

The Board of Trustees of the MCASF Local 725 Health and Welfare Fund carefully and routinely conducts a review of Plan benefits, eligibility, and vendors to control health care expenses and provide the best affordable benefits. As of result of this review, effective May 1, 2024, we will be keeping Florida Blue as our medical carrier, but switching to an alternative plan option. Additionally, the pharmacy coverage will be transitioning from Prime Therapeutics to SavRx; these changes will be automatic, and you the participant do not need to take any action. Participants will automatically be enrolled in the new plan: BlueOptions 03769. The new plan coverage will be nearly identical to the existing plan with the recently announced change to the out-of-pocket maximum. The information in this document is to help answer frequently asked questions regarding the Florida Blue plan transition as well as how to confirm if your provider accepts BlueOptions. Our goal is to provide excellent coverage and this step will help us to achieve that goal.

Any questions related to SavRx refer to the Sav-Rx document also in this packet.

Medical FAQ

[When will the change be effective?](#)

May 1, 2024

[Will the medical plan be changing?](#)

Florida Blue will offer an identical plan that will replace the current plan option BlueChoice 0727. The new plan name is BlueOptions 03769.

[Will the new Out-of-Pocket maximums be changing on 5/1?](#)

No. The out-of-pocket maximum, effective 1/1/2024 will continue to be **per person \$3,600 / per family \$7,200**.

Out-pocket-maximum: This is the maximum amount you would have to pay in cost share for covered medical services. Once you have paid this amount for in-network covered medical services you will pay nothing for the remainder of the plan year.

How this is calculated:

Example: After you paid your deductible of \$500, your cost share is 20% of \$19,500 (\$3,900). This is more than your out-of-pocket maximum, so you would only pay \$3,100 out-of-pocket maximum for the cost share (and the \$500 deductible you paid at the outset), and we cover the remaining \$15,900.

[Does my deductible start over again on 5/1?](#)

No. The amount will not restart. Our Plan year runs January 1st – December 31st so the accumulated amounts you paid prior to May 1st will transfer towards the new plan and your 2024 out-of-pocket maximums.

Will Florida Blue continue to provide pharmacy benefits?

No. Pharmacy benefits will be administered by SavRx as of May 1st. For additional information you may see the enclosed information from Sav-Rx.

Will I receive a new member ID card?

Yes. You should receive your new member ID card by 5/1/2024.

Can I still use my old member ID card?

Once you receive your new member ID card, you should destroy your old card. The new member ID card will indicate BlueOptions instead of BlueChoice. Your member ID number and prefix will remain the same.

Can I order additional member ID cards?

Yes. If additional member ID cards are needed, please contact the customer service number on the back of your member ID card or log into www.floridablue.com to download a digital ID card. You may also contact the Benefit Office (754) 777-7735 to order additional cards.

What information displays on my member ID card?

There is a lot of important information on your Medical member ID card.

Front

- Member Name: Only the subscriber's name will show on the member ID card.
- Member ID Number: Your member ID number and Pre-fix will remain the same as long as you are the subscriber of the health plan. The prefix (the first three letters before H) is used to route claims for processing.
- Coverage Verification Data: This is the information providers and hospital will use to verify eligibility and plan benefits.
- Name of your Plan: You will need to know this when searching for participating doctors and hospitals in the Find a Doctor tool.
- Benefit Information: This will show your plan Deductible and your new Out-of-Pocket maximum.

Back

- Claim filing information.
- Website information
- Important Phone Numbers for you and your doctors.

How can I check if my provider accepts the Blue Options plan or find a new provider?

To access the most up-to-date provider information log into www.Floridablue.com to search for in-network doctors, hospitals, and other health care providers. If you have not logged into your member profile, you can search for a list of participating providers by following the below steps.

- Go to www.floridablue.com

- Click on “Find a Doctor” and then “Find a Doctor or Dentist”
- Enter locations: zip code
- Select plan: Blue Options
- Search for providers: Search by provider or facility name or condition or choose a provider type.

Do I need to get a new authorization if I have a planned elective surgery/procedure after 5/1 and the services were already approved?

A new authorization would not be required unless the current authorization end date is prior to 5/1.

Can I apply for Transition of Care/Continuity of Care form if my health care provider does not participate in BlueOptions?

Yes. Florida Blue wants to make sure that your transition is a smooth one. We encourage you to complete the **New Enrollee Transition of Care Request form**. You must already be a participant or eligible dependent who is currently:

- Pregnant
- Undergoing radiation or chemotherapy treatment
- Already scheduled for a surgery
- Undergoing transplant service(s)

If you qualify for Transition of Care/Continuity of Care, an authorization will be provided to the out-of-network health care provider for a specified period of time.

Do I need to complete a Transition of Care/Continuity of Care form if my health care provider participates in BlueOptions.

No. If your physician is participating with BlueOptions, you will ONLY need to update their office with your new plan information by providing a copy of your new member ID card.

Where do I find access to my member benefits, coverage, etc.?

To access specific information about your coverage, EOBs, list of participating providers, or any other questions related to your group health insurance, log into www.floridablue.com or contact the customer service number on the back of your member card.

Will I have to re-register my Floridablue.com account?

No. You can still log into your account by using your current username and password. Once you are logged in, on the welcome page choose Active account for services effective May 1st. For historical information, you can choose Inactive account.

What should I do if my username or password is not recognized?

If you get an error message, this is a quick and easy way to reset your username or password:

- Choose **Forgot User Name or Password?**
- Choose Forgot User Nam or Forgot Password and follow the steps required to obtain a reset.