COM-J GatorCare Participants - 2023 Summary

The following is a summary of your 2023 benefit.

COM-J GatorCare (GC) participants are enrolled in the GC Premium plan. The

Premium plan offers you three network tier options.

- Tier 1 benefits are services you receive from the GatorCare Network, which includes hospitals, physicians and providers in Gainesville, Jacksonville and Central Florida. Tier 1 benefits offer the best value, with lower deductibles and out-of pocket costs.
- Tier 2 benefits apply when you receive services from the Florida Blue BlueOptions network, which typically result in higher out-of-pocket costs. When using Tiers 1 and 2 for wellness and preventive care, annual physicals and labs are offered with no out-of-pocket expense to you.
- Tier 3 benefits apply when you receive services from an out-of-network provider; you still have coverage, but may be billed for the difference between the provider's charge and the allowed amount.

Premium Plan Overview and Benefits

- Click here for an overview of the plan - Here you can find general information about the plan and get a better idea of how our coverage works for you!

- Click here for 2023 Summary of Health Plan Benefits! - Here we have answers to questions like: How much do I pay per visit? What's my deductible? and How much is covered at the pharmacy? Note, items highlighted in red reflect "changes in benefits" from prior year

- Click here to learn more about your options and facilities available to you in Jacksonville. This includes primary care providers, urgent care facilities, emergency rooms, and additional care options.

- Click here for New Tier 1 Urgent Care Centers in Florida - *Listing includes three new UF Health Emergency & Urgent Care Centers in Jacksonville - Baymeadows; Lane Avenue; and New Kings Road.*

Where to Go When You Need Care

You have options when it comes to choosing care. Knowing what is and isn't an emergency can help you plan for the unexpected.

When It's Not an Emergency

YOUR DOCTOR

Your primary care doctor should be your first choice for non-emergency care such as:

- Fever, colds and flu
- Stomachache
- Ear and/or sinus pain
- Rashes
- Sore throat
- Urinary tract infection
- Chronic migraines/headaches
- Suture/staple removal
- Follow-up care
- Chronic back pain

VIRTUAL VISIT

UF Health participating clinics offer follow-up for non-emergency medical and behavioral conditions with a Virtual Visit.

- Allergies
- Fever, colds and flu
- Eye infections
- Tobacco cessation counseling
- Follow-up for chronic care
- Rashes

To find Tier 1 UF Health clinics offering Virtual Visits, go to: GatorCare.org/network

EMOTIONAL HEALTH

If you're experiencing chronic or consistent emotional distress, there are several trusted options available to you. GatorCare member psychiatry and counseling service resources:

- TalkSpace: GatorCare.org/Talkspace
- New Directions: 866.287.9569
- For more resources, click GatorCare.org/health-resources/mental-health-services

When You Need Immediate Attention

URGENT CARE

An urgent care center should be your option of choice for treatment of conditions such as:

- Migraines or headaches
- Cuts that need stitches
- Nausea, vomiting
- Sprains or strains
- Acute back pain
- Animal bites
- Minor injuries
- Cuts, bruises and burns
- Ear and eye infections
- Bladder and urinary tract infections

NOT COVERED
Convenience care or retail clinics located within grocery stores and retail pharmacy locations, such as CVS Minute Clinics, are NOT Covered.

To find Tier 1 urgent care facilities, go to GatorCare.org/network

EMERGENCY ROOM

For life-threatening problems call 911. Emergency life-threatening conditions include:

- Chest pain or heart attack
- Seizures
- Signs of stroke: sudden weakness, numbness, slurred speech and/or confusion
- Sudden or severe pain
- Head or neck injuries
- Severe vomiting, diarrhea
- Fainting, dizziness, weakness
- Uncontrolled bleeding
- Difficulty breathing
- Broken bones
- Poisoning
- Suicidal thoughts/feelings

24/7 Suicide & Crisis Lifeline: Dial 988

A minimum of $150 per-visit deductible is charged for most plans.

Is it a Freestanding Emergency Room or is it an Urgent Care?

Beware, urgent care centers and freestanding ERs can be difficult to tell apart. Freestanding ERs often look like a lot of urgent care centers, but COSTS ARE HIGHER, just as if you went to the ER at a hospital. Here are some ways to know if you are at a freestanding ER:

- Freestanding ERs are separate from a hospital but are equipped and work the same as an ER, and care you receive is subject to the same minimum $150 per-visit deductible and coinsurance as an ER at a hospital
- Freestanding ERs are staffed by board-certified ER physicians and if they do not contract with your plan, you could be responsible for what your insurance does not cover*

If you go to a freestanding ER and require admission, an ambulance will transfer you to an appropriate facility for stabilization. If admitted to a Tier 2 facility for hospital care, your out-of-pocket expenses will be significantly higher than a Tier 1 facility.

*This is known as **Surprise Billing** — You will be responsible for any charges in excess of the Allowed Amount for Out-of-Network Providers except for certain services that are provided in an in-network facility. Members consenting to services by applicable Out-of-Network providers may also be responsible for charges in excess of the Allowed Amount.

GatorCare®
Your Partner in Health

GatorCare Pharmacy Benefits

- [Click here](#) for the Pharmacy Schedule of Benefits and Coverage - Here you will find details on the Premium pharmacy coverage and benefits.

- [Click here](#) for additional information on Pharmacy Benefits and Network

- Attached you will find the 2023 GatorCare Precision Maintenance Medications – primer for Pharmacy 90 day Maintenance Medications

  - ***Maintenance 90-day claims filled at UF Health (Jacksonville and Gainesville) pharmacies will receive a reduced copay (2x copay) vs claims filled at retail (3x Copay)***

  - ***GatorCare members who use UF Health Jacksonville Pharmacy, are eligible for the Expedited employee drop-off and pick up process by showing their UF Health employee badge – GC members can go to window 1 without waiting in the usual pick up line.***

- [Value Max Program for Diabetes](#)

  - Program maximizes manufacturer's copay assistance while reducing member copay
  - Requires member enrollment into the manufacturer's copay savings program
  - Requires using a UF Health owned pharmacy

- [Click here](#) for Pharmacy FAQs.

Infertility Benefits

- [Click here](#) for benefit descriptions - Here you can find a document that details eligibility, diagnoses, treatment, and coverage for Premium members.

- [Click here](#) for Infertility Benefits FAQ's.

- [Click here](#) for a list of UF Health Reproductive Medicine Providers that provide Tier 1 coverage for Premium Members.

  - ***Gainesville providers will see Jacksonville patients at the UF Health Women's Specialists – Mandarin or via telehealth visits. Ultrasounds on REI patients are conducted as needed at UF Health Women's Specialists – Mandarin.***

POINT OF CONTACT INFORMATION
&
FREQUENTLY ASKED QUESTIONS

Julia Morris, Benefits Specialist - julia.morris@jax.ufl.edu UF College of Medicine (Jacksonville) – (904) 244-3471	Florida Blue (904) 244-9130 GatorCareCSR@bcbsfl.com
- How do I enroll into a GatorCare plan? - How do I add my significant other or a child? - How do I update my personal information, such as my address or name? - I have a question about payroll deduction. - I have a question about vision or dental insurance.	- I have a question about a health insurance claim or benefit. - I have a question regarding a healthcare provider or how to find an in-network provider and/or facility. - I have a question about covered services. - How do I obtain an insurance card You can register for a free account on www.floridablue.com to view your claims, benefits, and health statements, order ID cards, and more.

The GatorCare website is a valuable tool to obtain information regarding your medical benefits, pharmacy benefits and formulary, network directory, exclusive member perks, and wellness programs