



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

# HEALTH INSURANCE COVERAGE

Customer Service 800-664-5295

Website <http://www.bcbsfl.com>

## FAQ's



**Q. Is Blue Cross Blue Shield of Florida (BCBSFL) my insurance plan?**

**A.** No, the School Board of Polk County is a self-funded plan. Blue Cross Blue Shield of Florida (BCBSFL) administers the benefits for the school board as the Third Party Administrator. The services that BCBSFL provides to our members include access to its provider network, claims administration, customer service, and various utilization and disease management programs.

**Q. Will I get a new member ID card?**

**A.** Yes, you will receive a member ID Card after your enrollment process has been completed.

**Q. Will any of the amounts of the deductible I met prior to October 1, 2009 carry forward?**

**A.** Yes, in an effort to assist our members during this transition to the new benefit plan, we will allow any deductible amounts met during January 1, 2009 through September 30, 2009 to carry through to the end of 2009. ***In addition, we will allow any amounts met towards the deductible during October, November and December 2009 to carry forward to 2010.***

**Q. How do I find a doctor or hospital that accepts my insurance?**

**A.** School Board of Polk County coverage utilizes the BlueOptions, NetworkBlue provider network. Use the online provider search capability to determine if a provider is participating in NetworkBlue, the provider network for BlueOptions. Simply log on to [www.bcbsfl.com](http://www.bcbsfl.com). You can access the provider directory right from the home page; select BlueOptions NetworkBlue in the plan type drop-down menu. You may also call the number on your ID card and speak to a Customer Service Representative.

**Q. Will I have to change doctors when the new plan goes into effect?**

**A.** The good news is that the majority of the PPO providers do participate in the NetworkBlue. However, we always recommend that you verify network status prior to having services rendered. Please call the BCBSFL customer service number or verify on the website at [www.bcbsfl.com](http://www.bcbsfl.com) that your current provider is in NetworkBlue.

**Q. Do I have to select a Primary Care Physician (PCP)?**

**A.** No. Under the BlueOptions health benefit plan, you are free to see **any** Participating Physician in NetworkBlue. If you've already scheduled appointments with providers, be sure to notify them that you'll be changing your health coverage. We encourage you to inquire about the provider's participation status in NetworkBlue. That way, you'll be able to determine how the change in your health benefit plan will, if at all, affect your out-of-pocket costs.

**Q. Do I have to utilize a Specialist in the same group/clinic as my Primary Care Provider (PCP)?**

**A.** No, you do not have to utilize a Specialist in the same group/clinic as your PCP. Most groups/clinics will direct you to physicians within the group/clinic; however, you may use any participating specialist with the School Board of Polk County Network.

**Q. What is covered under my plan?**

**A.** Covered medical expenses or any medically necessary treatments, services, or supplies that are not specifically excluded for coverage are generally covered under the plan. As long as you use participating providers. Claims are paid at the higher benefit level. Remember: Just because your physician says a treatment is medically necessary does not mean it covered under the plan. It's a good idea to have your provider verify coverage before you begin a treatment.

## FAQ's



**Q. Do I have coverage if I go to an Out-of-network provider?**

**A.** Yes you do, however, there will be a difference in the amount that you are responsible to pay. This includes but is not limited to; an increase in the deductible and coinsurance as well as the difference between the providers fee and the plan allowance.

HELPFUL HINTS WHEN USING AN OUT-OF-NETWORK PROVIDER

If you are unable to locate a network provider and need to use the services of an out-of network provider when traveling or residing outside of Florida, you should:

- Have an alternative method of payment available;
- Keep all receipts in order to file a claim with BCBS of Florida for reimbursement;
- Contact BCBS of FL for information to receive the appropriate forms in order to file an out-of-network claim.

**Q. Why is the ambulance company billing me directly? Are these bills covered by my insurance?**

**A.** There are no participating or contracted air or ground emergency transport services. Allowable claims will pay at 80% of the Blue Cross Blue Shield of FL allowable, or what the usual and customary charge would be for this area. Keep in mind if an ambulance is called and the patient is NOT transported, the charge is NOT covered.

***\*\*This information does not guarantee benefits or coverage. Every effort has been made to report information accurately. However, all information, including the amount of any benefit and employee eligibility for benefits, is subject to and governed by the terms and conditions of the applicable contract, policy or plan document. In all cases where any of the information provided in this guide differs from the amount of benefit actually provided, the terms of the legal documents will control. Employees are encouraged to check their **September check** to ensure any payroll deductions reflect the enrollment decisions you have made for the 10/01/09-12/31/09 Plan Year. Employees should also check their **December check** to ensure any payroll deductions reflect the enrollment decisions you have made for the 01/01/10-12/31/10 Plan Year. Please notify Benefits ASAP if anything appears to be incorrect.***