



# Blue Cross and Blue Shield of Florida Student Health Plan 2009

A Presentation for the  
University of South Florida  
Postdoctoral Scholars  
Coverage Effective July 2009

HOW CAN BLUE HELP YOU?



# Benefit Comparison July 2009

University of South Florida Postdoctoral Scholars

## Navigating Through This Presentation

- Listen to the entire presentation at one time or stop, pause, or move to specific slide by using the navigation tools
- A copy of this presentation and other important documents and links can be found under the “attachments” tab at the left of the screen

# Benefit Comparison July 2009

University of South Florida Postdoctoral Scholars

## Welcome to BCBSF

- In business since 1944 with a focus on health care in Florida
- Serves more than 8.3 million people
- Currently Serving 9 Colleges and Universities throughout Florida

**1 in 3**  
**Floridians**  
**choose**  
**BCBSF**

# Benefit Comparison July 2009

## University of South Florida Postdoctoral Scholars

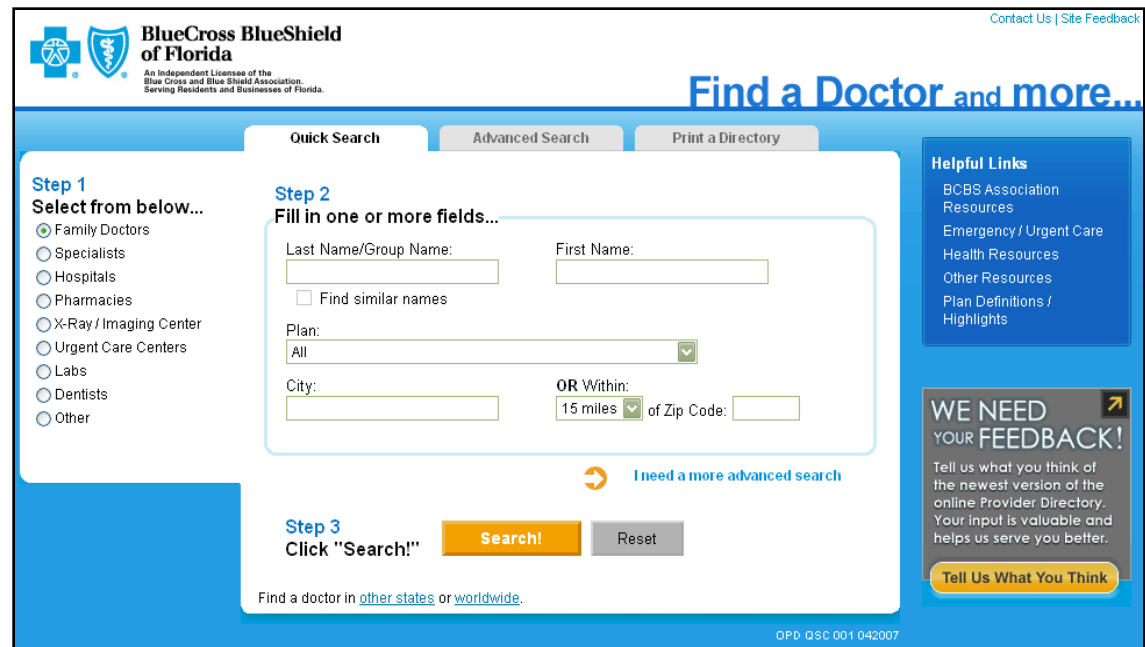
- A BlueOptions Product with comprehensive benefits and worldwide coverage
- *Featuring* enhanced benefits when members use the student health center or the services of USF Physicians Group
- The content provided in this presentation is for informational purposes only. For information regarding specific policy information, including regulations, limitations and exclusions, refer to your contract and/or benefit booklet.
- You can locate this information by visiting [http://usfweb2.usf.edu/hr/benefits/Post\\_Docs.html](http://usfweb2.usf.edu/hr/benefits/Post_Docs.html)

**\*Services provided by the USF Student Health Center on campus are only available to students. Spouses and children may visit the USF Physicians Group.**

# Benefit Comparison July 2009

## University of South Florida Postdoctoral Scholars

- Access through BCBSF websites
  - MyBlueService<sup>SM</sup> (members) [www.bcbsfl.com](http://www.bcbsfl.com)
  - **USF Postdoctoral Scholars** [http://usfweb2.usf.edu/hr/benefits/Post\\_Docs.html](http://usfweb2.usf.edu/hr/benefits/Post_Docs.html)
- Find providers based on various criteria
  - Name
  - Location including distance
  - Specialty
  - Plan
  - Language spoken
  - Participation in specialty programs



**BlueCross BlueShield of Florida**  
An Independent Licensee of the Blue Cross and Blue Shield Association.  
Serving Residents and Businesses of Florida.

Contact Us | Site Feedback

### Find a Doctor and more...

Quick Search | Advanced Search | Print a Directory

**Step 1**  
Select from below...

- Family Doctors
- Specialists
- Hospitals
- Pharmacies
- X-Ray / Imaging Center
- Urgent Care Centers
- Labs
- Dentists
- Other

**Step 2**  
Fill in one or more fields...

Last Name/Group Name:  First Name:

Find similar names

Plan:

City:  OR Within:  of Zip Code:

[I need a more advanced search](#)

**Step 3**  
Click "Search!"

Find a doctor in [other states](#) or [worldwide](#).

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**Helpful Links**

- BCBS Association Resources
- Emergency / Urgent Care
- Health Resources
- Other Resources
- Plan Definitions / Highlights

**WE NEED YOUR FEEDBACK!**

Tell us what you think of the newest version of the online Provider Directory. Your input is valuable and helps us serve you better.

[Tell Us What You Think](#)

Look for a link to the BCBSF online provider directory under the “attachments” tab at the left of the screen

# Benefit Comparison July 2009

## University of South Florida Postdoctoral Scholars

Benefit Period July 2009	Student Health Services & USF Physicians Group	In - Network	Out of Network
<b>Maximum Benefit Paid Per Benefit Period</b>	Combined with In Network	\$200,000	Combined with In Network
<b>Deductible</b>	Waived	\$300 Per Person	\$500 Per Person
<b>Coinsurance</b>	100% Coverage (if available through SHS or USFPG)	80% of Allowed Amount	70% of Allowed Amount

Pre-Existing Conditions Limitations apply: We will not pay benefits for a condition for the first 6 months of coverage which a covered person received medical treatment, care, or advice within 6 months prior to enrolling in this plan. Prior coverage credit can be provided if the student submits proof of prior coverage as outlined in the master policy.

Note: Out-of-Network Providers may "Balance Bill"

# Benefit Comparison July 2009

## University of South Florida Postdoctoral Scholars

Benefit Period July 2009 (in-patient services)	Student Health Services & USF Physicians Group	In - Network	Out of Network
<b>Hospital Room &amp; Board</b>	Not Available	DED + 80% Coins	DED + 70% Coins
<b>Surgeon's Fees</b>	100% of covered allowance	DED + 80% Coins	DED + 70% Coins
<b>Anesthetist</b>	100% of covered allowance	DED + 80% Coins	DED + 70% Coins
<b>Physician's Visits</b>	100% of covered allowance	DED + 80% Coins	DED + 70% Coins
<b>Psychotherapy</b>	100% of covered allowance	DED + 80% Coins	DED + 70% Coins
<b>Substance Abuse</b>	Not Available	DED + 80% Coins	DED + 70% Coins

**Psychotherapy: Maximum of 30 in-patient days & 30 out-patient per benefit period**

**Substance Abuse: Maximum of \$2,000 combined in-patient and out-patient per benefit period**

\* Refer to [www.bcbsfl.com](http://www.bcbsfl.com) online provider directory for a listing of participating providers.

# Benefit Comparison July 2009

## University of South Florida Postdoctoral Scholars

<b>Benefit Period July 2009 (out-patient services)</b>	<b>Student Health Services &amp; USF Physicians Group</b>	<b>In - Network</b>	<b>Out of Network</b>
<b>Prescription Drugs</b>	Not Available	\$20 Generic/\$35 Brand Name	80% of allowance after applicable copay
<b>Surgeon's Fees</b>	100% of covered allowance	DED + 80% Coins	DED + 70% Coins
<b>Anesthetist</b>	100% of covered allowance	DED + 80% Coins	DED + 70% Coins
<b>Physician's Visits (Office)</b>	100% of covered allowance	\$20 Copay + Deductible + Coinsurance	\$20 Copay + Deductible + Coinsurance
<b>Psychotherapy (Office) Including child health supervision services</b>	100% of covered allowance	\$20 Copay + Deductible + Coinsurance	\$20 Copay + Deductible + Coinsurance
<b>Emergency Room</b>	Not Available	\$100 Copay	\$100 Copay

**Prescription Drugs: \$1,000 benefit period maximum (contraceptives included)**

# Benefit Comparison July 2009

## University of South Florida Postdoctoral Scholars

Benefit Period July 2009 (other services)	Student Health Services & USF Physicians Group	In - Network	Out of Network
<b>Ambulance</b>	Not Available	DED + 80% Coins	DED + 80% Coins
<b>Surgeon's Fees</b>	100% of covered allowance	DED + 80% Coins	DED + 70% Coins
<b>Substance Abuse (Office)</b>	100% of covered allowance	\$20 Copay + Deductible + Coinsurance	\$20 Copay + Deductible + Coinsurance
<b>Routine Mammography</b>	100% of covered allowance	\$0 Copay	\$0 Copay
<b>Maternity (paid as any other condition) and complications of pregnancy</b>	100% of covered allowance	DED + 80% Coins	DED + 70% Coins
<b>Routine Well-baby Care</b>	100% of covered allowance	\$20 Copay + 80% Coinsurance	\$20 Copay + 70% Coinsurance

**Ambulance: Ground \$400 p/day; Air/Water: \$4,000 p/day**

# Benefit Comparison July 2009

## University of South Florida Postdoctoral Scholars

Benefit Period July 2009 (out-patient services)	Student Health Services & USF Physicians Group	In - Network	Out of Network
<b>Services performed at an Urgent Care Center</b>	100% of covered allowance	\$35 Copay	\$35 Copay

### **Urgent Care Centers: Members save when they use an Urgent Care Center instead of an ER**

When members use an emergency room they are subject to professional charges as well as institutional charges for the use of the facility. Urgent Care Center services are covered with a single copay.

# Benefit Comparison July 2009

## University of South Florida Postdoctoral Scholars

Benefit Period July 2009 (Independent Clinical Lab Centers)	Student Health Services & USF Physicians Group	In - Network	Out of Network
Independent Clinical Lab Centers	Quest Diagnostics No cost to member	Quest Diagnostics No cost to member	CYD then 20% Coinsurance

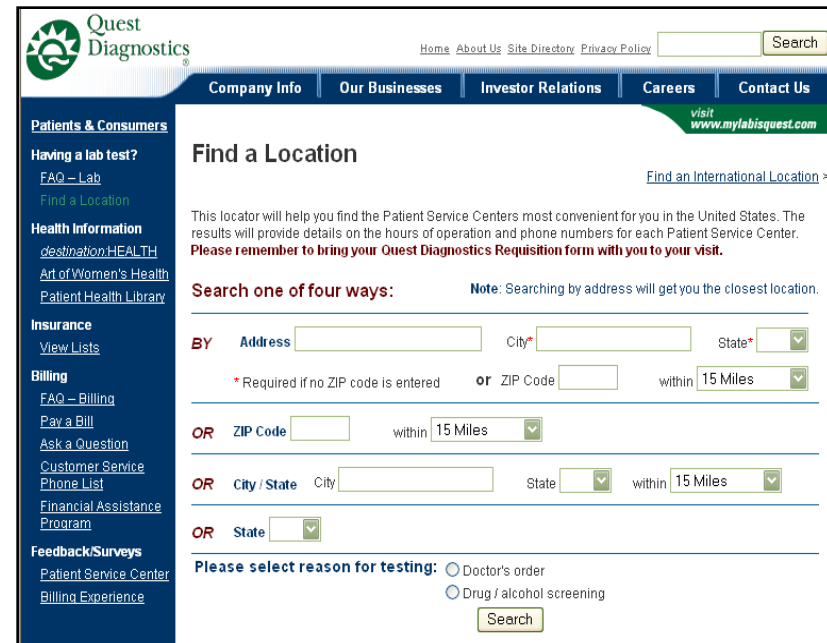
**Quest Diagnostic Automated Lab Appointment Scheduling: Please see the next slide for details**

# Benefit Comparison July 2009

## University of South Florida Postdoctoral Scholars

### Quest Diagnostic Automated Lab Appointment Scheduling

- Available for Florida Patient Service Centers
- Automated system available online or by phone
  - www.questdiagnostics.com
  - 1-888-277-8772
- Quick and easy!
  - Easy access to scheduling 24/7
  - Ability to schedule appointment at convenient time
  - Less wait time upon arrive



The screenshot shows the Quest Diagnostics website's 'Find a Location' page. The page includes a navigation menu with links for 'Company Info', 'Our Businesses', 'Investor Relations', 'Careers', and 'Contact Us'. A sidebar on the left lists various services like 'Having a lab test?', 'Health Information', 'Insurance', 'Billing', and 'Feedback/Surveys'. The main content area features a search form with the following options:

- Search one of four ways:**
  - BY Address:** Input fields for Address, City\*, and State\* (dropdown).
  - OR ZIP Code:** Input field for ZIP Code and a dropdown for 'within 15 Miles'.
  - OR City / State:** Input fields for City and State (dropdown), with a dropdown for 'within 15 Miles'.
  - OR State:** A dropdown menu for State.

Additional text on the page includes: 'This locator will help you find the Patient Service Centers most convenient for you in the United States. The results will provide details on the hours of operation and phone numbers for each Patient Service Center. Please remember to bring your Quest Diagnostics Requisition form with you to your visit.' and a 'Please select reason for testing:' section with radio buttons for 'Doctor's order' and 'Drug / alcohol screening'. A 'Search' button is located at the bottom right of the form.

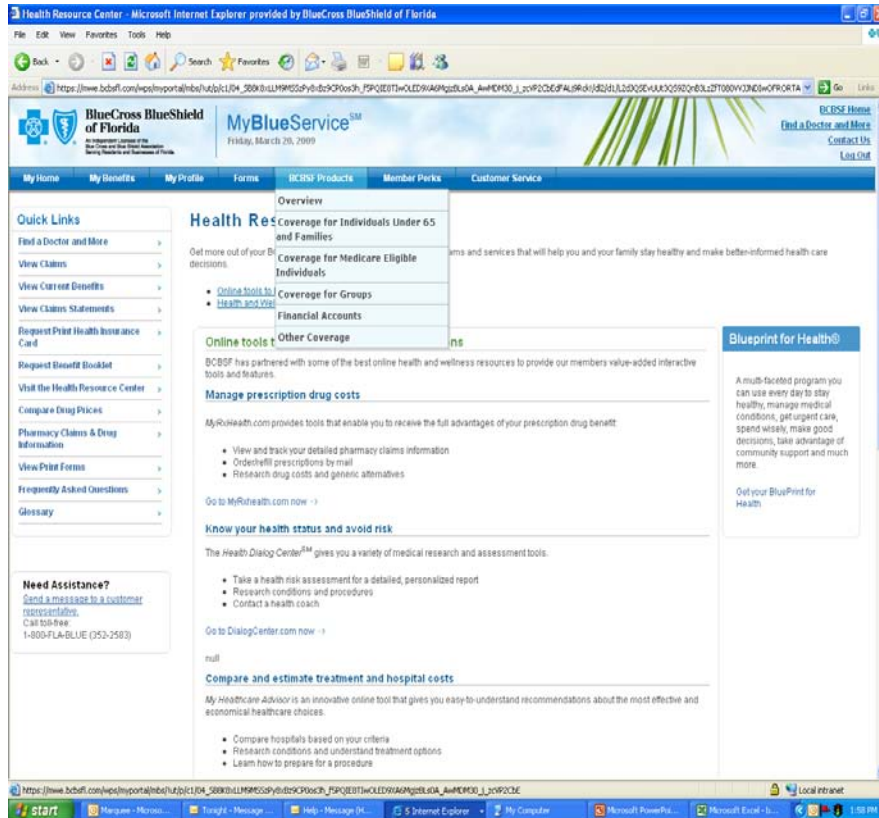
# Value Added Programs and Services

- MyBlueService<sup>SM</sup>
- Online Provider Directory
- Hospital Advisor<sup>TM</sup>
- Physician Advisor<sup>TM</sup>
- Healthcare Advisor<sup>TM</sup>
- Treatment Cost Advisor<sup>TM</sup>
- E-medicine services
- Better You from Blue
- Personal Health Report
- Stay Fit for Sports
- Health Coaches
- Discount Programs through Blue Complements

Look for links to more information about these programs and services under the “attachments” tab at the left of the screen

# MyBlueService<sup>SM</sup>

## Online Member Self Service



- 24 hours a day, 7 days a week
- View/download product information
- Review benefits information and claims status
- Provider Directory
- Access to personal health coaching
- Access to hospital data and quality information\*
- BlueComplements<sup>SM</sup> health-related discount programs and services
- Sources for health and wellness information

\* Available through Hospital Advisor<sup>TM</sup> by Subimo<sup>TM</sup>

# BlueComplements<sup>SM</sup> Discount Program

- Healthy Alternatives<sup>TM</sup>
- Vision One<sup>®</sup> discount services
- TruVision<sup>TM</sup> discount services
- TruHearing discount services
- HEARx hearing aid discount services
- GlobalFit<sup>TM</sup> fitness club discounts
- Safe Tech<sup>TM</sup> bicycle helmet discount services
- Jenny Craig<sup>®</sup> weight management program
- YMCA of Florida's First Coast



## BlueComplements

Call today to take advantage of savings on vision and hearing products, fitness club memberships, massage therapy, acupuncture and more. These services are available to Blue Cross and Blue Shield of Florida and Health Options members.

Vision Care Discount Program	1-800-793-8622
Contact Lens Mail Order Service	1-877-747-2020
Laser Vision Correction Service	1-877-747-2020
Hearing Aid Discount Program	1-800-731-3277
Alternative Medicine Program	1-877-335-2746
Fitness Club Membership Discounts	1-800-294-1500
Weight Management	1-800-597-5366

To learn more, visit  
[www.bcbsfl.com](http://www.bcbsfl.com) and click on  
Members>Discount Programs>BlueComplements



The products, services and information provided through the BlueComplements program are made available as a courtesy to our members and are not a part of insurance coverage, nor a substitute for medical advice. Please note: Your insurance coverage may already include benefits for some of the services available to you through BlueComplements so it is important to exhaust those benefits first. Blue Cross and Blue Shield of Florida reserves the right to discontinue or change this program at any time without notice. BCBSF does not endorse and is not responsible for the products, services or information provided by the vendors that are part of the BlueComplements program.

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# Summary

## Benefit Comparison July 2009

### University of South Florida Postdoctoral Scholars

- *Featuring* enhanced benefits when members use the student health center or the services of USF Physicians Group\*
- Group All Plans feature BCBSF Value Added Benefits such as MyBlueService and BlueComplements
- A BlueOptions Product with comprehensive benefits and worldwide coverage
- Broad Network to cover members at school, community, out-of-state and abroad
- For more information or to access an applications please visit [http://usfweb2.usf.edu/hr/benefits/Post\\_Docs.html](http://usfweb2.usf.edu/hr/benefits/Post_Docs.html)

\*Services provided by the USF Student Health Center on campus are only available to students. Spouses and children may visit the USF Physicians Group.

# Benefit Comparison July 2009

## University of South Florida Postdoctoral Scholars

<b>Dental Benefit Maximum \$1,000</b>		
<b>Benefit Period July 2009 (out-patient services)</b>	<b>In - Network</b>	<b>Out of Network</b>
<b>Deductible (Waived for Routine)</b>		
<b>Per Person /Per Family</b>	\$50 / \$150	\$50 / \$150
<b>Routine</b>		
<b>Periodic Oral Evaluation</b>	\$0 Copay	80% of allowance
<b>Comprehensive Oral Evaluation</b>	\$0 Copay	80% of allowance
<b>Cleanings Adult and Child</b>	\$10 Copay	80% of allowance
<b>Office Visits</b>	\$0 Copay	80% of allowance
<b>Fluoride Treatment – Child</b>	\$0 Copay	80% of allowance
<b>Basic Services</b>		
<b>X-Rays</b>	\$3 Copay	60% of allowance
<b>Sealant</b>	\$6 Copay	60% of allowance
<b>Major Services are not covered until 07/01/2010</b>		

### Other Covered Services

- Bitewing X-Rays two films (Considered Routine)
- Root Canal Molar

### Major Services Include

- Crowns – Porcelain Fused to noble metal
- Pontic – Porcelain Fused to Nobel Metal
- Complete Dentures
- Partial Dentures
- Extractions – Routine and Surgical

***For Questions Please call  
customer service @ 877-  
203-9921***