

Patty's Points



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Every penny counts. Here's some money saving tips.

MONEY SAVING TIPS	
DO's	DON'T
<ul style="list-style-type: none"> • Use Guidewell ER Doctors Urgent Care Center. You are allowed 2 visits per calendar year at \$0 copay. Subsequent visits are \$150 copay per visit. Click here for details and locations. • Use Teladoc Health or an in-network Urgent Care Center (UCC) for minor illnesses or injuries. • Click here for information on accessing Teladoc Health. Register before you need to use it. <p><i>Note: Teladoc Health General Medicine copay is \$15 per visit. Urgent Care Copays are \$150 per visit.</i></p>	<ul style="list-style-type: none"> • Don't use the ER for minor illnesses or injuries that can be treated through Teladoc Health or at an Urgent Care Center (UCC). • Don't use the freestanding Emergency Rooms that are associated with Adventhealth or HCA. They are NOT Urgent Care Centers and are billed at traditional emergency room rate. • For a list of in-network UCCs near you, access the online provider directory on the My Health Tool Kit member portal after creating an account. <p><i>Note: Copays are \$150 per visit at an UCC as compared to \$1,000 copay for an ER visit. In addition, the doctors who treated you in the ER will bill you separately for their services.</i></p>
<ul style="list-style-type: none"> • Use your Primary Care Physician (PCP) for services that are non-urgent. • Use My Health Onsite (MHO) Centers for Primary Care Services at \$0 cost. 	<ul style="list-style-type: none"> • Don't forget to assign yourself a PCP of your choice by calling Florida Blue Customer Service at 1-866-777-0696. • Don't forget to establish yourself as new patient with MHO before

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	<p>taking advantage of all the services they offer at \$0 cost.</p>
<ul style="list-style-type: none"> Use a Physician Assistant (PA) or ARNP at a Specialist office can save you money on your copays. If the PA or ARNP accepts BlueCare HMO and claim is filed in their name, the copay is \$60 vs \$100 copay. (Note: Ob-Gyn is a \$60 copay for 2026) 	<ul style="list-style-type: none"> Don't forget to ask the specialist office if the PA or ARNP accepts BlueCare HMO. If they do NOT accept BlueCare HMO then the claim will be filed under the primary specialist and a \$100 copay will apply.
<ul style="list-style-type: none"> Use an in-network freestanding imaging center for x-rays, ultrasounds, MRI's, CT scans, etc. For a list of in-network freestanding imaging centers, please contact me or access the online provider directory on the My Health Tool Kit member portal after creating an account. 	<ul style="list-style-type: none"> Don't use the hospital for diagnostic imaging tests if it can be performed at a freestanding in-network imaging center or doctor's office. Don't forget Advanced Imaging Tests, i.e., MRIs, CT scans, Nuclear Medicine, etc. require prior authorization from your ordering physician. If no authorization, the services will NOT be covered. Don't forget to get a referral from My Health Onsite (MHO) doctor to use Akumin Radiology or Spring Hill MRI. You will pay \$0 if the MHO physician refers you. <p><i>Note: Your costs will be significantly higher as the services will be billed as "outpatient hospital".</i></p>
<ul style="list-style-type: none"> Ask your surgeon if your surgery can be performed at an in-network Ambulatory Surgical Center (ASC). 	<ul style="list-style-type: none"> Don't use the hospital for surgery that can be performed at an ASC.

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<ul style="list-style-type: none"> Use Lantern (formerly SurgeryPlus) for select surgeries. Consultations and follow up office visits are \$0 copay. The copay for the surgery is \$750 and it will apply to your Calendar Year Out of Pocket Maximum. For more information, call Lantern's Customer Service at 1-833-700-2286. <p><i>The ASC copay is \$750 per visit and surgeon's fees are \$100 copay per visit.</i></p>	<p><i>The Calendar Year Deductible of \$3,500 + 30% Coinsurance will apply to the hospital/facility charges and physician fees at a hospital setting.</i></p>
<ul style="list-style-type: none"> Use Quest Diagnostics for routine lab work in Florida. The copay is \$0. 	<ul style="list-style-type: none"> Don't use Labcorp or any other out of network lab. Don't use the hospital for lab work as it will be billed as "outpatient hospital" services and your costs will be significantly higher.
<ul style="list-style-type: none"> Use Employee Assistance Program (EAP) for short term counseling assistance. You have up to 5 sessions per issue at no cost to you. Click here for more information. 	<ul style="list-style-type: none"> Don't forget your emotional wellness is just as important as your physical wellness.
<ul style="list-style-type: none"> Contact Patty Nguyen to find out what you should expect to pay for an upcoming surgery or diagnostic test or if you need assistance with billing issues. 	<ul style="list-style-type: none"> Don't get caught off guard when asked to pay more than a copay for your surgery at an in-network ASC. Surgeries at an ASC are NOT subject to the plan's Calendar Year Deductible.