

Using GoBlue benefits: Marcus

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

Meet Marcus. About six months ago his sister wanted him to practice with her son on some long passes, so his nephew could have a better chance of making the team. The next day Marcus couldn't move his arm around without some pain, so he decided to go to the urgent care center. They took a couple x-rays and decided it was just a torn muscle. Since Marcus stayed within the network, the network rate saved him money. The doctor gave him a prescription for pain medication and suggested a few visits of massage therapy. Recently, Marcus scheduled a routine dental check up and cleaning, plus decided to have his vision checked since his eyes had been bothering him. **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 him \$99...

Here's how...	Charges for care or services	Savings with negotiated rates	GoBlue pays	Cost
Marcus experienced pain in his arm so he visited an urgent care center. The doctor determined that Marcus needed X-rays of his arm.	\$169	\$49 saved with BCBSF negotiated rates <i>(\$120 allowance for the visit and x-ray)</i>	\$50	\$70
The doctor prescribed a pain medication. Marcus went to a pharmacy on the GoBlue list to get the prescription filled.	\$10 for prescription	\$3 saved with BCBSF negotiated rates <i>(\$7 allowance for the medication)</i>	\$7 towards the prescription	\$0
Marcus made some appointments with a massage therapist. ¹	\$140 for two massage therapy sessions	\$30 saved with BCBSF negotiated discounts <i>(Up to 25% off of the cost with the BlueComplements discount²)</i>	\$0	\$110
Marcus went to his yearly dental check-up for cleaning and X-rays.	\$100	\$41 saved with BCBSF negotiated rates <i>(\$59 allowance for the visit)</i>	\$50	\$9
Marcus had been having eyestrain and decided to have his vision checked.	\$59	\$19 saved with BCBSF negotiated discounts ² <i>(\$40 discounted allowance for exam) Turned out he didn't need glasses, just sunglasses since he is outdoors a lot. However, if he had needed glasses, he would save up to 40% off retail prices for frames and lenses²</i>	\$0	\$40
Total	\$478	\$142 (Saved by having GoBlue)	\$107	\$229

GoBlue premium for 6 months = \$150 (\$25 a month for one person, age 24)

Savings with the GoBlue card

- The monthly premium + "cost" for services = \$379 out-of-pocket
- Total medical charges would have been \$478 without GoBlue
- But having GoBlue saved Marcus almost \$100! [$\$478 - \$379 = \99]

Top Tip: Using the CareCalcSM 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.
¹Contracted massage therapists through our vendor relationship with American Specialty Health Networks (ASH Networks).
²As 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.