

[First Name] [Last Name]  
Address Line 1  
Address Line 2  
[City], [State] [Zip Code]



2023 Open Enrollment  
*Review Your Plan Information for 2023*





## Mark Your Calendar

December 31, 2022

The last day to change plans for health coverage to begin on January 1, 2023

Note: If you do nothing, your current plan will automatically renew.

# Make the Most of Your Coverage in 2023

Hi **[NAME]**,

Thank you for trusting us with your health coverage. We look forward to continuing to serve you with great value and excellent service.

## Keep Your Current Plan

If you want to keep your current plan, no problem. You don't have to do anything. Your plan will automatically renew as long as you keep paying your bill each month. Be sure to check out the chart on the next page. It will tell you what's changing about your plan next year, including your estimated monthly cost.

For more detail, visit **[Schedule of Benefits URL]**. Here, you'll find the Schedule of Benefits for your plan. This tells you about coverage provided and costs, including copayments, coinsurance, deductibles and limitations.

## Want To Switch It Up?

If you're thinking about moving to a different Blue Option plan, we'd be happy to help you decide. Just call **[YOUR AGENT, AT XXX-XXX-XXXX OR]** us, and we'll talk through your options. For more information:

- Call BlueChoice HealthPlan at **855-433-2132** from 8 a.m. to 5 p.m. Monday – Friday.
- Visit [www.BlueOptionSC.com](http://www.BlueOptionSC.com).

# Your 2023 Blue Option Plan Overview

We want you to make a well-informed decision and choose the best plan for your needs. Before you decide whether to renew your current plan, look at the chart below. It compares your current plan to the 2023 plan.

To see all our plans, visit [www.BlueOptionSC.com](http://www.BlueOptionSC.com).

|  | 2022 PLAN         | 2023 PLAN         |
|--|-------------------|-------------------|
|  | 2022_PLAN_DESCR   | 2023_PLAN_DESCR   |
| <b>Deductible — individual/family:</b> This is the amount you'll pay in a year for covered services before your insurance starts to pay.   | 2022_PLAN_DEDT    | 2023_PLAN_DEDT    |
| <b>Maximum out of pocket (MOOP) — individual/family:</b> Once you have spent this amount during a policy period, your plan will pay 100 percent for covered essential health benefits at in-network providers. | 2022_PLAN_MOOP    | 2023_PLAN_MOOP    |
| <b>Primary care visit</b>  | 2022_PLAN_PCP     | 2023_PLAN_PCP     |
| <b>Specialist visit</b>  | 2022_PLAN_SPSC    | 2023_PLAN_SPSC    |
| <b>Prescription drugs*:</b>  |                   |                   |
| Tier 0   | 2022_PLAN_RXT0    | 2023_PLAN_RXT0    |
| Tier 1 and Tier 2  | 2022_PLAN_RXT1/T2 | 2023_PLAN_RXT1/T2 |
| Tier 3   | 2022_PLAN_RXT3    | 2023_PLAN_RXT3    |
| Tier 4   | 2022_PLAN_RXT4    | 2023_PLAN_RXT4    |
| Tier 5 and Tier 6  | 2022_PLAN_RXT5/6  | 2023_PLAN_RXT5/6  |
| <b>Estimated total monthly premium you will pay</b>  | 2022_PLAN_MO_PREM | 2023_PLAN_MO_PREM |

For a list of benefits, please download a copy of the Summary of Benefits and Coverage at [www.BlueOptionSC.com/SBC2023](http://www.BlueOptionSC.com/SBC2023).

\*Visit [www.BlueOptionSC.com/pharmacy](http://www.BlueOptionSC.com/pharmacy) to view the latest Blue Option covered drugs. If a drug manufacturer provides any form of direct support (cash, reimbursement, coupon, voucher, debit card, etc.) for some or all of the cost sharing on the purchase of prescription and/or specialty drugs, this amount will not be counted toward your annual limitation on cost sharing. The drug will still be considered a covered prescription drug.

Tier 0: Considered preventive medications under the Affordable Care Act (ACA) and covered at no cost

Tier 1: Usually preferred generic drugs

Tier 2: Usually generic drugs

Tier 3: Usually preferred brand drugs

Tier 4: Usually nonpreferred brand drugs

Tier 5: Usually preferred specialty drugs that are used to treat complex conditions

Tier 6: Usually specialty drugs that are used to treat complex conditions

If you are working with an agent to purchase this policy, the agent's commission is \$23 for a single and \$51 for a family policy to be paid monthly including upon renewal. Additional compensation may be provided for meeting new sales and renewal quotas. This commission does not add to your monthly premium.



## Get the Value You Deserve

Make sure you take advantage of everything you get with your Blue Option plan.



**NEW!** — **Nationwide BlueCard® Coverage** — When you live or travel outside of South Carolina, you will be able to locate participating doctors and hospitals nationwide. When you use a doctor or hospital through BlueCard, you receive the highest level of benefits.



**All-Inclusive, Comprehensive Office Visit Copayment:** One low copayment per in-network office visit covers ALL related diagnostic and treatment services, including labs and X-rays.



**Vision Care:** Safeguard your sight with Blue Option's money-saving vision care plan for adults and children. Many popular retailers are part of our network of providers, including Walmart Vision Center, Target Optical®, LensCrafters and more.

- Adults\*: Free annual exam and \$150 material allowance for glasses and contacts that you can spend on frames, lenses and lens upgrades with no limits on frame or lens selection
- Pediatric: Annual eye exam for \$15 and \$150 material allowance with a \$25 copayment for glasses and contacts that you can spend on frames, lenses and lens upgrades with no limits on frame or lens selection



**Dental Care:** Enjoy a reimbursement for preventive dental care from any South Carolina-licensed dentist.

- Preventive dental, one exam every six months: Up to a \$50 allowance
- Preventive dental, one cleaning every six months: Up to a \$50 allowance



**FOCUSfwd<sup>®</sup> Wellness Incentive Program:** Earn up to \$110 in rewards when you participate in various programs and healthy activities. Plus, you'll increase your chances of winning one of our \$1,000 quarterly and \$5,000 annual cash rewards in our Sweepstakes!



**My Life Consult<sup>SM</sup>:** Get support for life's challenges from someone you can trust. With My Life Consult, you'll receive three FREE counseling sessions and three FREE life management sessions from First Sun.



**Blue CareOnDemand<sup>SM</sup>:** Skip the waiting room and visit a doctor anytime on your smartphone, tablet or computer for under \$35 on most plans. This is a quick, convenient option for conditions such as cold and flu symptoms, sinus infections, ear infections and more. Sign up today at [www.BlueCareOnDemandSC.com](http://www.BlueCareOnDemandSC.com), or download the free app from the App Store or Google Play.



**Doctors Care:** Visit any Doctors Care location in the state for the same price as a primary care visit. Doctors Care is useful for urgent or after-hours care or if your regular doctor is not available and Blue CareOnDemand is not appropriate. Find a location and check in at [www.DoctorsCare.com](http://www.DoctorsCare.com).



**Exclusive Discounts\*:** Our Blue365<sup>®</sup> program offers exclusive member discounts on weight loss programs, allergy relief products, hearing aids and more. Go to [www.BlueOptionSC.com](http://www.BlueOptionSC.com) for details.

\*Please note that any copayments or charges you incur when you use these value-added services will not apply to your plan's maximum out-of-pocket amount.



## Your Plan Details

Your enclosed 2023 member guide will help you learn more about everything that comes with your plan, such as exclusive discounts, free life management sessions and wellness incentives.

Your member guide also includes information about:

- Prescription drug coverage.
- Plan benefits.
- Important things to do.
- Payment and billing.
- Online resources.





## Blue Option Has a Lot To Offer

- An all-inclusive, comprehensive copayment on select plans that covers all services at a participating provider's office, such as labs, X-rays, surgical procedures and more!
- Access to providers and hospitals nationwide through BlueCard for when you're traveling outside of South Carolina
- A \$0 prescription tier on all plans
- Adult and child vision coverage
- Dental reimbursement
- Rewards with the **FOCUS***wd* Wellness Incentive Program
- Access to a board-certified physician anytime, anywhere with Blue CareOnDemand
- Doctors Care visits for the same cost as primary care visits, saving you money on after-hours care when an emergency room visit is unnecessary

## Contact Us

Call BlueChoice® at [855-433-2132](tel:855-433-2132), 8 a.m. to 5 p.m. Monday – Friday, to speak with a licensed agent.

Visit [www.BlueOptionSC.com](http://www.BlueOptionSC.com).

[Contact your agent, NAME, at xxx-xxx-xxxx].

Focus on life. Focus on health. *Stay focused.*



BlueChoice HealthPlan is an independent licensee of the Blue Cross Blue Shield Association.