GREAT HMO BENEFITS BEGIN AT FHCP.



- + Trust
- + Expertise.
- + Compassion.
- + Florida Health Care Plans.

03-310-34-0813



Locally trusted. Nationally recognized.

WHY CHOOSE FLORIDA HEALTH CARE PLANS?

Florida Health Care Plan, Inc. (FHCP) is a community health plan (HMO) that has served Volusia and Flagler Counties since 1974 and now is expanding to Seminole County. We created FHCP to serve YOU with excellent health insurance coverage and much more. We also provide direct patient care services through our employees, our physicians in many specialties, and our own pharmacies. Many local, statewide and national physicians, hospitals and other providers are available to you through your FHCP coverage. Yet, FHCP is local – so you can call or stop by and visit with us. We provide help, answers, assistance and guidance to help make your journey a healthy one.

FHCP
provides
comprehensive
coordinated and affordable health care. Our
plans have been designed over
many years to ensure you receive
individualized care in order to live a happier and healthier life. As an FHCP Member,
you have a personal physician who is dedicated
to your good health. In many locations we offer "one
stop shopping", In other words, you can see a physician,
visit the pharmacy, have imaging and laboratory services,
all in one convenient location. Our experienced team supports your physician as he or she treats you.

Physicians lead FHCP, so our commitment to providing the very best for our Members begins with them and is shared by every member of our organization.

FHCP has been honored with the coveted Excellent Accreditation (the highest possible rating) from the National Committee for Quality Assurance (NCQA). Also, it has been awarded 4.5 Stars for Quality from Medicare, an excellent rating based on quality. These honors underscore our commitment to take excellent care of patients of all ages and to inspire their confidence.

FHCP is an independent licensee of the Blue Cross Blue Shield Association and an affiliate of Florida Blue since 2009. This relationship gives you access to an extensive provider network in the State of Florida, along with access to a national and international network of providers for emergency services when you travel and have an emergency. These services also are covered upon approval by FHCP for HMO services that are medically necessary and covered but not provided locally. Here in Central Florida, choosing FHCP gives you access to our local services, physicians and helpful, friendly people – and gives you access to many Florida Blue resources. Truly, it is the best of both worlds.

Fit for life. Most FHCP health plans include access to nearly 50 gyms, fitness centers and YMCAs located here in central Florida. Members find this an extremely valuable benefit both in terms of money saved and convenience, not to mention the great benefits one can enjoy as a result of a regular regimen of exercise.

Florida Health Care Plans is a trusted name with a solid reputation for delivering high quality health care at affordable prices. Approximately 50,000 area residents receive their health coverage through an FHCP health plan. You probably know a friend, neighbor, relative or business associate who is already among our Members. FHCP has health solutions to meet the employee benefit needs of large and small employer groups as well as individuals.

In addition, we offer ancillary resources such as pharmacies, vision and dental care, short- and long-term disability coverage, group life insurance, and accidental death, and dismemberment insurance.

Welcome to Florida Health Care Plans (FHCP)!

It is our pleasure to serve you as an FHCP Member

Great health begins at home.

Your membership in FHCP begins your partnership with our dedicated team of health care professionals. We are dedicated entirely to your good health and wellbeing. We will do everything we can to help you live a healthier and happier life.

As the region's locally-based health care organization, Florida Health Care Plans knows the community and its Members very well. After all, we are not just health care professionals, we are your friends and neighbors. And we have been serving our community since 1974 ... nearly 40 years. As a community health plan and a proud independent licensee of the Blue Cross Blue Shield Association, we have so much more to offer than just great health care insurance coverage.

- · A comprehensive, integrated system of care
- · Local "navigators" to help you understand and access our services
- · Safe and convenient state-of-the-art Electronic Health Records
- · More than 700 physicians
- · Members-only FHCP pharmacies
- · Extended hours at most FHCP facilities
- · Conveniently located FHCP labs
- · Free seminars on health topics
- · Free access to nearly 50 fitness centers*

Mendy Myers, MD

- · Online Member Portal for benefits, records and more
- · All area hospitals included in our provider network
- · WorkForce Wellness collaboration with employers·
- · Community involvement
- * with purchase of a Wellness Rider

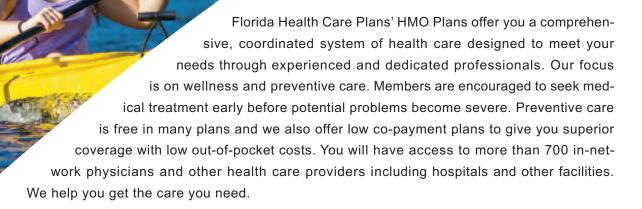
I could not be more proud of Florida Health Care Plans' employees and their total commitment to your good health. We have created a health care organization that is locally trusted and, through its affiliation with Florida Blue, is nationally recognized. And we do it all for you.

Yours in good health,

Wendy Myers, MD
Chief Executive Officer

HMOs AT FLORIDA HEALTH CARE PLANS

HMO PLANS







FHCP's Members-only Pharmacies offer you convenience and lower co-payment for your medications. These pharmacies help us keep your premium increases more affordable. Our pharmacists work with you and your physicians to use generic medications when appropriate, saving you money while maintaining a high level of care. We also work with your physician when our Formulary requires authorization prior to use of certain prescribed brand-name medications. Medications are becoming a larger and larger part of health care costs, so we do everything we can to manage your medications in a manner that will achieve excellent health outcomes safely, effectively and affordably.

Clinical Pharmacists (Doctors of Pharmacy) are available to FHCP Members. They will be happy to discuss your medications and the best value for you. They will assist you and your physicians, recommending the most effective and least costly medications available from FHCP. They have many years of training and can be very important part of your health care team.

FHCP Pharmacies and hours of operations are shown on the back cover of this publication.

Florida Health Care Plans offers you seven lower cost, convenient Members-only Pharmacies where you can pick up your prescriptions in Volusia and Flagler counties. We also offer a convenient mail-order service so you can have your monthly medications delivered right to your home or post office box. These FHCP Pharmacies are your low-cost option. However, when you need medications and these pharmacies are not open, select area Walgreen's pharmacies fill your prescriptions at a reasonable cost.

The convenience of managing your health care online!

Welcome to the Florida Health Care Plans Online Member Portal ... exclusively for FHCP Members.

The Florida Health Care Plans Online Member Portal is an extremely valuable and convenient resource. As an FHCP Member, you can register for the portal at no charge. Then you can securely view documents related to your insurance coverage online, 24/7/365 from any computer with internet access. The "Welcome to Wellness" innovative health management tool features a state-of-the-art Health Risk Assessment (your Personal Health Analysis or PHA, thousands of health related articles, English and Spanish content, and personalized interactive programs to keep you healthy.

These online services make it convenient for you to manage your health and your health care coverage where and when you wish. Signing on is simple. Just look for the "Member Portrtal" page on the FHCP home page, www.fhcp.com. And if you need help, someone from FHCP's Member Services Department will be happy to help you. Just call 386-615-4022.

HEALTH PORTAL for Members features the "Welcome to Wellness" health management tool including a state-of-the-art Health Risk Assessment (your Personal Health Analysis or PHA), and thousands of health-related articles, programs and much more. It's informative and entertaining and will improve your health through individualized education. Here you will also find the PATIENT PORTAL for FHCP Members seeing their physicians at FHCP staff offices*. You can request your own appointments, communicate securely, request

prescription renewals and more. The Patient Portal helps you communicate with your FHCP staff physician through our state-of-theart electronic health record.

*I isted on back cover

MEMBER RESOURCES PORTAL

provides a wealth of information including FHCP Member news, resources, contact information and common forms. You may even request new FHCP health care membership identification cards. It's an easy way to communicate with Florida Health Care Plans.

DOCUMENTS PORTAL is where you will find your Certificate of Coverage, Benefits Summary and all Florida Health Care Plans optional riders.



Just call 386.615.4022. Our hours of operation are 8:00 a.m. to 8:00 p.m. 24/7. Hearing impaired individuals are invited to call TRS Relay 711.

REGISTER FOR THE FHCP MEMBER · INTERACTIVE TOOLS, QUIZZES, GAMES
PORTAL TODAY AND GET INSTANT · ADULT HEALTH RISK ASSESSMENT
ACCESS TO THE FOLLOWING · TEEN HEALTH RISK ASSESSMENT
AND OTHER INFORMATION · HEALTH COACHING PROGRAMS
REGARDING YOUR · PREVENTIVE CARE PROGRAMS

HEALTH. COMPETE MEDICAL LIBRARY

· AMAZING RECIPES · HELPFUL VIDEOS



WELLNESS INITIATIVES

Good health is about the right actions, good advice and resources with positive support. We believe we have a responsibility to positively impact the health and wellness of our membership. Therefore, FHCP works with large employer groups to design and implement customized wellness programs for their employees. We also offer the following wellness initiatives.

• WorkForce Wellness brings the very best of Florida Health Care Plans to the workplace. It provides a broad array of services and programs designed to improve Member employee's health – with no increase in the employer's premiums. The goal is to optimize each employee's health and wellness and encourage him/her to participate in the programs and services offered These programs include health coaching, and access to FHCP

staff clinics for wellness programs, treatment of acute illness, urgent care, chronic disease management and access to FHCP Extended Hours WorkForce Wellness Centers. Large employer groups can even add a wellness rider, providing their Member employees access to the FHCP Fitness Network of nearly 50 gyms, fitness centers and YMCAs in Volusia and Flagler counties.

Using our FHCP Member Health Portal, Members can register for "Welcome To Wellness", our innovative health management system with a state-of-the-art Health Risk Assessment (HRA), Adult & Teen section, complete medical library, health coaching programs, interactive tools, quizzes, games, videos and recipes.

- · Have a question about your health or that of a loved one? FHCP's Nurse Advice Line is available 24/7/365. Here Members can call and confidentially speak with a Registered Nurse.
- · FHCP's Complex Case Management Program offers services by telephone for Members needing extra care due to complex conditions, educating Members on prevention, disease management and end-of-life issues, and assisting Members to prevent and/or reduce barriers that may impact the plan of care by their physician(s).



SELECTING A PRIMARY CARE PHYSICIAN



The doctor you see for your care is very important. Your primary care physician should be someone with whom you are comfortable discussing your health care goals and needs. He or she will be your health care advocate, working for you —and with you — to achieve your best health. FHCP's Primary Care Physicians are Board Certified or Board Eligible in Family Medicine, Internal Medicine, or Pediatrics. Your Primary Care Physician is the one who will refer you to and coordinate specialty medical services when needed.

In choosing a Primary Care Physician you should first check the Provider Directory at www.fhcp.com.

If you need assistance in choosing a PCP you may contact FHCP's Member Services Department by Calling toll free 1-877-615-4022 or you may call locally by dialing 386-676-4022. Our Member Services Representatives are available to assist you Monday through Friday from 8:00 a.m. to 5:00 p.m.



TRAVEL WITH CONFIDENCE. TRAVEL WITH FHCP.

When you travel inside or outside of the United States you are always covered for urgent and emergency care, and it's always billed at the FHCP in-network HMO level. So you can travel with confidence, knowing that FHCP coverage travels with you and that if needed, your coverage will be billed at your regular plan rates, just as if you were still here at home. If you are a frequent traveler or have children in college or otherwise live away from home, we encourage you to purchase FHCP's Point-of-Service (POS) or Triple Option plans for non-emergency coverage out of the area.







FHCP EMPLOYEES ARE ACTIVE COMMUNITY VOLUNTEERS

Florida Health Care Plans takes a great deal of pride in being an active community volunteer. FHCP employees participate wherever possible in community activities and initiatives that complement our corporate philosophies of wellness and affordable, quality health care. FHCP also recognizes our employees set us apart from other organizations when it comes to community pride and playing an active role to support the communities in which we live and serve. That's why you will see so many of our employees going the extra mile, not only on a daily basis at work, but also giving their time and talent outside of FHCP as volunteers in our communities.



FLORIDA HEALTH CARE PLANS AND CHARITABLE GIVING IN OUR COMMUNITIES

As a leader in the health industry of Volusia and Flagler counties, we take our commitment to providing health care solutions seriously. We can maintain a healthy business only in healthy, thriving communities. We focus our community investments on organizations and endeavors that are aligned with our corporate goals:

- · Improving the quality of life in our communities
- Controlling healthcare costs through health education and preventive medicine
- Enhancing our business relationships through high community visibility

Our community investments include financial support, in-kind donations and volunteerism.

FLORIDA HEALTH CARE PLANS STAFF FACILITIES

We are here to help, of course. But we do encourage you to contact your Primary Care Physician first.

Appointments available through Central Scheduling: Call: 386-676-7198 or toll free: 1-855-210-2648 Available 7:00 a.m. – 7:00 p.m. Monday – Friday

Hearing Impaired only: TRS Relay 711

Florida Health Care Plans Center - Daytona Beach

320 North Clyde Morris Boulevard, Suite D

Daytona Beach, FL 32114 Phone: 386-238-3204

Hours: Monday - Friday, 7:00 a.m. - 7:00 p.m.

Saturday, 8:00 a.m. – 12:00 noon Pharmacy phone: 386-248-0832

Pharmacy hours: Monday – Friday 8:30 a.m. – 6:00 p.m.

Florida Health Care Plans Center - Port Orange

740 Dunlawton Avenue Port Orange, FL 32127 Phone: 386-763-1000

Hours: Monday - Friday 7:00 a.m. - 7:00 p.m.

Saturday, 8:00 a.m. – 12:00 noon Pharmacy phone: 386-767-0563

Pharmacy hours: Mon – Fri 8:30 a.m. – 6 p.m., Sat 9 a.m. – 1 p.m.

Florida Health Care Plans Bert Fish Center - Edgewater

239 North Ridgewood Avenue

Edgewater, FL 32132 Phone: 386-427-4868

Hours: Monday - Friday, 7:00 a.m. - 7:00 p.m.

Saturday, 8:00 a.m. – 12:00 noon Pharmacy phone: 386-432-4212

Pharmacy hours: Mon – Fri 8:30 a.m. – 6 p.m., Sat 9 a.m. – 1 p.m.

Florida Health Care Plans Center - Ormond Beach

461 South Nova Road Ormond Beach, FL 32174 Phone: 386-671-4337

Hours: Monday - Friday, 7:00 a.m. - 7:00 p.m.

Florida Health Care Plans Center - Palm Coast

309 Palm Coast Parkway Palm Coast, FL 32137 Phone: 386-445-7073

Hours: Monday – Thursday, 5:00 p.m. – 7:30 p.m. – Walk-In

Pharmacy phone: 386-446-9447

Pharmacy hours: Mon – Fri 8:30 a.m. – 6 p.m., Sat 9 a.m. – 1 p.m.

Florida Health Care Plans Center - Orange City

2777 Enterprise Road Orange, City, FL 32763 Phone: 386-774-2550

Hours: Monday - Friday, 7:00 a.m. - 7:00 p.m.

Saturday, 8:00 a.m. – 12:00 noon Pharmacy phone: 386-774-5961

Pharmacy hours: Mon - Fri 8:30 a.m. - 6 p.m., Sat 9 a.m. - 1 p.m.

Florida Health Care Plans Center - DeLand

937 North Spring Garden Avenue

DeLand, FL 32720 Phone: 386-736-1948

Hours: Monday - Friday, 7:00 a.m. - 7:00 p.m.

Pharmacy phone: 386-736-7318

Pharmacy hours: Mon – Fri 8:30 a.m. – 6 p.m., Sat 9 a.m. – 1 p.m.

FHCP contracts with all area hospitals including:

Bert Fish Medical Center, New Smyrna Beach Central Florida Regional Hospital, Sanford

Florida Hospital, DeLand

Florida Hospital Fish Memorial, Orange City

Florida Hospital Flagler, Palm Coast

Florida Hospital Memorial Medical Center, Daytona Beach

Florida Hospital Oceanside, Ormond Beach Halifax Health Medical Center, Daytona Beach Halifax Health Medical Center of Port Orange

Mayo Clinic Hospital, Jacksonville

Putnam Community Medical Center, Palatka

Shands Lake Shore Regional Medical Center, Lake City

Shands Live Oak Regional Medical Center Shands Starke Regional Medical Center ... Other hospitals, upon approved referral









An Independent Licensee of the Blue Cross and Blue Shield Association

LOCALLY TRUSTED. NATIONALLY RECOGNIZED.

Great health care begins at home.

For more info about becoming a member of Florida Health Care Plans, call or visit a FHCP Health Care Solutions Specialist ...

1340 Ridgewood Avenue, Holly Hill, FL 32117

Phone: 386.676.7110 Fax: 386.676.7119 FHCP.com