5830 or visit FloridaBlue.com/Centers.

Florida Blue

Find your health solutions at a Florida Blue Center



**Scan this to find the
Center closest to you!**

Call or visit us online to make an appointment
at a Center near you. Walk-ins welcome!

1-877-352-5830 | FloridaBlue.com/Centers

Florida Blue 

Your Health Solutions Partner

How to Choose a Primary Care Doctor

If you're enrolling in a Florida Blue HMO product—like BlueCare or SimplyBlue—here are some quick tips to help you choose your primary care doctor (PCP) at enrollment.

- 1 Go to **floridablue.com**.
- 2 At the top of the screen, click **Find A Doctor**.
- 3 Under **Find Doctors by Plan** or **Select a Plan**, choose your health plan from the dropdown menu:
 - BlueCare (HMO) or
 - SimplyBlue
- 4 Click **Continue**.



If you know who you'd like to use as your PCP:

- ▶ Enter this information to search:
 - Last name
 - Zip code, city and state or street address
 - The area (miles) in which you'd like to search



If you don't have a doctor:

- ▶ In Location, enter your zip code
- ▶ In the Provider Type dropdown menu, select Primary Care
- ▶ The Specialty dropdown menu will appear
 - Select the type of practice

- 5 You'll see pictures and ratings for many doctors, and you can also set online appointments with some of them. **Consider choosing a Value Choice provider or a Total Care/Total Care Plus provider (if available).** These providers offer coordinated care and, for some services, a reduced cost for sick and wellness visits. Look for **Value Choice Providers** or **Total Care/Total Care Plus** under the **Programs** column.
- 6 When you find the PCP you want, click on the **Doctor's Name**.
- 7 The next page will show the PCP's information.
- 8 At the top right, you'll see the 10-digit **NPI number**. **Take note of this—you'll need to provide this to your Human Resources department.** They'll submit this to Florida Blue.

NOTE ▶

If you don't choose a PCP when you enroll, one will be chosen for you. You can always change your PCP after your plan's effective date.

You don't need a referral from your PCP to see a Specialist, as this is an Open-Access plan. But you still need to choose a PCP and provider number for the application.

Check your policy for specific coverage and benefits.

Value Choice Provider is a designation Florida Blue gives to some in-network providers. Value Choice Providers include Sanitas Medical Center and Diagnostic Clinic Medical Group.

Patient-Centered Medical Home is an integrated health care delivery model that provides coordinated medical care, wellness and preventive services to patients with a goal of improving health care outcomes.

HMO coverage is offered by Health Options, Inc., DBA Florida Blue HMO, an affiliate of Blue Cross and Blue Shield of Florida, Inc. Dental, Life and Disability are offered by Florida Combined Life, 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.

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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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.⁴ 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.

Value Choice Providers: See one and save even more.

At Sanitas Medical Center and Diagnostic Clinic Medical Group, you'll get quality care for as low as \$0.² This includes unlimited scheduled visits to a primary care doctor, X-rays, allergy testing and most allergy shots. They spend time getting to know you so they can get a complete picture of your health, and they'll coordinate with other doctors if you need specialized care. You can see pictures of Sanitas doctors and even make appointments at our online provider directory. Sanitas locations are available in Miami-Dade, Broward, Hillsborough, Palm Beach, Seminole, Orange, and Osceola counties. Diagnostic Clinic Medical Group has locations in Pinellas County.

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. And many Florida Blue members get their first two urgent care visits per year at Sanitas or GuideWell Emergency Doctors at a \$0 copay!³ GuideWell Emergency Doctors has three Orlando-area locations. In a real emergency, always go the nearest ER and you're covered.

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**. Depending on your view, select Tools or Find Care. 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.⁵ After you're logged in online at floridablue.com, click Health and Wellness at the top and then choose Discount Programs.

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 Strides⁶ 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 Nurseline⁷ 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.

²The \$0 copay doesn't apply to Health Savings Account (HSA) compatible plans. You might have a copay for urgent care and same-day appointments if you don't see your primary care doctor. Diagnostic tests like mammograms, sonograms, MRIs and EKGs might require an additional copay.

³Primary care and urgent care visits at \$0 do not apply to Health Savings Account (HSA) plans; the deductible will still apply. A total of two (2) urgent care visits for non-HSA plans at Sanitas and/or GuideWell Emergency Doctors are \$0. After that, the urgent care cost share applies.

⁴Teladoc 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.

⁵Blue365® offers access to savings on items that members may purchase directly from independent vendors.

⁶Florida Blue has entered into an arrangement with Onlife to provide Florida Blue members with care decision support services, information and other services. Please remember that all decisions that require or pertain to independent professional 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.

⁷As a courtesy, Florida Blue, has entered into an arrangement with Health Dialog® to provide this service. Florida Blue has not certified or credentialed, and cannot guarantee or be held responsible for, the quality of services provided by Health Dialog. Please remember that all decisions pertaining to medical/clinical judgment should be made with your physician or other health care provider. Florida Blue and Health Dialog do not provide medical care or advice.

These services are offered to a Florida Blue member who gets insurance through their employer. Health insurance is offered by Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue, an Independent Licensee of the Blue Cross and Blue Shield Association. Florida Blue 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.

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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).

Where Should I Go When I Need Care?

Remember, where you go matters!

Choosing the right treatment option can help you avoid needless worry, higher out-of-pocket costs and hours of unnecessary waiting. Use this simple guide to help you make the right decisions when you can't see your PCP.

Virtual Visits

Virtual visits let you speak securely by online video with your network or Teladoc family doctor, mental health provider or specialist. Use virtual visits for conditions like:

- Rash
- Sinus infection
- Urinary tract infection
- Common cold
- Cough
- Flu

Call your doctor and ask if they offer virtual visits, or register with Teladoc at teladoc.com.

Convenient Care Centers

Convenient care centers may be a good option. They usually have a similar copay to a PCP and treat things like:

- Cold and flu-like symptoms
- Sinus infection
- Urinary tract infection
- Rash/skin conditions

Be sure to check to see if convenient care centers are in your plan's network.

Urgent Care Centers

Urgent care centers are **less expensive than ERs** and often have **shorter wait times**. Visit an urgent care center for conditions like:

- Cold, flu and fever
- Strains, sprains and/or breaks
- Infections
- Mild burns

To find an urgent care center near you visit floridablue.com and select **Find a Doctor**.

Emergency Room

Going to an ER for an issue that is not life-threatening often results in long wait times and high medical bills. Examples of symptoms that require emergency room care:

- Severe chest pain (a possible heart attack)
- Signs of a possible stroke
- Severe or sudden shortness of breath
- Sudden or unexplained loss of consciousness

If you have a life-threatening emergency, call 911 right away.

For more information on care options visit us online at floridablue.com.

Teladoc 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® is a trademark of Teladoc, Inc. Health insurance is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an affiliate of Florida Blue. 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. For more information, visit floridablue.com/ndnotice. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.



PUBLIC RISK MANAGEMENT GROUP HEALTH TRUST

Gastric Sleeve Surgical Benefit Summary

UPDATED OCTOBER 1, 2023

Description: Gastric sleeve surgery is performed for the treatment of morbid (clinically severe) obesity. Morbid obesity results in a very high risk for weight-related complications, such as diabetes, hypertension, obstructive sleep apnea, various types of cancer and musculoskeletal impairments.

Treatment: The treatment for all gastric sleeve surgeries will be managed exclusively, without exception, through Blue Centers of Distinction ("Center"). A list of these facilities can be found at <https://www.bcbs.com/blue-distinction-center/facility>. Once you select a facility, click on View Doctors for a list of participating providers.

Medical necessity will be determined by Florida Blue per the current Florida Blue Medical Coverage Guidelines. Generally, the treatment of clinically severe obesity meets the definition of medical necessity when **ALL** the following conditions are met:

- ✓ The member is severely obese with a BMI of 40 kg/m² or greater, OR
- ✓ The member is severely obese with a BMI of 35 kg/m² or greater with at least one severe morbidity such as type 2 diabetes, hypertension, cardiac disease, obstructive sleep apnea, GERD, osteoarthritis, or pseudotumor cerebri, AND
- ✓ Has made multiple attempts at a non-surgical management weight loss program (e.g., diet, exercise) AND
- ✓ Has received psychological or psychiatric evaluation with counseling as needed, prior to surgical intervention, AND
- ✓ Does not have a medically treatable cause for the obesity, (e.g., thyroid, or other endocrine disorder).

Necessary treatments and procedures will be determined by the Center (e.g., psychological evaluations, dietician consultation, surgery, pre-surgical and post-surgical tests, and examination).

Effective Date: The gastric sleeve surgery benefit with \$40,000 lifetime maximum is effective October 1, 2023. Consultations, examinations, and other procedures with a Center will not be verifiable by provider or approved for services prior to October 1, 2023.

Eligibility: Employees and their dependents, age 18 and over, covered under the PRM Group Health Trust medical plan, are eligible, based on medical necessity.

Lifetime Maximum Benefit: One surgery per eligible member, per lifetime, with a \$40,000 benefit maximum. Charges over the benefit maximum will be the member's responsibility.

Exclusions: Revisions and complications for prior procedures, not covered under the PRM benefit, are not covered. Cosmetic surgery and skin removal are not covered.

Payment of Gastric Sleeve Surgery Services:

All medical care related to bariatric surgery procedures will follow the plan benefits for the member's health plan coverage. Deductible, coinsurance, copays, and all amounts the Plan pays, will apply toward the \$40,000 lifetime maximum. Charges over the \$40,000 lifetime maximum, services at a non-Blue Distinction Center, or services by an out-of-network provider will be the member's responsibility.

	HMO 55	0727	03559	03748	05168	05169	05172
Financial Information							
Deductible	\$0	\$500	\$750	\$0	\$1,500	\$3,000	\$5,000
Coinsurance	N/A	20%	20%	\$0	\$0	\$0	10%
Out-of-Pocket Maximum	\$1,500	\$1,500	\$3,000	\$1,500	\$1,500	\$3,000	\$6,550
Lab work & x-rays – Cost share based on place of service:							
Independent Lab (Quest)	\$0	20% Coins	\$0	\$0	Ded & 20% Coins	Ded & 20% Coins	Ded & 10% Coins
Independent Diagnostic Testing Facility	\$0	\$15	\$50	\$50	Ded & 20% Coins	Ded & 20% Coins	Ded & 10% Coins
Outpatient Hospital	\$100	Ded & 20% Coins	Ded & 20% Coins	Option 1 - \$100 Option 2 - \$200	Ded & 20% Coins	Ded & 20% Coins	Ded & 10% Coins
Inpatient Hospital – per visit or admit	\$250	Ded & 20% Coins	Ded & 20% Coins	Option 1 - \$250 Option 2 - \$500	Ded & 20% Coins	Ded & 20% Coins	Ded & 10% Coins
Consultation							
Specialist – billed as Office Visit	\$10	\$15	\$35	\$20	Ded & 20% Coins	Ded & 20% Coins	Ded & 10% Coins
Specialist – billed as Outpatient Hospital	\$100	Ded & 20% Coins	Ded & 20% Coins	Option 1 - \$100 Option 2 - \$200			
Psychological Evaluation							
Specialist – billed as Office Visit	\$10	\$15	\$35	\$20	Ded & 20% Coins	Ded & 20% Coins	Ded & 10% Coins
Specialist – billed as Outpatient Hospital	\$100	Ded & 20% Coins	Ded & 20% Coins	Option 1 - \$100 Option 2 - \$200			
Inpatient Facility – per admit	\$250	Ded & 20% Coins	Ded & 20% Coins	Option 1 - \$250 Option 2 - \$500	Ded & 20% Coins	Ded & 20% Coins	Ded & 10% Coins
Surgeon & Surgical Assistants at Hospital	\$0	Ded & 20% Coins	Ded & 20% Coins	\$0	Ded & 20% Coins	Ded & 20% Coins	Ded & 10% Coins
Related Specialists Including Radiology, Pathology and Anesthesiology at Hospital	\$0	Ded & 20% Coins	Ded & 20% Coins	\$0	Ded & 20% Coins	Ded & 20% Coins	Ded & 10% Coins

This information provides highlights of the PRM Group Health Trust benefit plan(s). Every effort has been made to provide an accurate summary of the plan(s). If there is a conflict between this information and the official plan document(s), the official plan document will prevail.

Payment of Gastric Sleeve Surgery Services:

All medical care related to bariatric surgery procedures will follow the plan benefits for the member's health plan coverage. Deductible, coinsurance, copays, and all amounts the plan pays, will apply toward the \$40,000 lifetime maximum. Charges over the \$40,000 lifetime maximum, services at a non-Blue Distinction Center, or services by an out-of-network provider will be the member's responsibility.

	05173	05180	05181	05360	05787	05901	05904
Financial Information							
Deductible	\$5,000	\$2,500	\$5,000	\$1,500	\$7,350	\$2,000	\$2,500
Coinsurance	10%	N/A	N/A	20%	N/A	50%	20%
Out-of-Pocket Maximum	\$6,850	\$2,500	\$5,000	\$3,000	\$7,350	\$6,350	\$6,000
Lab work & x-rays – Cost share based on place of service:							
Independent Lab (Quest)	Ded & 10% Coins	Deductible	Deductible	\$0	\$0	\$0	\$0
Independent Diagnostic Testing Facility	Ded & 10% Coins	Deductible	Deductible	Ded & 20% Coins	Deductible	\$50	\$50
Outpatient Hospital	Ded & 10% Coins	Deductible	Deductible	Ded & 20% Coins	Deductible	Option 1 - \$300 Option 2 - \$400	Ded & 20% Coins
Inpatient Hospital – per visit or admit	Ded & 10% Coins	Deductible	Deductible	Deductible	Deductible	Option 1 - \$2,000 Option 2 - \$3,000	Ded & 20% Coins
Consultation							
Specialist – billed as Office Visit	Ded & 10% Coins	Deductible	Deductible	Ded & 20% Coins	\$90	\$75	\$75
Specialist – billed as Outpatient Hospital	Ded & 10% Coins	Deductible	Deductible	Ded & 20% Coins	Deductible	Option 1 - \$300 Option 2 - \$400	Ded & 20% Coins
Psychological Evaluation							
Specialist – billed as Office Visit	Ded & 10% Coins	Deductible	Deductible	Ded & 20% Coins	\$75	\$75	\$75
Specialist – billed as Outpatient Hospital	Ded & 10% Coins	Deductible	Deductible	Ded & 20% Coins	Deductible	Option 1 - \$300 Option 2 - \$400	Ded & 20% Coins
Inpatient Facility – per admit	Ded & 10% Coins	Deductible	Deductible	Ded & 20% Coins	Deductible	Option 1 - \$3,000 Option 2 - \$4,000	Ded & 20% Coins
Surgeon & Surgical Assistants at Hospital	Ded & 10% Coins	Deductible	Deductible	Ded & 20% Coins	Deductible	Ded & 50% Coins	Ded & 20% Coins
Related Specialists Including Radiology, Pathology and Anesthesiology at Hospital	Ded & 10% Coins	Deductible	Deductible	Ded & 20% Coins	Deductible	Ded & 50% Coins	Ded & 20% Coins



GASTRIC SLEEVE PROCEDURE WHAT TO EXPECT

The plan covers services for providers and facilities at Blue Distinction Centers only.

Each facility has different criterion that must be met before an authorization request can be submitted to Florida Blue for medical necessity.

Services that your provider may require:

- Initial consultation - Some providers require the member to have more than one office visit or group session(s).
- Psychological examination - Most psychologists will be out-of-network. The member pays at time of service and can submit a claim to Florida Blue for processing.
- Nutritional counseling – Most counselors will be out-of-network. The member pays at time of service and can submit a claim to Florida Blue for processing.
- Endoscopy
- Blood work

The member's cost share is based on the plan in which they are enrolled.

All services submitted with diagnosis code E66.01 (morbid obesity) will accumulate toward the \$40,000 lifetime maximum.

All services related to the procedure apply to the member's annual deductible and out-of-pocket maximums. If your plan requires a deductible and coinsurance, be prepared to pay those maximum amounts.

DO YOUR RESEARCH: We know that metropolitan areas like Orlando and Tampa Blue Distinction Centers charge more than those in rural areas. Call the facility's bariatric weight loss center and speak to the Program Manager about details on requirements and cost for the gastric sleeve procedure.

DISCUSS COST WITH THE FACILITY: Talk to the hospital finance office as to what your projected cost share will be for the entire gastric sleeve process. We recommend having this conversation early in the process to ensure the \$40,000 lifetime maximum will be sufficient.

Exclusions:

- The plan will not cover revisions or complications to **ANY** prior bariatric surgery procedure that was not covered under the PRM plan
- The plan will not cover any cosmetic procedures or excess skin removal

Honoring Your Wishes

Florida Blue's Advance Care Planning Program

Having to deal with a serious illness or condition can be stressful for you, your loved ones or a caregiver, but you don't have to go through it alone. With Florida Blue's Advance Care Planning (ACP) Program, you'll get the support you need to help you navigate your care the way you want.

The ACP Program is a voluntary care program that offers advance care planning, palliative care and, when appropriate, a smooth transition to hospice care. Florida Blue is working with Vital Decisions and other care providers¹ to help you throughout your participation in the program.

Creating a Plan

At the beginning of the program, you'll work with a specialist from Vital Decisions who will ensure your health care needs and wishes are documented.

Vital Decisions will reach out to you directly and through a series of phone calls, you and your specialist will:

- Discuss your health care needs and preferences
- Evaluate the importance of open communication between you and your health care providers
- Think through and plan for questions about your health or treatment
- Develop an action plan based on your needs and wishes, including completion of advance directives²

Putting Your Plan Into Action

In addition to helping you create your advance directives, the program also offers palliative care delivery to put your care plan into action. Through one of our care providers, you'll have access to an interdisciplinary team of doctors and specialists who'll help provide:

- Symptom management and, in some instances, active treatment of your condition
- Ethical support for you and/or your caregiver, meaning your rights and values will be respected
- Emotional and spiritual support
- Assessment and treatment of mental health needs

All portions of the ACP Program are voluntary, and you can opt in or out at any time.





Getting Started

Florida Blue's Advance Care Planning Program is available to eligible Florida Blue members based on current plan benefits.

- If you're not already enrolled in the program but would like to learn more or get started, contact your case manager nurse or the Florida Blue Care Team at carememberoutreach@floridablue.com or by phone at **844-730-2583 (844-730-BLUE)**.
- You may also be referred to the program through your current primary care doctor who will connect you with Florida Blue Care Management.

We're here
for you.

Together with your loved ones, caretakers and doctors, our goal is to provide you with the care and support you want and need.



carememberoutreach@floridablue.com



844-730-2583 (844-730-BLUE)

¹ Care delivery will be provided by the following advanced care providers based on region: Covenant Care, Westchester General, CareCentrix, PopHealthCare.

² Everybody has a unique care journey. We will work with you to determine what services are best for you and your care. In some cases, your palliative care team may work with you on your advanced directives.

Florida Blue is an Independent Licensee of the Blue Cross and Blue Shield Association.

Better You Healthy Words of Wisdom: Nicotine Dependence



Whether you're gathering information, getting ready to quit, formulating or implementing a Quit Plan, congratulations on taking the step to becoming a healthier YOU! Only you can make the commitment to stop using tobacco. So, keep an open mind and positive attitude. Believe in yourself and that change is possible. Get ready for the exciting journey of becoming tobacco free!

Did You Know?

Smoking tobacco is the leading cause of preventable death. Tobacco affects nearly EVERY organ and cell in your body, causes many diseases and reduces the quality of your health.

Nicotine is a natural but toxic substance in the tobacco plant. It's an addictive drug that interacts with your brain's chemistry to release dopamine, serotonin, beta endorphins and other chemicals that give you "feel good" sensations. The pleasure keeps you smoking. However, stopping smoking can relieve depression, anxiety and stress, and improve your overall quality of life.

The following forms of tobacco put you at risk for lung disease, cancer, heart attack, stroke and much more.

Cigarettes – One lit cigarette contains over 7,000 chemicals including nicotine, carbon monoxide, tar, arsenic and ammonia. Menthol cigarettes are some of the most harmful.

Cigars – Contrary to popular belief, cigars are NOT safer than cigarettes. One large cigar can contain as much nicotine as a pack of cigarettes, and toxic secondhand smoke can linger for several hours.

Hookah – This is a water pipe with a smoke chamber, bowl, a pipe and a hose. The use of shared mouthpieces during smoking sessions can spread infectious diseases such as tuberculosis, herpes, influenza and hepatitis.

Smokeless tobacco – This comes in either dry or moist form. These products are not safer; smokeless forms of tobacco can contain up to four times as much nicotine as a cigarette and cause cancers at similar rates produced by cigarette smoking.

Pregnant Women, Babies and Children

You wouldn't dream of giving your newborn a cigarette, but that's exactly what you're doing if you smoke while you're pregnant. The American Cancer Society reports that nicotine crosses the placenta and has been found in amniotic fluid and umbilical cord blood of newborns. This nicotine causes your blood vessels to constrict, so less oxygen and nutrients reach the fetus. Carbon monoxide also lowers the amount of oxygen your baby receives.

Smoking also increases the risk for:

- Infertility
- Placenta complications
- Premature rupture of the membranes (pre-term delivery)
- Low birth weight
- Birth defects (especially congenital heart defects)
- Miscarriage
- Stillbirth

Children exposed to secondhand smoke are more likely to have decreased lung function, coughing, wheezing and breathlessness (asthma), middle ear infections and possible hearing loss. Infants have higher risk for sudden infant death syndrome.

Better You Healthy Words of Wisdom: Nicotine Dependence

It's Never Too Late to Quit!

With all the negative effects smoking has on your body, the good news is that quitting can make a difference – within minutes! After your last cigarette, here's what happens:

- **Immediately** – The air around you becomes cleaner. You, those around and pets are safer.
- **20 minutes** – Heart rate and blood pressure drop
- **2 weeks to 3 months** – Circulation improves and lung function increases
- **1 to 9 months** – Coughing and shortness of breath decrease, as does the chance for infection
- **1 year** – Coronary heart disease risk is half that of smokers

Choose To Be Nicotine Free

Being nicotine free is a personal choice that only you can make. Believe change is possible, visualize yourself as nicotine free and say to yourself, "I will do this!"

Having a plan is crucial. Let's begin by finding out what's important to you.

Here are a few examples. Please circle or write in your top reasons.

What matters in your life?

- I will be able to breathe better
- I will have more energy to play with my kids
- I will have more money
- _____

How will your life improve once you're tobacco/nicotine free?

- My risk for lung disease and cancer will decrease
- My teeth will be whiter



- Food will taste better

• _____

How is your tobacco/nicotine usage affecting those you love?

- The second- and thirdhand smoke/vapor puts my family at risk
- I take time away from my family to go out for a smoke/vape
- Money spent on nicotine products could be used on my family

• _____

What is motivating you to become tobacco/nicotine free?

- Better health
- Family
- Money

• _____

Better You Healthy Words of Wisdom: Nicotine Dependence



My Quit Plan

By developing your personal quit plan, you increase your chances for success. The average smoker attempts to quit between 8 and 11 times before quitting for good. Every quit attempt you make, you learn something about yourself and your nicotine usage.

1. **Get ready:** Set a quit date.
2. **Get support:** Talk to family, friends and your health care provider. Get individual, group, telephone or online counseling.
3. **Learn new skills and behavior:** Change your routine. Go for a walk. Drink lots of water. Plan something enjoyable to do every day.
4. **Visualize yourself as a non tobacco user for life.** Say out loud, "I am nicotine free, I breathe fresh air, I feel good about myself."
5. **Get medication and use it correctly:** Use medication to help you stop smoking and lessen the urge.
 - Nicotine patch
 - Nicotine lozenge
 - Nicotine gum
 - Nicotine inhaler
 - Bupropion SR
 - Varenicline
 - Nicotine nasal spray

Counseling and medication are effective when used alone for treating tobacco dependence. However, the combination of counseling and medication is more effective than either alone. Exceptions include special populations (pregnant women, smokeless tobacco users, light smokers, adolescents and those with certain medical conditions).

6. **For relapse prevention:** Carry a form of nicotine replacement therapy such as a lozenge or gum for up to 5 years for unexpected situations. Remember you're human, and this is a process. If you have a slip or relapse, acknowledge it and learn from it. Be kind to yourself and move forward.

Cessation coaching is available through our Next Steps nurses. Call 800-477-3736, ext. 54837 or email nextsteps@floridablue.com.

Better You Healthy Words of Wisdom: Nicotine Dependence

Coping with withdrawal

Use the following **4Ds** to help you cope with withdrawal symptoms.

- 1. Deep breaths**– Breathe in through your nose, inhaling deeply, and hold your breath for 10 seconds. Exhale out through your mouth. This gets oxygen moving throughout your body, helps you relax and makes cravings go away.
- 2. Drink water**– Drinking cold water helps keep your hands and mouth busy, and helps reduce cravings.
- 3. Distract**– When the urge to use tobacco hits, change your environment. Go for a brisk walk, call a friend, read a chapter in a book. These distractions can help you forget about the urge to smoke or use tobacco.
- 4. Delay**– The tobacco urge will come and go whether you use tobacco or not. Convince yourself that you can wait 10 minutes no matter how strong the craving.

Avoid Triggers

Triggers are things, places, feelings, people, etc. that remind you to use tobacco.

- **Eating:** After a meal, brush your teeth instead of having a cigarette.
- **Watching TV:** Watch different shows, limit TV time, move your chair to another location.
- **Driving:** Change your route to work, the store, etc. Your concentration will be on the new route and not on smoking.
- **Having coffee:** Drink your coffee in a tobacco free zone, hold the cup in the other hand, drink tea instead.

- **Keep your hands busy:** Try doodling or coloring. Hold a straw, toothpick or cinnamon stick. Learn to knit or crochet.
- **Alcohol:** Initially you may want to avoid alcohol. Not only is there a strong psychological association between drinking and tobacco use, but alcohol may lower your inhibitions.
- **When you're bored, nervous or stressed:** Take a walk, and practice deep breathing and relaxation techniques.

You will have urges to smoke but they'll pass in a few minutes. Take a deep breath and remember to practice the 4Ds!



So what do you think? Is it time to quit? YOU CAN DO IT!!

Believe in yourself and get ready for the exciting journey of becoming tobacco free!

Resources: www.cdc.gov; www.tobaccofreeflorida.com; www.fda.gov; www.heart.org

Better You Healthy Words of Wisdom: Vaping

Electronic Nicotine Delivery Systems and Heated Tobacco Products

Electronic Nicotine Delivery Systems (ENDS) include e-cigarettes, e-pipes, e-cigars and e-hookahs. These devices deliver vaporized nicotine and harmful chemicals into the user's lungs and harmful secondhand substances when the user exhales. Using ENDS is sometimes referred to as "vaping." Some e-cigarettes resemble regular cigarettes, pens, USB sticks and other common items. Larger devices such as tank systems or "mods" don't look like other tobacco products. A typical device has a battery, a heating element, and a refillable or disposable cartridge that holds the e-liquid. The e-liquid typically contains a mixture of nicotine, propylene glycol and glycerin, and may contain flavoring chemicals.

Approximately 4% of Floridians use e-cigarettes. More than half of e-cigarette users are dual users meaning they smoke cigarettes and vape. E-cigarettes are particularly popular among young people. Youth vaping has increased so much across the country, the FDA has declared it an official epidemic.

Using ENDS and breathing the secondhand vapor given off cause exposure to numerous hazardous chemical compounds. Studies have demonstrated the presence of formaldehyde and other harmful chemical compounds as well as heavy metals

including nickel, tin and lead. Nicotine is harmful to the developing brain of unborn children and young adults into their early 20s. Young children's developing lungs are also particularly vulnerable. Flavoring chemicals have been shown to generate free radicals which cause oxidative stress and may increase the development of cardiovascular disease, chronic obstructive pulmonary disease (COPD) and cancer. In addition to the dangers of these chemical compounds, injury and burns have resulted from batteries that have exploded. Children and adults have died from the ingestion of nicotine liquid.



Cessation coaching is available through our Next Steps nurses. Call 800-477-3736, ext. 54837 or email nextsteps@floridablue.com.

Better You Healthy Words of Wisdom: Vaping



Many smokers have switched from cigarette use to a newer technology that involves tobacco heating systems (THS). These nicotine delivery systems provide a similar experience to smoking traditional cigarettes. In contrast to e-cigarettes that vaporize an e-liquid, heated tobacco devices deliver nicotine from actual tobacco. Some of these units require battery charging and regular cleaning; others are disposable. Both types involve the burning of a heated tobacco unit sometimes referred to as a HeatStick that contains a plug made from pressed tobacco sheets. Offering a menthol option

as well as a high-tech appearance may prove to be appealing to youth. Manufacturers of these products claim that because the tobacco is not heated to the point of combustion, negative health effects are reduced. More studies are needed to support or disprove these claims.

Nicotine, however delivered, produces harmful health effects and is an addictive substance. As such, it should be especially avoided by minors, pregnant or breastfeeding women, people with heart disease and those with severe high blood pressure or diabetes.

Resources: www.cdc.gov; www.fda.gov

Notes

Call on CareCentrix for all your medical equipment, home health services, and infusion therapy needs.

Use a nebulizer for your child's asthma? Sleep with an oxygen mask? Have a home health aide check in on you or your loved one from time to time? Now that you're a Florida Blue member, there's only one name to remember for all this and more: **CareCentrix**.

Durable medical and respiratory equipment (DME)	<ul style="list-style-type: none">• CPAP or bipap machines and supplies• Oxygen Machines• Wheelchairs• Hospital beds• Walkers• Commodes• Nebulizers• Breast pumps
Home health services	<ul style="list-style-type: none">• Nursing visits• Physical, occupational and speech therapy• Home health aides
Infusion therapy services	<ul style="list-style-type: none">• Visits from an infusion nurse• Antibiotics

If you already have medical equipment from another company, here's what you need to know:

- **If you're renting your equipment:** Call 866-776-4617. Someone from CareCentrix will work with your current provider to ensure a smooth transition.
- **If you own your equipment:** Great news—you don't have to do anything!

Questions?

- For all new requests, call 877-561-9910.
- For help transitioning your current services, call 866-776-4617.



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Florida Blue and Florida Blue HMO do 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.

Florida Blue ofrece cobertura de salud. Florida Blue HMO, una afiliada de Florida Blue, ofrece cobertura HMO. Estas compañías son

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Care Consultation & Advocacy Program

Sometimes things happen that are beyond our control like accidents, illnesses and emergencies. If your health changes, you need someone on your side to guide you through. That's what our Care Consultation and Advocacy Program is for.

The Care Consultant Team (CCT) is the heart of the program. Care Consultants offer free advice and support to help you manage your health needs and control your total costs.

They can help you:

- Save time
- Save money
- Make informed health care decisions

Let's explore the three types of support provided through the Care Consultation and Advocacy Program:

1 Benefit optimization

Benefit optimization can help you:

- Gain a better understanding of your plan
- Learn to use self-help tools
- See provider and drug options that may lower your costs
- See cost information and options that may lead to a more informed healthcare decision
- Manage out-of-pocket costs (especially for members in high deductible health plans)
- Get referrals to disease management programs
- Receive clinical support for other chronic conditions

“My Care Consultant was able to help me locate providers who could address my health concerns. I have now gotten the care I needed, and I am feeling so much better.”

– Joyce (Tampa, FL)

2 Clinical support

Clinical support can help you:

- Get support in understanding and following your doctor's treatment plan
- Learn healthy behaviors and lifestyle changes
- Discover the health care programs and services available and how to get access to them
- Gain insights to better manage chronic conditions
- Find cost-effective health care choices

“My Care Consultant was very professional and caring. My husband is waiting on a kidney transplant and needed tests done. She took time to explain the authorization process going beyond a quick answer.”

– Tamara (Ocala, FL)

3 Social and community support

Social and community support can help you:

- Find programs and support groups within your community
- Learn about financial assistance opportunities
- Get resources for family support
- Discover community resources to address special needs like transportation and lodging
- Learn how to get the most out of your plan and benefits

“After my mom broke her hip, we knew she needed assisted living. My Care Consultant was extremely helpful and sympathetic during a very stressful time. She gave me several places to visit within my budget and helped me find the perfect new home for Mom.”

– Candice (Tallahassee, FL)

Give us a call and let us help you get the most out of your health plan. We can help make the hard things in life a little easier.



Find a Care Consultant.
Call 888-476-2227.

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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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We can help you manage your medical condition

Managing a health condition can be tough – your Care Team is here to help.

Connect with your Florida Blue Care Team to receive one-on-one support managing your medical condition.

Your Florida Blue Care Team includes nurses and clinical professionals who work hand-in-hand with your doctor, so you can have peace of mind knowing Florida Blue cares.

Your Florida Blue plan includes these services at no extra cost:



Dedicated nurses and other clinical professionals focused on helping you reach your health goals



Access to community resources that help with transportation, food, finances and more



Health support at your fingertips through the secure and convenient BlueForMe app for your smartphone¹

Here's what members are saying:

“I'm so glad Florida Blue has people who take the time to call and assist me with my care. I didn't know insurance companies did things like this. Thank you!”

“My experience with the Florida Blue Care Team has been incredible. Their care, support and availability during my treatments, surgery and recovery was amazing.”

“My case manager helped me in so many ways, even if it was just listening to all my grief. She went well over and above the call of duty.”



Your nurse is waiting to hear from you.

Call us at **844-730-2583**
(844-730-BLUE)
to get in touch.



Make the most of your health care benefits and call now.

See how your Florida Blue Care Team can make a difference

Bill* lives with diabetes..

Florida Blue nurse Jennifer realized Bill needed help controlling his blood sugar. She called him to offer her help.

As she listened to Bill, Jennifer learned:

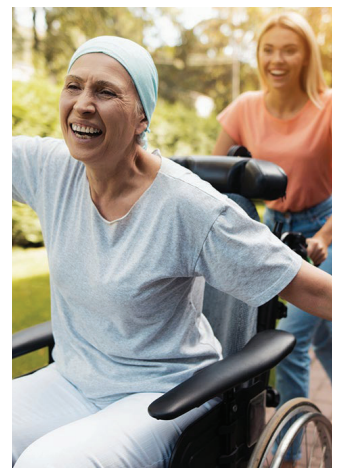
- Bill wasn't taking his insulin exactly the way his doctor said he should. Bill explained he can't afford the cost of his insulin.
- He also stopped testing his blood sugar because he ran out of supplies.
- And he stopped exercising because he's had a blister on his foot that wasn't healing. Bill is worried about possible foot amputation.

Jennifer talked to Bill about how to feel more in control of his diabetes. She helped him find where to get his testing supplies for the lowest out-of-pocket cost and explained how using in-network providers can save him money. She also called Bill's doctor, who prescribed a different type of insulin that Bill can afford. When Bill's doctor suggested a nurse practitioner visit at home, Jennifer helped Bill make the arrangements.

After meeting Bill in his home, the nurse practitioner referred Bill to an endocrinologist.

This type of specialist often treats people living with diabetes. The endocrinologist told Bill he needed to get important screenings for his A1C level and kidneys. The endocrinologist helped Bill get new inserts for his shoes to protect his feet from diabetic problems. She also helped Bill make an appointment with a registered dietitian, so he can make healthy food choices to help lower his blood sugar.

Now Bill's blood sugar is under control. By working with Jennifer, he knows that **Florida Blue Cares**. That's the power of having a clinical care expert who partners with you. It's a relief trusting someone else to handle the details so you can focus on feeling your best.



*Wellframe is an independent company that provides online services to Florida Blue members through the BlueForMe app.

*Member's name changed for privacy. Florida Blue is an Independent Licensee 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 gender.

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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).

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A Community Caring for Your Health



When it comes to your health, you want the support of an experienced team that understands your needs, budget and goals. With Florida Blue, you get a network of local experts — a community of doctors, hospitals, clinics, specialists, health coaches and nutritionists — striving to improve every aspect of your health care experience. Whether you're healthy, at risk or have a serious health condition, you'll get access to the right care — where, when and how you need it.



Learn ways your health plan connects you to care in your neighborhood

You may have questions about how your plan works. Or need help finding doctors, wellness programs or community resources. You can get one-on-one support from a Florida Blue Center nurse, community specialist or local sales and service specialists.

Visit floridabluecenters.com or call **877-352-5830** to talk with a member of your local Florida Blue Center team.



Get your health questions answered 24/7

If you need answers right away to a general question or concern, a health coach is standing by. Nurseline is available 24/7. Simply call **877-789-2583**.



Enjoy a wellness program tailored to you

Live healthier with help from Better You Strides, an online health and wellness program personalized to your needs. You'll get tips and an action plan that will help you eat better, move more and feel happier. As you get healthier, you can earn rewards.¹

Find the **Better You Strides** program² under **Health and Wellness** when you log in to your member account at floridablue.com.



Moms-to-be learn what to expect

If you're a mom-to-be, let the Healthy Addition® Prenatal Program be your go-to resource. Nurses will walk you through the steps of a healthy pregnancy, birth and baby, and also supply you with materials and gifts. This educational program is especially important if you have a high-risk pregnancy.

Call **800-955-7635** (option 6) to learn more.



Navigate a health issue

Perhaps you've had a sudden change in your health from an accident or illness. Or maybe you need extra support to get the care you need. A care consultant can guide you through it. When you contact the Care Consultant Team, they will:

- Show you how your benefits work to manage costs
- Help you find the doctors, programs and community services you need to get well

Call the Care Consultation and Advocacy program at **888-476-2227**.



Advanced illness care and planning

If you're dealing with an advanced illness, a trained clinical specialist can help you lay out your advanced directives to ensure your care aligns with your wishes. You'll also get hospice and palliative care services, should you need them.

Reach out to the Florida Blue Care Team at **844-730-2583** to learn more.



Support for serious and chronic health conditions

If you're facing a complex health problem or a chronic condition, it can be hard to manage all you need to do. We have condition programs that can help you stay on track and let you choose how you want to engage with us:

- Nurses and other care professionals from our Care Team will work hand-in-hand with you and your doctors to keep you on the path to achieve your health goals. Between consultations with your doctor, your nurse care manager will track your progress and stay in touch with you by phone and email.
- You can also connect digitally with your nurse care manager through a secure mobile app called BlueForMe.³ Our digital program allows you to interact through secure messaging and have daily engagement so you stay on track with a health program designed just for you.

Receive education and referrals to clinical and social services to support you through medical conditions and complex needs, like:

- Organ transplant
- Cancer treatment
- High-risk pregnancy
- Neonatal intensive care
- Diabetes
- Asthma
- Chronic obstructive pulmonary disease
- Coronary artery disease
- Heart failure

Call your Florida Blue Care Team at **844-730-2583**.

¹ All covered dependents 18 years and older are eligible to participate.

² Florida Blue has entered into an arrangement with Onlife to provide members with care decision support services, information and other services. Please remember that all decisions that require or pertain to independent professional 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.

³ Wellframe is an independent company that provides online services to Florida Blue members through the Blue for Me app.

Note: The availability of care programs and services vary by plan. Please refer to your benefit materials for details.

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Your local Blue Cross Blue Shield

You have the power to protect yourself!

Staying up to date on regular vaccinations, like the flu shot, is one of the most important ways to help protect you and your family this season.



Get your vaccines

The CDC strongly recommends having both the flu and COVID-19 vaccines or boosters to protect yourself and others. And if you're over 60, you may be eligible for the new RSV vaccine. Ask your provider or pharmacist about which vaccines are right for you and your family.

Don't miss out

The flu can make you very sick for days or weeks, potentially landing you in the hospital or causing you to miss work or important life events. Symptoms for flu, COVID-19, and RSV are similar, and you can have all three at the same time. Stay away from others so you don't make them sick.

No extra cost

Most Florida Blue members can get a flu or COVID-19 shot at no extra cost at an in-network doctor or pharmacy. Florida Blue Centers offer vaccine clinics throughout the fall for members and non-members. Go to [Scheduler.FloridaBlue.com](https://www.floridablue.com/scheduler) to find a clinic near you.

Protect yourself (and others) with these tips:

Keep it clean: Wash your hands often with soap and water or use an alcohol-based sanitizer to reduce germs. Disinfect high-traffic areas at home and at work, like doorknobs and keyboards.

Keep hands away: One way people catch germs is by touching a germy area and then touching their eyes, nose, or mouth. Limit touching your face, especially while in public.

Keep your distance: Flu viruses can be spread up to 6 feet when an infected person coughs, sneezes, or even talks. Keep your distance if someone has a respiratory illness.

Keep covered: Cover your cough or sneeze with a tissue. If you don't have one handy, cough or sneeze into your upper sleeve or elbow instead of your hands.

Keep your immune system strong: You're more likely to get sick if you have a weak immune system. Getting enough sleep, managing stress, eating healthy foods, and staying active are a few ways to keep your body strong enough to fight off infection.

Source: Centers for Disease Control and Prevention

Florida Blue Center registered nurses can answer your vaccine questions.
Call 1-(877) 352-5830 to talk with a nurse at a center near you. Or visit [FloridaBlue.com/Shots](https://www.floridablue.com/shots)

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HEALTHY ADDITION[®] PRENATAL PROGRAM

Healthy Addition has given me peace of mind as I prepare for my baby. It's helped me understand what to expect in each trimester and helped me figure out which questions I should ask my doctor at each appointment. I would recommend it to any expectant mother. – Florida Blue Member, Sunny Isles Beach, FL

Florida Blue 
BetterYou

No extra cost for moms-to-be

Every expectant mother wants the best for her baby. Early prenatal care and education may reduce the chances of pregnancy complications.

What can Healthy Addition do for you?

Florida Blue has found some great ways to help give you and your baby the best care available, even before they are born. When you enroll in our Healthy Addition Prenatal Program, you'll receive the following to help you be as healthy as possible:

- Quick access to a Registered Nurse
- Coaching on maintaining a healthy lifestyle
- Free educational material
- Information on obtaining a breast pump

Did you know?

Be aware of preterm labor warning signs! Tell your doctor immediately if you have:

- | | |
|-------------------------|-----------------------------------------|
| 1 Uterine contractions | 4 Pelvic pressure |
| 2 Menstrual-like cramps | 5 Unusual vaginal discharge or bleeding |
| 3 Low, dull backaches | |

Many moms-to-be have enrolled in Healthy Addition. Join them! Here are two easy ways to enroll:



Email:

healthyaddition@floridablue.com



Call:

800-955-7635, Option 6
Monday–Friday,
8 a.m.–5:30 p.m. EST

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Your local Blue Cross Blue Shield

Staying healthy starts now.



An annual wellness checkup with your primary care doctor (PCP) is one of the most important steps you can take for your health. It gives your doctor a chance to find health issues early when they're easier to treat.

And good news—it can cost as little as \$0!*

What to expect

During your annual wellness checkup, your primary care doctor will look at your health risks and talk with you about:

- Your current health
- Your family health history
- Past illnesses and surgeries
- Risks you may have for specific conditions
- How to maintain a healthy lifestyle

Need to schedule your checkup? We make it easy!

Follow these 3 easy steps to schedule your annual wellness checkup today.



Step 1: Visit floridablue.com and log in to your member account.



Step 2: Go to **Find Care Near Me** and search by your location or doctor's name.



Step 3: Schedule your **annual wellness checkup** online or by phone.

Understanding the difference between an annual wellness check and office visit

If you ask your doctor about a specific health condition or concern that is not part of your annual wellness checkup, it may change the type of visit and change your out-of-pocket cost.



These are some of the key differences between an annual wellness check and an office visit.

Annual wellness checkup	Office visit
<p>The purpose of an annual wellness checkup is to review your overall health, identify risks and find out how to stay healthy. Your plan covers 100% of an annual wellness checkup when you see a doctor in your plan network. At your appointment, your doctor will:</p> <ul style="list-style-type: none">• Check your weight, height, temperature, blood pressure, pulse and listen to your heart and lungs• Examine your ears, eyes, throat, skin and abdomen• Provide immunizations, cancer screenings (breast, colorectal, cervical, prostate cancer) and blood tests (cholesterol, blood sugar)• If your doctor requests lab work related to your annual wellness check up before your visit, it would be covered at \$0. All services provided during your annual wellness checkup are also covered at \$0	<p>The purpose of an office visit is to discuss or get treated for a specific health concern or condition.</p> <p>You may have to pay for the visit as part of your deductible, copay or coinsurance. At your appointment, your doctor will:</p> <ul style="list-style-type: none">• Do lab work or X-rays• Recommend additional tests related to a specific health concern, condition or injury• If your doctor orders additional tests or follow up visits at your annual wellness check, then you may have to pay as part of your deductible, copay or coinsurance

If you want to know about costs, ask your doctor for an estimate of fees before you visit. You can also call the number on the back of your Florida Blue member ID card **to find out what your plan covers**.

*See your benefit booklet for details.
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2025 general wellness guidelines:

To discuss with your health care provider

Adult (age 19+) wellness schedule

Be sure to review your plan benefits to determine your costs for these services

Routine health guide

Annual Wellness and Routine Checkup	Annually: Discuss related screening with your doctor.
Obesity Screening: Diet/Physical Activity/BMI Counseling	Annually.
Vision and Dental Exam (These services may not be covered by your medical benefits plan. Check your plan documents.)	Annually: Discuss with your doctor.

Recommended diagnostic checkups and screenings for at-risk patients

Abdominal Aortic Aneurysm (AAA) Check	One-time screening for ages 65 to 75 who have ever smoked or have a family history of AAA.
Bone Mineral Density Screening and prescribed medication for Osteoporosis	Women beginning at age 65 or older; and in younger women who have an increased risk.
Cholesterol Screening	Age 35+; Age 20 – 35 at risk Annually: All Men; Age 45+; Age 20 – 45 at risk Annually: All Women.
Colorectal Cancer Screening and Counseling	Age 45 – 75; Method (colonoscopy, sigmoidoscopy, or fecal occult blood test) and frequency based on risk factors and physician recommendation.
Mammogram	Women should have a baseline mammogram age 35 – 40. Thereafter, every two years age 40 – 50; every year age 50+. At any age if recommended by physician based on risk factors.
Pap Test/Pelvic Exam	Women age 21 – 29 should have a Pap Test every 3 years. Women age 30 – 65 should have a Pap Test alone every 3 years or combined with HPV testing every 5 years. Women ages 65+ should discuss with their doctor.
HIV and other Sexually Transmitted Infections (STIs) Screening and Counseling	As indicated by history and/or symptoms. Discuss with your doctor behavioral risks.
Lung Cancer Screening and Counseling	Ages 50 – 80; 20 pack smoker history, current smoker/quit within past 15 years.
Prostate Cancer Screening	Discuss with your doctor.
Skin Cancer Screening	Discuss with your doctor.

Live a healthy lifestyle

- Get your annual wellness exam to review your overall health and keep follow-up visits with your doctor.
- Find out if you are at risk for health conditions such as diabetes, high cholesterol, and high blood pressure.
- Get your vaccines, preventive screenings, and labs.
- Human Papillomavirus (HPV) vaccine 3-dose series is recommended for men and women ages 19 through 26 years if not previously vaccinated prior to age 13.
- Talk with your doctor about the medications and over-the-counter/ vitamins you are taking to reduce side effects and interactions.
- Get a flu vaccine every year to prevent illness and related hospitalizations.
- Get a COVID-19 vaccine to prevent severe illness and related hospitalizations. Immunocompromised people should consult their physician on the need for an additional mRNA vaccine dose.

Sources: These guidelines are recommendations from the following organizations and were not developed by Florida Blue. www.ahrq.gov, www.cdc.gov

2025 general wellness guidelines:

To discuss with your health care provider

Adult (age 19+) wellness schedule

Be sure to review your plan benefits to determine your costs for these services

Guidance	
Screen/Counseling: Depression, Anxiety, Obesity, Tobacco, Alcohol, Substance Abuse, and Pregnancy	Every visit, or as indicated by your doctor.
Fall Risk/Unintentional Injury/Domestic Violence Prevention/Seat Belt Use	Discuss exercise and home safety with your doctor.
Medication List (including over-the-counter and vitamins) for potential interactions	Every visit, or as indicated by your doctor.
Advance Directives/Living Will	Annually.

Immunizations* (routine recommendations)

Tetanus, Diphtheria, Pertussis (Td/Tdap)	Ages 19+: Tdap vaccine once, then a Td booster every 10 years.
Flu (Influenza) and RSV	Flu (Ages 19+) – annually during flu season; RSV – for pregnant persons at 32 – 36 weeks; RSV – (Ages 60 – 74) – single dose based on risk factors and physician recommendation, RSV – (Age 75+) – single dose recommended by CDC.
Pneumococcal	Ages 19 – 64: if risk factors are present; Ages 65+: 1 – 2 doses (per CDC); Ages 50+: 1 dose (Florida Blue Benefits).
Shingles (Zoster)	Ages 50+: 2 doses Shingrix.
Haemophilus Influenzae Type b (HIB), Hepatitis A, Hepatitis B, Meningococcal	Ages 19+: if risk factors are present.
Human Papillomavirus (HPV), Measles/Mumps/Rubella (MMR), Varicella (Chickenpox), and Hepatitis C (HCV) Infection Screening	Physician recommendation based on past immunization or medical history.
COVID-19	Recommended for adults ages 19 and older within the scope of the authorization/approval for the particular vaccine.

* Some immunizations are contraindicated for certain conditions, discuss with your doctor

We're here to help:

Call

Customer Service

1-800-FLA-BLUE (1-800-352-2583)

TTY/TDD: Call 711

Care Consultant Team

1-888-476-2227

Go to [FloridaBlue.com](https://www.floridablue.com)

Visit a Florida Blue Center

Go to [FloridaBlueCenters.com](https://www.floridabluecenters.com) for locations or call 1-877-352-5830

Sources: These guidelines are recommendations from the following organizations and were not developed by Florida Blue. www.ahrq.gov, www.cdc.gov

2025 general wellness guidelines:

To discuss with your health care provider

Children and adolescents (birth – 18 years of age) wellness schedule

Routine health guide

Wellness Exam and Autism/Development Behavioral Assessment	Newborn up to age 3: Frequent Wellness Checkups; Age 3 – 18: Annual Wellness Checkup.
Body Mass Index (BMI): Height and Weight	Every visit, BMI beginning at age 2.
Blood Pressure	Annually, beginning at age 3.
Hearing/Dental/Vision Screenings (These services may not be covered by your medical benefits plan. Check your plan documents.)	Hearing: Newborn then annually beginning at Age 4; Dental: Regularly, beginning at age 1; Vision: Annually, beginning at age 3.

Recommended screenings for at-risk patients

Cholesterol Screening	Annually, beginning at age 2.
Lead test, TB, Sickle Cell, and Blood Sugar	As indicated by history and/or symptoms.
HIV and other Sexually Transmitted Infections (STIs) Screening and Counseling	Discuss with your doctor based on behavioral risks.
Skin Cancer Screening	Discuss with your doctor.

Guidance

Injury/Violence Prevention	Annually, more often if indicated by your doctor.
Diet/Physical Activity/Emotional Well-Being Counseling	Every visit.
Tobacco/Alcohol/Substance Abuse/Depression/Pregnancy Screening, and Counseling	Every visit starting at age 11, earlier if indicated by your doctor.

Are your children up to date with vaccinations?

Getting the recommended sequence of vaccinations is always a good idea to protect your child from illnesses from birth to 18 years of age. Most of these vaccinations require additional doses or boosters over time. As children grow up to become teenagers, they may come in contact with different diseases. Here are vaccines that can help protect your preteen or teen from these other illnesses and infections:

Tdap vaccine

Age 11 or 12. Protects against tetanus (lock jaw), diphtheria, and acellular pertussis (whooping cough). This is a booster shot of the same vaccine given during early childhood.

Meningococcal vaccine

(MCV4) Two doses beginning at 11 or 12 years, with a booster dose at age 16. (MenB) Two doses beginning at ages 16 – 18. Protects against meningitis, sepsis (a blood infection), and other meningococcal diseases. Children with higher risk factors may need additional doses.

Human papillomavirus

(HPV) Vaccine two or three doses over six months, beginning at ages 11 – 12. (Two doses if started before 15th birthday or three if started on or after 15). Protects boys and girls against HPV, which can lead to cancers and genital warts.

Continued next page

Sources: These guidelines are recommendations from the following organizations and were not developed by Florida Blue. www.aahrq.gov, www.cdc.gov

2025 general wellness guidelines:

To discuss with your health care provider

Immunizations*	Birth	1 month	2 months	4 months	6 months	12 months	15 months	18 months	24 months	2 – 6 years	11 – 12 years	13 – 14 years	15 years	16 – 18 years
Hepatitis A						2 dose series, 12 – 23 months								
Hepatitis B	1st dose	2nd dose				3rd dose								
Diphtheria, Tetanus, Pertussis (DTaP)		1st dose	2nd dose	3rd dose		4th dose				5th dose				
Tetanus, Diphtheria, Pertussis (Tdap)											1st dose			
Haemophilus Influenzae Type b (Hib)		1st dose	2nd dose	3rd or 4th dose**										
Inactivated Poliovirus		1st dose	2nd dose	3rd dose						4th dose				
Measles, Mumps, Rubella (MMR)***				1st dose						2nd dose				
Varicella				1st dose						2nd dose				
Pneumococcal		1st dose	2nd dose	3rd dose		4th dose								
Flu (Influenza)					6 months through 8 years 1 or 2 doses; 9 years and older 1 dose only									
Rotavirus		1st dose	2nd dose	3rd dose**										
Meningococcal											1st dose			Booster
Human Papillomavirus (HPV)											3-dose series			
Covid 19					6 months and older per CDC guidelines for specific vaccine									

* These are routine immunizations based upon cdc.gov recommendations. Range of recommended ages for catch-up or certain high-risk groups is at the doctor's discretion based on the member's family history and personal risk factors.

** Dosages determined by doctor with the type of brand vaccine used.

*** Those in an outbreak area, aged ≥12 months who previously received ≤ 2 doses should receive a dose of mumps-virus containing vaccine.

Flu vaccine

Every year for ages six months and up to protect against the influenza virus.

Respiratory syncytial virus (RSV) injection

Respiratory syncytial virus (RSV) is the leading cause of hospitalization among U.S. infants. The CDC recommends nirsevimab for all infants aged <8 months who are born during or entering their first RSV season (October through March) and for infants and children aged 8 – 19 months who are at increased risk for severe RSV disease and are entering their second RSV season.

COVID-19 vaccine

The American Academy of Pediatrics (AAP) recommends the COVID-19 vaccination for all children and adolescents 6 months of age and older who do not have contraindications using a COVID-19 vaccine authorized for use for their age. Any authorized COVID-19 vaccine appropriate by age and health status can be used for COVID-19 vaccination in children and adolescents.

Keep your teens safe from preventable, painful, and life-threatening diseases by staying in touch with your pediatrician's office or health clinic. Be sure to verify your benefits for preventive services.

Sources: These guidelines are recommendations from the following organizations and were not developed by Florida Blue. www.aahrq.gov, www.cdc.gov

Florida Blue is an Independent Licensee of the Blue Cross and Blue Shield Association.



Help is *out there*

Substance Use Disorder Member Hotline

The decision to seek drug or alcohol treatment for yourself or a loved one can be a difficult but important step. Simply identifying what type of treatment is needed and what's available can be difficult. **That's where Lucet comes in.**

Lucet has licensed clinicians that are available 24 hours a day, seven days a week. A licensed team member will take time to fully understand and assess potential treatment needs, provide education regarding treatment options and attempt to match you or your loved one with the right providers based on individual needs.

Call the Substance Use Disorder Member Hotline to speak with someone about treatment options: **1-877-326-2458**.

For additional resources, visit the Substance Use Disorders Center under **lucethealth.com/members**.



Florida Blue contracts with New Directions Behavioral Health, L.L.C., (d/b/a Lucet), and its affiliates, to provide behavioral health services. Florida Blue and Florida Blue Medicare are Independent Licensees of the Blue Cross and Blue Shield Association.

QUIT TIPS



Florida
HEALTH

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INTRODUCTION

Quitting tobacco is one of the most difficult challenges you will face. It's also one of the most rewarding. In this moment, the road ahead may seem impossible but remember that many others have been where you are today and have succeeded. In fact, there are more former smokers in Florida today than than current smokers. You can join them!

This booklet is designed to guide you toward success and help you achieve your goal of a healthier, longer and tobacco free life. Here you will find resources to support you, tips that are proven to increase your chances of quitting, and places for you to write your personal experiences and track your progress.

Let's get started.



QUIT YOUR WAY

Quitting tobacco isn't easy. Finding help should be.
Tobacco Free Florida offers free tools and services to help you get started.
Just pick the one that's right for you and get the support you need.



PHONE QUIT

1-877-U-CAN-NOW
1-877-822-6669
TTY/TDD 1-877-777-6534

TALK TO A QUIT COACH® TODAY TO BEGIN YOUR JOURNEY TO BE TOBACCO FREE.

Call Tobacco Free Florida at **1-877-U-CAN-NOW** (1-877-822-6669) to speak with a trained Quit Coach® who will help you assess your addiction and help you create a personalized quit plan. You'll have access to a Quit Coach® 24/7, and you'll receive three free personal coaching sessions, scheduled at a time that works best for you. You'll be eligible to receive a FREE 2-week starter kit of nicotine patches, or gum, if medically appropriate and 18 years of age or older.



GROUP QUIT

1-877-848-6696
TTY/TDD 1-877-777-6534

YOU'RE NOT ALONE. JOIN A GROUP QUIT SESSION AND GET THE SUPPORT YOU NEED.

If you are looking for face-to-face help in a group setting, Tobacco Free Florida offers free resources through our Group Quit sessions. We'll provide you with support and guidance, led by a trained specialist. We offer sessions in all 67 counties in Florida at convenient times and locations. You'll be eligible to receive a FREE 2-week starter kit of nicotine patches, gum, or lozenges if medically appropriate and 18 years of age or older to help you become tobacco free. Call 1-877-848-6696 to sign up for a group near you.



WEB QUIT

**[tobaccofreeflorida.com/
quityourway](http://tobaccofreeflorida.com/quityourway)**

FOR THE DO-IT-YOURSELFERS THERE'S WEB QUIT, AN ONLINE RESOURCE THAT GIVES YOU ACCESS TO TOOLS, TIPS AND SUPPORT TO HELP YOU QUIT TOBACCO.

Many people prefer to quit on their own, but they're looking for a bit more help and guidance to quit smoking. Tobacco Free Florida has an online program called Web Quit that has proven to work for many people. This free online program helps you create a personalized web-based quit plan that you follow at your own pace and in private. You'll have access to Web Quit, where you'll find 2 weeks nicotine patches or gum, a progress tracker and blogs where you can share your story. You'll be eligible to receive a FREE 2-week starter kit of nicotine patches, or gum, if medically appropriate and 18 years of age or older.



MORE QUIT TOOLS

**[tobaccofreeflorida.com/
quityourway](http://tobaccofreeflorida.com/quityourway)**

BUT WAIT, THERE ARE MORE WAYS TO QUIT! HERE ARE SOME QUIT TOOLS TO HELP YOU GET STARTED.

You can still access FREE tools to get you started. Choose one. Choose two. Choose as many as you need. Or use them in addition to our Phone, Group and Web services. Receive a 2-week starter kit of free nicotine patches or gum, if medically appropriate and 18 years of age or older, texting support, a quit guide, or helpful emails.

SET A QUIT DATE

Every success story has a beginning. Setting your quit date marks the start of your journey.

Pick a date approximately two to four weeks away. Maybe it's a special date, like your birthday, or maybe it's just a random Tuesday. Be sure to avoid holidays or other occasions that will be hard for you. Most importantly, don't pick tomorrow as your quit date. There are things you need to do to prepare.

Once you've picked your date, write it everywhere. Put it on your bathroom mirror, your calendar, your phone, your computer, or any other places that will serve as a daily reminder.

MY QUIT DATE IS:

TELL YOUR FRIENDS AND FAMILY

Quitting tobacco can be easier with support of your friends, family and co-workers. When you make the decision to quit, make them a part of your journey by telling them about your plan. Be honest. Tell them it might take you a couple tries and that you don't expect an easy road. All you are asking for is their support.

This can be one of the most important steps you take in quitting. At times, quitting smoking can feel lonely and isolating. Sharing the experience with people around you will give you a support system during the most difficult moments in your journey.

If your friends, family or co-workers smoke, politely ask them not to smoke around you. It will help you to be successful by staying away from other people who are smoking, until strong urges to smoke fade. You may find someone that you care about wants to quit with you.

Write down the people you plan to tell. Then check them off as you tell them. Be sure to check off as many people as possible before your quit date.

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____

For additional support and information, join our online community on Facebook and follow us on Instagram.



[TobaccoFreeFlorida](#)



[@TobaccoFreeFlorida](#)

TALK TO YOUR DOCTOR

Working with a healthcare provider can increase your chances of quitting smoking for good compared to trying to quit on your own. Schedule a check-up with your physician or dentist and explain that you are ready to quit.

Give your healthcare provider details about why you're quitting, how many times you've attempted to quit before, and how you're preparing to be successful. You can also ask them any questions you have about quitting. It might be helpful to write down what you want to ask on a piece of paper that you bring to your appointment. Not only will they be thrilled to hear it, they will have resources to help you along the way.

Any healthcare provider you trust (whether they are a physician, dentist, medical assistant, physician assistant, nurse, dental assistant) can provide important support.



NICOTINE REPLACEMENT THERAPY

Nicotine replacement therapies (NRT), medication and other quit therapies can help you deal with withdrawal symptoms and lessen your urge to smoke. Using these products can even double your chances of quitting. Tobacco Free Florida offers free NRT (like the patch and nicotine gum) to Floridians through its Quit Your Way program, while supplies last and if medically appropriate.

Remember to only use products that have been recommended by medical professionals or a Quit Coach and that have been approved by the U.S. Food and Drug Administration (FDA), which are safe and effective. They should be used exactly as directed on the product label to ensure you get the best results. Using unapproved products could derail an attempt to quit smoking and prolong a smoker's battle. Even worse, non FDA-approved products can carry serious health risks. NRT is only approved for sale to adults age 18 or older – younger patients may require other options.

Over-the-Counter (OTC) NRTs Include:

Skin Patches: Available as a generic product known as transdermal nicotine patches, as private-label products, and under brand names like Habitrol and Nicoderm. These patches are affixed to the skin, similar to how you would apply an adhesive bandage.

Chewing Gum: Available as a generic product known as nicotine gum, as private-label products, and under brand names like Nicorette.

Lozenges: Available as a generic product known as nicotine lozenges, as private-label products, and under brand names like Nicorette.

Prescription-Only NRTs Include:

A nasal spray and an oral inhaler are available under brand names like Nicotrol.

Non-Nicotine Quit Aids:

Some prescription-only non-nicotine medications, like Chantix (varenicline tartrate) and Zyban (bupropion), are approved by the FDA to help patients quit smoking. They show very promising results for patients in their quit attempts by decreasing cravings and withdrawal symptoms. Both carry serious risks, and patients should be made aware of these risks and monitored during use.

KNOW YOUR TRIGGERS

Being addicted to tobacco isn't only an addiction to nicotine. It's also an addiction to a habit. Certain daily routines (like a morning cup of coffee) or feelings (like stress) often "trigger" you to grab a cigarette or can of chew. These triggers can be a huge barrier when trying to quit.

By identifying the triggers that lead to your urges and cravings, you can develop new coping mechanisms that replace tobacco. Use the chart below to document the routines or feelings that trigger your smoking urges and develop your own replacement activities. You can even tape it to the next pack of cigarettes or can of chew you open to remind you of what causes you to smoke.

On the next page, you'll find tips to help you break the link between common triggers and tobacco.

Date:			
Time time of day	Need S - strong M - moderate L - light	Mood one word such as angry, sad, happy, stressed, or content	Activity what you were doing at the time, key words like "with coffee"
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

Tape one to the next pack of cigarettes or can of chew you open. Then after every time, make a note of what you were doing when you had it and give it a rating. Do this during the week and be sure to track weekend tobacco use too, as it may be different.

KNOW YOUR TRIGGERS (CONT.)

Coffee

- When you're first trying to quit, wait until you finish your coffee to have a cigarette. Over the next few days, gradually increase the amount of time between finishing your coffee and having a cigarette. Eventually, with enough time between the coffee and the cigarette, you will discover you can drink coffee without having the cigarette.
- Do something else while drinking coffee, such as reading the paper or making a grocery list.
- Change the time or location where you have your coffee.

Meals

- When you're first trying to quit, don't smoke directly after a meal. Wait a few minutes and then gradually increase the amount of time between the meal and cigarette.
- Keep your mind and hands busy after a meal: Help with the dishes, walk the dog, play cards, check e-mail, etc.
- Brush your teeth or chew gum directly after a meal.

Driving

- When you're first trying to quit, don't light up the moment the key is in the ignition – wait a few minutes. Over time, increase the amount of time between starting the car and smoking.
- Put your cigarette in your purse or briefcase and then keep those in the backseat or trunk, making it difficult to reach your cigarettes.
- Make a playlist for your drive and encourage yourself not to smoke while that playlist is on. Eventually, the ride will be over before you have the chance to light up a cigarette.
- Make sure you don't have lighters or matches in your car. Remove the car's ashtray or put something else in it like loose change.
- Change your driving routine. Change the radio station, switch from talk radio to music or try not to light up until the very end of the drive instead of the beginning. Take public transportation or ride with a friend or co-worker.
- Freshen up your surroundings by adding a new air freshener or have the inside of the car cleaned. The pleasant smell might convince you not to smoke.

KNOW YOUR TRIGGERS (CONT.)

Stress & Routines

- Over time, your body has learned that creating stress leads to wanting to smoke or chew. Remember that your body is having a craving for nicotine and is producing its own stress; having a cigarette or chew is only relieving the stress your body is artificially creating.
- During stressful moments, give yourself five minutes to take deep breaths and think of something calm—something other than smoking. By not smoking at the very first sign of stress, you'll begin to break the connection between stress and smoking.
- Go for a walk instead of smoke.
- Exercise isn't just good for the body; it's good for the mind. Exercise increases endorphins, which boosts your mood.
- Call a loved one who's supporting you in quitting and talk through a stressful situation.
- Decrease morning stress by preparing the day before: Make lunches ahead of time, prepare the coffee maker and choose an outfit.
- Avoid where you would often take smoke breaks.

Drinking Alcohol

- When you're first trying to quit, don't smoke while you drink. Wait to smoke until after you have finished your drink. Begin gradually increasing the amount of time between finishing your drink and smoking.
- Choose a smokefree bar or a restaurant for happy hour.
- Engage in an activity to keep your hands busy while drinking, like cards, pool, etc.

Friends Who Smoke

- Alert your friends – smokers and nonsmokers – to your attempt at quitting smoking and ask for their support. As a result, you may help your friends decide to quit too.
- Arrange to meet up with friends at smokefree places such as a friend's home or restaurant.
- Make your home smokefree.

Boredom

- Call or text a friend or loved one.
- Exercise or run errands.
- Tackle chores like laundry, dusting or vacuuming. When you're done, you will have a clean home and will have avoided a craving.
- Play a quick game on your phone or computer like Sudoku, Word Scramble or Brick Breaker.
- Pick up a hobby that keeps your hands busy like crossword puzzles, knitting or playing an instrument.

QUIT TIPS

Having a quit plan ready is key to quitting successfully. While the road to becoming tobacco free is not always smooth, being prepared for the bumps along the way will help you stay on course, avoid triggers and overcome nicotine cravings. Here are some quick quit tips to help you succeed:

QUIT TIPS – YOU CAN DO IT!

- ☒ Drink lots of water. Make sure your fridge is always stocked and that you take water with you when you're on-the-go.
- ☒ Have sugar-free gum or mints handy for when cravings kick in.
- ☒ Get your teeth cleaned and/or whitened.
- ☒ At first, avoid caffeinated beverages (like coffee and soda) and alcohol.
- ☒ Keep healthy snacks handy, like carrots, celery or fruit.
- ☒ Keep your hands and mouth busy. Try using cinnamon sticks, toothpicks or straws.
- ☒ Clean anything that might smell like cigarette smoke—clothes, car, carpets, sheets, etc.
- ☒ At first, stay away from places where there might be smoking, like bars, nightclubs and the outdoor areas of some restaurants.
- ☒ Exercise, whether it's at a gym, with friends or on your own. Something as simple and easy as walking can help.

OVERCOME NICOTINE WITHDRAWAL SYMPTOMS

Nicotine is a powerful and addictive drug. Whether you smoke or chew, chances are the brand you are using has made the tobacco product more addictive during the growing and/or manufacturing process. It's also likely that you have been using tobacco for a long time, meaning your rituals and routines have become an important part of your daily life. We all know quitting isn't easy, but overcoming your nicotine addiction is the key to quitting successfully.

While quitting, nicotine withdrawal and recovery symptoms may feel unpleasant. But these are common, temporary and none are life-threatening. Stay positive. These symptoms are part of the quitting process and are a sign that the body is healing from the damage done by tobacco. A symptom can last a few minutes, a few hours or a few days. If symptoms worsen or do not improve, consult your doctor. Here are some of the physical and psychological recovery symptoms you may experience and how to cope with them:

Insomnia	Dizziness & Light-Headedness	Perspiration
<p>REASON: After quitting, you may be tired but sometimes unable to fall asleep. This is temporary.</p> <p>COPING STRATEGY: Practice deep-breathing exercises and relaxation techniques before going to bed. Herbal teas, a warm bath or glass of warm milk before bed may also help. Remind yourself that this symptom tends to be temporary. If insomnia persists, call your doctor.</p>	<p>REASON: Carbon monoxide withdrawal is believed to cause slight tremors and mild headaches.</p> <p>COPING STRATEGY: Deep breathing and exercise will help.</p>	<p>REASON: The body is cleansing away years of processing toxic chemicals found in tobacco products.</p> <p>COPING STRATEGY: Keep a handkerchief or pack of tissues nearby, and stay hydrated by drinking plenty of water.</p>

OVERCOME NICOTINE WITHDRAWAL SYMPTOMS (CONT.)

Hunger

REASON: Nicotine suppresses appetite, so it's normal to feel hungrier when you quit. Food begins to smell and taste better when you're not using nicotine, and what may feel like hunger pains may actually be the stomach getting used to your saliva not having damaging nicotine in it.

COPING STRATEGY: Drinking water may reduce the feeling of hunger. Also, keep healthy snacks around.

Constipation

REASON: Nicotine stimulates your metabolism, which is partly the way your body breaks down food. After quitting, it may take more effort for you to go to the bathroom.

COPING STRATEGY: Drink lots of water and consume a diet high in fiber, such as whole grains, bran and fruits.

Itchy Hands & Feet, Sore Scalp

REASON: Smoking can make it harder for your blood to circulate. When you stop smoking, your blood flow will improve.

COPING STRATEGY: Exercise gradually.

Sleepiness

REASON: Nicotine is a stimulant. Getting off tobacco may make you tired.

COPING STRATEGY: Exercise and plan for extra sleep.

OVERCOME NICOTINE WITHDRAWAL SYMPTOMS (CONT.)

Irritability

REASON: While you're quitting, you may be bothered or annoyed by the smallest of things.

COPING STRATEGY:

Reward yourself for quitting.

Anger

REASON: Anger used to be a trigger for a cigarette. After quitting, it may be challenging to know what to do with your anger.

COPING STRATEGY: Learn constructive ways to release anger, such as exercising or talking it out.

Crying & Grieving

REASON: You may need to grieve the end of smoking. There may be other sad feelings that have been repressed that are now coming out.

COPING STRATEGY:

Recognize that these emotions were repressed for some time. Allow these feelings to come out in a safe place so that you don't feel vulnerable in public.

Giddiness & Laughter

REASON: If negative emotions had been repressed, then it's probable that positive emotions had been repressed too. This may cause unusual giddiness and unexpected laughter.

COPING STRATEGY:

Enjoy the positive emotions as they surface.

PREVENT A SLIP FROM BECOMING A RELAPSE

Quitting rarely goes exactly according to plan. Even people who quit successfully sometimes have a slip and use tobacco briefly. In fact, it can take the average person multiple quit attempts before becoming a former smoker. While most slips or relapses occur within the first three months after quitting, they can happen at any stage. What's important is not whether a slip occurs, but that you continue to work toward a healthy, tobacco free life. Don't be ashamed or upset if you find yourself getting off track. A slip doesn't have to mean you've taken up smoking again.

HERE ARE SOME TIPS TO DEAL WITH A RELAPSE

- ☒ Approach the relapse as an opportunity to learn and a step towards quitting for good.
- ☒ Once you understand what might have led to the relapse, remember to stay positive.
- ☒ Figure out how to cope with the risk of another relapse in the future.

What Triggered or Led to Your Relapse?

Ask Yourself:

- Was there an unexpected stressful event that you weren't prepared to deal with?
- Did you have a strategy in place that didn't work?
- Are cravings stronger at certain times of the day or on particular days, or perhaps at specific times?
- What are some of the hurdles standing in the way of you quitting for good? (This can be a person who encourages smoking, or certain temptations like a smoky bar or even too much alone time).

BENEFITS OF QUITTING

Quitting smoking is the single most important thing you can do to improve your health and live longer. Nonmokers live, on average, 10 years longer than smokers. Think about what you would do with an extra decade of life. You could watch your children start a family of their own, grow old with your spouse, or even watch your grandchildren become adults. The benefits of quitting begin 20 minutes after your last cigarette and continue for years. Here is a timeline of how your body begins to reverse the damage once you quit.



2 WEEKS - 3 MONTHS

your risk of heart attack begins to drop and lung function begins to improve.



1 MONTH - 9 MONTHS

your coughing and shortness of breath decrease.



1 YEAR

your heart attack risk drops sharply.



2 YEARS - 5 YEARS

your stroke risk is reduced to that of a nonsmoker's.



5 YEARS

your risk of mouth, throat, esophagus, and bladder cancer is cut in half.



10 YEARS

your risk of dying from lung cancer is about half that of a smoker's.



15 YEARS

your risk of coronary heart disease is that of a nonsmoker's.

THE COST OF SMOKING

Quitting is not just good for your health; it's also good for your wallet. The average pack-a-day smoker in Florida spends more than \$2,000 a year on cigarettes. Imagine what you can do for yourself and your family once you stop smoking. And speaking of family, quitting protects those you love from exposure to secondhand smoke. If you have kids, quitting smoking can decrease the chances that they will become cigarette smokers in the future. In fact, the number one indicator for kids to start smoking is if a parent smokes.

To find out how much money you've spent on cigarettes and how much you can save over time if you quit smoking, use our Cost Calculator. Visit tobaccofreeflorida.com/calculator.

You can also use your own calculator to help you do the math and enter it below:

HOW MUCH DO YOU SPEND EACH YEAR?

\$

cost per pack

x

packs per week

x 52

=

\$

per year

REWARD YOURSELF

Quitting smoking is one of the best gifts you can give yourself. Imagine what you can do with the extra money you'll save from no longer buying cigarettes, or consider the physical activities that will become easier for your body once you've quit for good. Make a list of ways you'll reward yourself and use them as motivation throughout your journey. You should reward yourself after you've reached a small milestone, like one week tobacco free, as well as larger milestones, like six months tobacco free.

There are two great reasons for rewarding yourself:

1. You're congratulating yourself for reaching a personal and challenging quit milestone.
2. You're practicing new or other ways of rewarding yourself. Smoking is no longer associated with "reward." Instead, healthy and positive things are your reward.

LIST OF WAYS I WILL REWARD MYSELF FOR BEING TOBACCO FREE

DON'T FORGET TO CONNECT

You should be proud that you have committed to quitting. You have taken the first step to a healthier and longer life for you and for your loved ones. We believe in you and we are here to help every step of the way. In fact, we have helped hundreds of thousands of Floridians quit tobacco for good. While using this booklet, think about which Quit Your Way tool and/or service you will use. Our quit services can double your chances of success.



**Florida
HEALTH**

QUIT YOUR WAY



PHONE QUIT

Talk to a Quit Coach® to help you get started.



GROUP QUIT

Get the support you need at one of our group quit sessions.



WEB QUIT

Get access to online tools to help you quit.



MORE QUIT TOOLS

But wait, there are more ways to quit! Choose what you need or use them in addition to our Phone, Group and Web services.

For additional support and information, join our online community on Facebook and follow us on Instagram.



[TobaccoFreeFlorida](https://www.facebook.com/TobaccoFreeFlorida)



[@TobaccoFreeFlorida](https://www.instagram.com/@TobaccoFreeFlorida)



QUIT **YOUR** WAY

Quitting tobacco isn't easy. Finding help should be.
Tobacco Free Florida offers free tools and services to help you get started.
Just pick the one that's right for you and get the support you need.



PHONE QUIT

1-877-U-CAN-NOW
1-877-822-6669
TTY/TDD 1-877-777-6534

TALK TO A QUIT COACH® TODAY TO BEGIN YOUR JOURNEY TO BE TOBACCO FREE.

Call Tobacco Free Florida at **1-877-U-CAN-NOW** (1-877-822-6669) to speak with a trained Quit Coach® who will help you assess your addiction and help you create a personalized quit plan. You'll have access to a Quit Coach® 24/7, and you'll receive three free personal coaching sessions, scheduled at a time that works best for you. You'll be eligible to receive a FREE 2-week starter kit of nicotine patches, or gum, if medically appropriate and 18 years of age or older.



GROUP QUIT

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TTY/TDD 1-877-777-6534

YOU'RE NOT ALONE. JOIN A GROUP QUIT SESSION AND GET THE SUPPORT YOU NEED.

If you are looking for face-to-face help in a group setting, Tobacco Free Florida offers free resources through our Group Quit sessions. We'll provide you with support and guidance, led by a trained specialist. We offer sessions in all 67 counties in Florida at convenient times and locations. You'll be eligible to receive a FREE 2-week starter kit of nicotine patches, gum, or lozenges if medically appropriate and 18 years of age or older to help you become tobacco free. Call 1-877-848-6696 to sign up for a group near you.



WEB QUIT

**[tobaccofreeflorida.com/
quityourway](http://tobaccofreeflorida.com/quityourway)**

FOR THE DO-IT-YOURSELFERS THERE'S WEB QUIT, AN ONLINE RESOURCE THAT GIVES YOU ACCESS TO TOOLS, TIPS AND SUPPORT TO HELP YOU QUIT TOBACCO.

Many people prefer to quit on their own, but they're looking for a bit more help and guidance to quit smoking. Tobacco Free Florida has an online program called Web Quit that has proven to work for many people. This free online program helps you create a personalized web-based quit plan that you follow at your own pace and in private. You'll have access to Web Quit, where you'll find 2 weeks nicotine patches or gum, a progress tracker and blogs where you can share your story. You'll be eligible to receive a FREE 2-week starter kit of nicotine patches, or gum, if medically appropriate and 18 years of age or older.



MORE QUIT TOOLS

**[tobaccofreeflorida.com/
quityourway](http://tobaccofreeflorida.com/quityourway)**

BUT WAIT, THERE ARE MORE WAYS TO QUIT! HERE ARE SOME QUIT TOOLS TO HELP YOU GET STARTED.

You can still access FREE tools to get you started. Choose one. Choose two. Choose as many as you need. Or use them in addition to our Phone, Group and Web services. Receive a 2-week starter kit of free nicotine patches or gum, if medically appropriate and 18 years of age or older, texting support, a quit guide, or helpful emails.

We can help you manage your medical condition

Managing a health condition can be tough – your Care Team is here to help.

Connect with your Florida Blue Care Team to receive one-on-one support managing your medical condition.

Your Florida Blue Care Team includes nurses and clinical professionals who work hand-in-hand with your doctor, so you can have peace of mind knowing Florida Blue cares.

Your Florida Blue plan includes these services at no extra cost:



Dedicated nurses and other clinical professionals focused on helping you reach your health goals



Access to community resources that help with transportation, food, finances and more



Health support at your fingertips through the secure and convenient BlueForMe app for your smartphone¹

Here's what members are saying:

“I’m so glad Florida Blue has people who take the time to call and assist me with my care. I didn’t know insurance companies did things like this. Thank you!”

“My experience with the Florida Blue Care Team has been incredible. Their care, support and availability during my treatments, surgery and recovery was amazing.”

“My case manager helped me in so many ways, even if it was just listening to all my grief. She went well over and above the call of duty.”



Your nurse is waiting to hear from you.

Call us at **844-730-2583**
(844-730-BLUE)
to get in touch.



Make the most of your health care benefits and call now.

See how your Florida Blue Care Team can make a difference

Carole found a much-needed guardian angel in her registered nurse and care manager.

Carole* was less than an hour away from getting surgery that would finally relieve the pain in her arm that had ached for nine months. That day didn't come easy. But at one point in the dark journey, Carole met someone who brought light to it. She met Lourdes, a registered nurse and care manager at Florida Blue.

Carole has a different title for Lourdes: her guardian angel. Someone Carole could count on as she sought a diagnosis when she ended up in the hospital after her arm turned blue. Doctors found three clots from her upper arm to her neck. Carole was put on anticoagulant therapy, then sent home.

A month later, she was back in the hospital. That's when she met Lourdes, who reached out to see how she could help. "I told her on many occasions that I was afraid I was going to die," Carole said. "And she reassured me she was not going to let that happen."

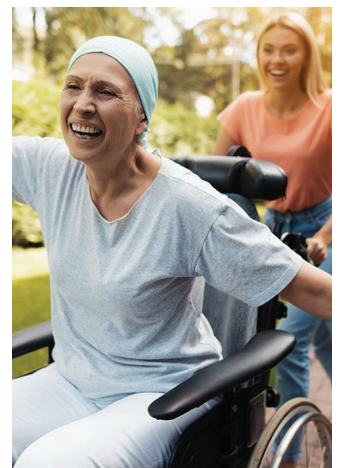
"And she always listened and never told me she had to go."

In October, Carole was told she would need surgery for a compressed vein. On the morning of her surgery, a new roadblock emerged. The surgery would have to be postponed because there was no authorization.

Carole called Lourdes, who went into work early in case Carole had issues. Within 10 minutes, Carole's guardian angel straightened it out and the surgery was back on.

Today, Carole is mostly symptom free. She is grateful for Lourdes' compassion. "I remember times where I was on the phone crying to her," Carole said. "And she always listened and never told me she had to go. ... She never made me feel she was too busy or that I wasn't important."

That's what guardian angels are for.



*Wellframe is an independent company that provides online services to Florida Blue members through the BlueForMe app.

*Member's name changed for privacy. Florida Blue is an Independent Licensee 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 gender.

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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