



Annual Notices About Your Health Coverage

Once a year, we send out information about your member rights and other required notices. Some of these are a little complicated, so read on for a breakdown of some of the topics.

Your Member Rights and More

Member Rights and More is a document with important information that can help you maximize your benefits and get personal support for your health. Read about:

- Your rights and responsibilities, including the grievance and appeal process and the right to an external review
- How to get language assistance
- Eligibility and referrals for managing an illness or disease and help coordinating your care
- Behavioral health information
- Financial incentives policy
- How to contact Utilization Management staff and/or use TDD/TTY services

The document is available at **floridablue.com** in the Member Tools section. Please refer to the **Frequently Asked Questions** under **Enrolling and Making Payments**. Want us to mail it instead? Simply call the customer service number on your member ID card.

Prior Authorization for Medical and Pharmacy Services (Pre-Approval)

For some health care services, drugs or treatments, your doctor needs to get pre-approval before they will be covered by your plan. Talk with your doctor to be sure they received a pre-approval before you get care. If your doctor does not get a pre-approval for these services, they may not be covered by your plan. You may be responsible for the entire cost.

Go to **floridablue.com/authorization** or log in to your member account for the updated list of services that need pre-approval. If you'd like a copy of this list, give us a call at 877-352- 2583.

Coverage for Breast Reconstruction

This notice is to let you know that your policy covers breast reconstruction surgery after a mastectomy, at the same time as the mastectomy or later. You're covered for reconstruction of the breast on which the mastectomy is performed, as well as the other breast to produce a symmetrical appearance.

In addition, your health plan covers prosthesis and treatment of physical complications at all stages of the mastectomy, including lymphedema. The type of procedure is determined by you and your doctor. Your coverage is subject to the terms of your policy, which can be found in your member account at **floridablue.com** or by calling the customer service number on your member ID card.

Florida Blue is an Independent Licensee of the Blue Cross and Blue Shield Association. We do not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations. You may access the Nondiscrimination and Accessibility Notice at floridablue.com/ndnotice. Español, Kreyol Ayisien: floridablue.com/languageservices.

Your Privacy

Florida Blue makes a Notice of Privacy Practices available to its members. This Notice describes our legal duties and our members' rights under HIPAA with respect to our members' protected health information. This notice is available at <https://www.floridablue.com/general/hipaa-notice-privacy-practice>, or you can call the customer service number on your member ID card and we'll mail you a copy.

We're here for you.

If you have any questions about this information or about your health coverage, please call the customer service number on your member ID card from 8 a.m. to 6 p.m. Monday through Thursday and 9 a.m. to 6 p.m. on Fridays.