

# Using GoBlue benefits: Jim, Maria and little Nikki



This is an example of how GoBlue Plan 91 coverage can work

Meet Jim and Maria. They try to live a healthy lifestyle. They belong to the local cycling club, eat their fair share of fruits and veggies, keep a watchful eye over little Nikki, their five-year-old, and get flu shots when the season arrives. However, within the last six months Jim had a little trouble with his stomach. He decided to see a specialist after Maria suggested that it might be something other than too much caffeine. He went to an in-network specialist and then went for some lab tests to rule out anything serious. Nikki also needed her 5-year check-up and immunization. Maria had headaches and congestion, plus scheduled a routine dental visit. **See how the GoBlue health services card makes it simple to go to the doctor or dentist, get prescriptions and lab tests.**

In 6 months, the GoBlue health services card would save them over \$900...

Here's how...	Charges for care or services	Savings with negotiated rates	GoBlue pays	Cost
Jim experienced some trouble with his stomach. He visited a gastroenterologist.	\$603	\$396 saved with BCBSF negotiated rates (\$207 allowance for the visit)	\$50	\$157
He needed 7 various lab tests. He went to Quest Diagnostics and the tests were paid by BCBSF.	\$434	\$354 saved with BCBSF negotiated rates (\$80 allowed for all of the lab tests combined)	\$80	\$0
The follow-up visit a week later confirmed he needed to change his diet.	\$136	\$91 saved with BCBSF negotiated rates (\$45 allowance for the visit)	\$45	\$0
Jim called a health coach to talk about options for relieving stress and changing his diet. He also enrolled in a weight management program.	\$199 for weight management enrollment fee (6-month program*)	\$99 (50% off of the cost with the BlueComplements discount <sup>1</sup> )	\$0	\$99
Nikki had her 5-year check up and received her immunizations. She is ready for Kindergarten.	\$287	\$40 saved with BCBSF negotiated rates (\$104 allowance for the visit) \$58 saved with BCBSF negotiated rates (\$85 allowance for the immunizations)	\$50	\$139
Maria was experiencing headaches and congestion. She went to the doctors and learned that she had a sinus infection.	\$77 for visit \$15 for prescription	\$13 saved with BCBSF negotiated rates (\$64 allowance for the visit) \$3 saved with BCBSF negotiated rates (\$12 allowance for the medication)	\$50 for the office visit, and \$12 towards the prescription	\$14 (total)
Maria went to her yearly dental check-up for cleaning and X-rays.	\$100	\$59 allowance for the visit (\$41 saved with BCBSF negotiated rates)	\$50	\$9
Jim had been having eyestrain and decided to have his vision checked.	\$59	\$19 saved with BCBSF negotiated rates <sup>1</sup> Turned out he didn't need glasses, but if he had, he would save up to 40% off retail prices for frames and lenses <sup>1</sup>	---	\$40
<b>Total</b>	<b>\$1,910</b>	<b>\$1,132 (Saved with GoBlue network discounts)</b>	<b>\$337</b>	<b>\$458</b>

GoBlue premium for 6 months = \$522 (\$87 a month for father, mother and child, ages 5, 28 & 29)

**Savings with the GoBlue card**

- The monthly premium + "cost" for services = \$980 out-of-pocket
- Total medical charges would have been \$1,910 without GoBlue
- But having GoBlue saved them \$930! [ $\$1,910 - \$980 = \$930$ ]

**Top Tip:** Using the CareCalc<sup>SM</sup> tool, doctors and urgent care centers can determine your estimated costs for the majority of treatments before you have them, so you can make more informed health care decisions. This is only an example of the type of savings and coverage that comes with the GoBlue plan. Your experience may vary depending on the care you need, where you have the service performed, who you see for the service and if you use in-network doctors, dentists and pharmacies. These plans have limitations and exclusions and the premium and amount of benefits provided depends upon the plan selected and your age. <sup>1</sup>As a courtesy, Blue Cross and Blue Shield of Florida, Inc. 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. \*Plus the cost of food. At participating Centres only. Discounts apply to membership fee only. Pricing is subject to change.