

Peace of mind for you, quality protection for your child

Every child deserves to be happy and healthy. With a Florida Healthy Kids health insurance policy, through **Blue Cross and Blue Shield of Florida**, you can help do just that. And you can choose from an extensive provider network. With our plan¹, your child not only gets comprehensive coverage they need for doctor visits, prescriptions, emergency care, and hospital stays, they also get a wide range of valuable support programs and services that come free with their coverage. It's extra value and peace of mind for you, without additional cost.

Real help for you from real people

Whenever you have a question, simply call the number on the back of your child's member ID card. We're here to help you in any way we can.

- ✓ Find ways to take maximum advantage of all the coverage and benefits with the help of our friendly member service team, who can provide the information you need to get quality care at a lower price. They can also review the coverage or confirm benefits for proposed treatments.
- ✓ When your child needs care, we can help you find a doctor or other health care provider close by who is in your network, saving you time and money.
- ✓ And you can feel at ease with personal service in the language of your choice.

Choosing a doctor

The doctor you choose for your child's care is very important. We assign your child a Primary Care Physician (PCP) when they enroll. However, you are free to choose any PCP you prefer from the Health Options, Inc., quality network² of almost 8,000 physicians located in the communities where you live and work. While the cost and

benefits of the health plan are determined by the state, the strength of our provider network is where we focus. Your choices in doctors and hospitals are far greater, giving you access to the care your child needs without the sacrifices others ask you to make by limiting your choice.

- ✓ No referrals are required, so you'll find it convenient to visit specialists for the care your child needs, while saving money, too.
- ✓ For the lowest out-of-pocket costs, choose a doctor who participates in Healthy Kids Health Options (HMO). Plus, in-network providers usually obtain the prior authorizations for certain services.

Nurses you can talk to anytime—day or night

When you need answers right away, you can call one of our **health coaches**³—including registered nurses, respiratory therapists, dieticians and pharmacists—for advice on everything from nutrition to illnesses. Whether you have general health and prevention questions or for education and support on medical issues like asthma or a surgery for your child, you'll have information and free expert support at your fingertips 24/7. You can reach a health coach at 1-877-789-2583.

Health Options, Inc., (HOI) is the HMO subsidiary of Blue Cross and Blue Shield of Florida, Inc. (BCBSF). HOI and BCBSF are independent licensees of the Blue Cross and Blue Shield Association.

- 1 This policy has limitations and exclusions. See the enrollment materials for a detailed benefit list.
- 2 Provider network is made up of independent hospitals, physicians and ancillary providers.
- 3 As a courtesy, BCBSF has entered into arrangements with various vendors to provide value-added features that include care decision support tools and services to its members. These programs are not part of insurance coverage. All decisions should be made in conjunction with the physician, since neither BCBSF nor its vendors provide medical care or advice.

Personal support when you need it most

Our **care coordinators** are here to help you manage and plan your child's treatments, and help you understand your options. Whether you are dealing with disease management, a surgery or extended care procedures, we'll make sure the treatment and recovery path is easier by simplifying the process through our care coordination program. You can reach a care coordinator at 1-800-955-5692, option 4.

We also offer **case managers** to assist you in meeting your child's health care needs according to their plan benefits, providing information and education to help you manage acute, catastrophic or chronic conditions that your child may have. We offer one-on-one support to help with early identification of chronic diseases that require education, and extra attention to prevent or minimize the effects of the disease. This is a voluntary program and offered at no extra cost to our members. You can reach a case manager at 1-800-545-6565, extension 87316.

Bonus: Great discounts and valuable information to use all year long

You can save BIG on a wide variety of healthy products and services⁴ through Blue365[®], our members-only discount program. Take advantage of exclusive discounts at select local companies and leading, national brands for everyday health and wellness care—all included as part of your Blue membership. Save up to 60% on products and services like contact lenses, vitamins, acupuncture, fitness products and fitness center membership fees, and much, much more! New products and services are being added to the member discount program all the time—so check back often for new savings opportunities. Visit bcbsfl.com and click on the For Members tab. Go to the Member Resources section and click on View Discounts.

The one to trust

You can have the peace of mind that comes with having Blue Cross coverage. For over 65 years we've been the trusted advisor that millions of your friends and neighbors have turned to for their health insurance needs. Let us be the one you turn to for affordable coverage for your child.

For plan benefit details, please see HealthyKids.org or call us at 1-800-352-2583.

