

FLORIDA

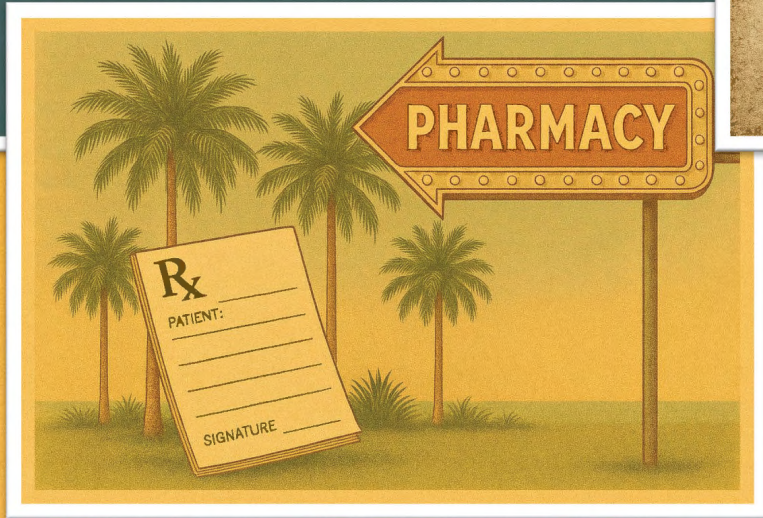
Public Risk Management 2026 GHT Workshop

March 19th, 2026



PALM TREES &
PRESCRIPTIONS

 Prime
THERAPEUTICS



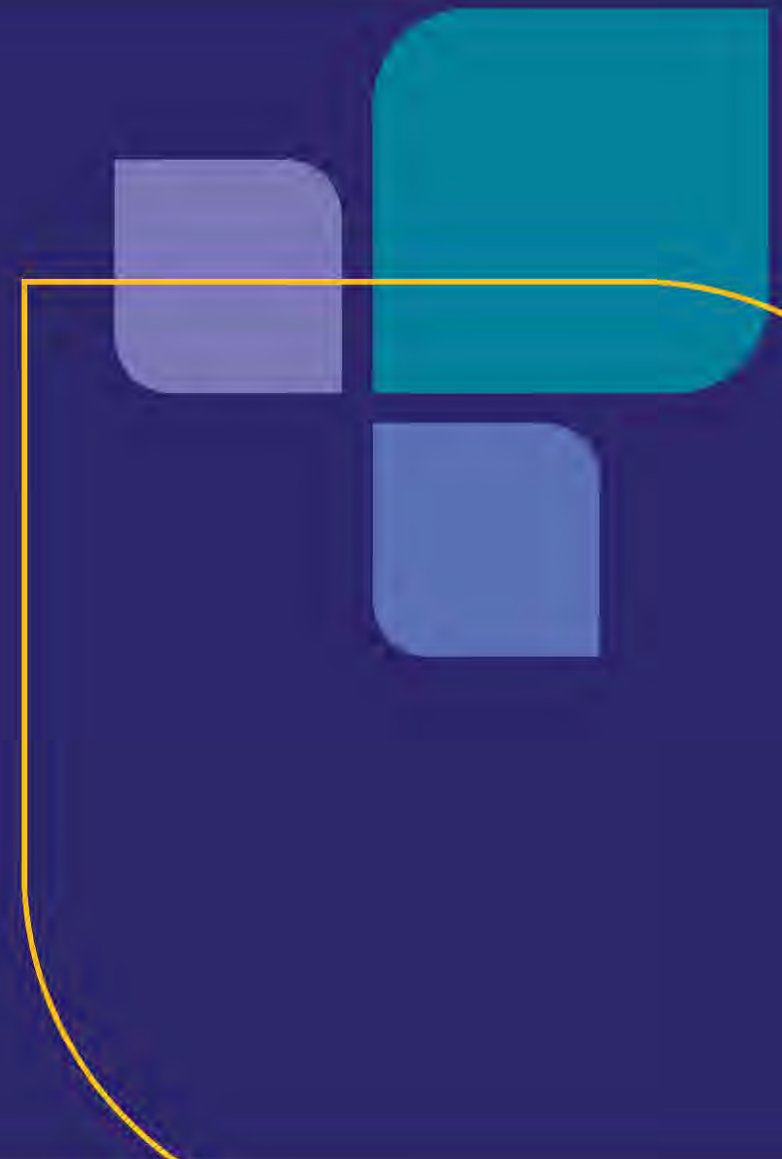
Brittney Guggino, Prime Therapeutics
Erika Livingston, Prime Therapeutics

Greetings from Florida





Prior Authorization



What is prior authorization?



Definition

Requires certain criteria are met before medicines are covered



Focus

High-cost medicines with potential for misuse, overuse or unsubstantiated use



Value

Promotes clinically appropriate and cost-effective use of medicines

Cost Avoidance : Prior Authorization (PA)



- Prior Authorization program implemented effective 10/1/2024
- Members that started new therapy after 10/01 did not receive grandfathering.
- \$748,079 total cost avoidance
- 6 months exceeded \$75K in cost avoidance (Jan, Feb, Mar, Jun, Aug, Sep)
- 1,766 total encounters
- Top Drugs by Cost Avoidance were
 - Mounjaro \$211K
 - Ozempic \$108K

Prior Authorization Cost Avoidance based off data (10/1/24-9/30/25)

Understanding prior authorization

A prior authorization (PA) is when your health plan needs to review a drug you've been prescribed to make sure it's right for you. PAs help ensure the drug is used correctly, and they can help reduce risks and costs. Drugs used to treat pain, cancer, viral infections and obesity may require a PA.

Visit [MyPrime.com](https://myprime.com) to see if your drug requires a PA.

How it works

- Bring or mail your prescription to your pharmacy.
- If a PA is needed, your provider can call Prime at the number on your ID card.
- Your PA can be approved or denied based on the info your provider sends.
 - APPROVED:** If your PA is approved, we'll let you know so you can get your medicine right away.
 - DENIED:** If your PA is denied, we'll send a letter to you and your doctor with next steps.

Helping health care work for you

At Prime Therapeutics, we are reimagining pharmacy management to provide the same care we would want for our loved ones. That means we help make sure the drugs you have been prescribed are right for you. If you have questions, please visit [MyPrime.com](https://myprime.com) or call us at the number on your ID card. We are here 24 hours a day, 7 days a week.

7887 06/24 © 2024 Prime Therapeutics LLC

Educational materials

Welcome to MyPrime

Easily manage your meds, all in one place

Use [MyPrime.com](https://myprime.com) to save money on medicines for you and your family. We make it easy to see your prescription history and compare costs with real-time drug pricing.

With MyPrime.com, you can:

- View coverage details for prescription drugs
- Find generic options and other drugs that may cost less
- Learn about common side effects or interactions
- Search for pharmacies in your network
- See drug costs at pharmacies in your network
- View your prescription claims history
- Get forms and documents
- View the status of coverage requests and prior authorizations

Get started

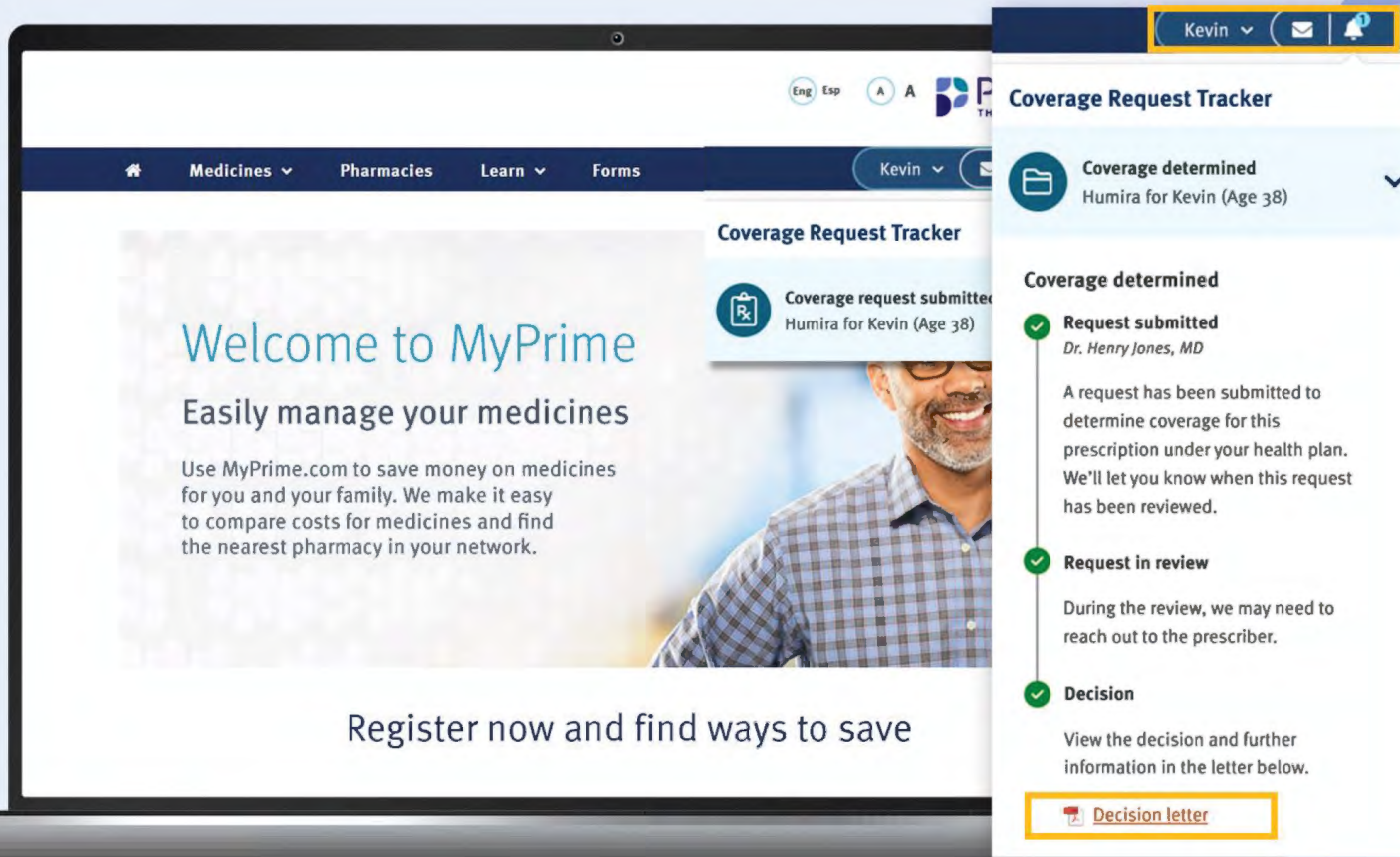
Manage your pharmacy benefits by going to [MyPrime.com](https://myprime.com). Sign up to see your personal data and enjoy all the site's features.

- Provide your name, date of birth and member ID.
- Set up the username and password you'll use to sign in.

Once you're signed up, you can explore the site and get info that's customized for you and your benefits.

Online PA tracking tools

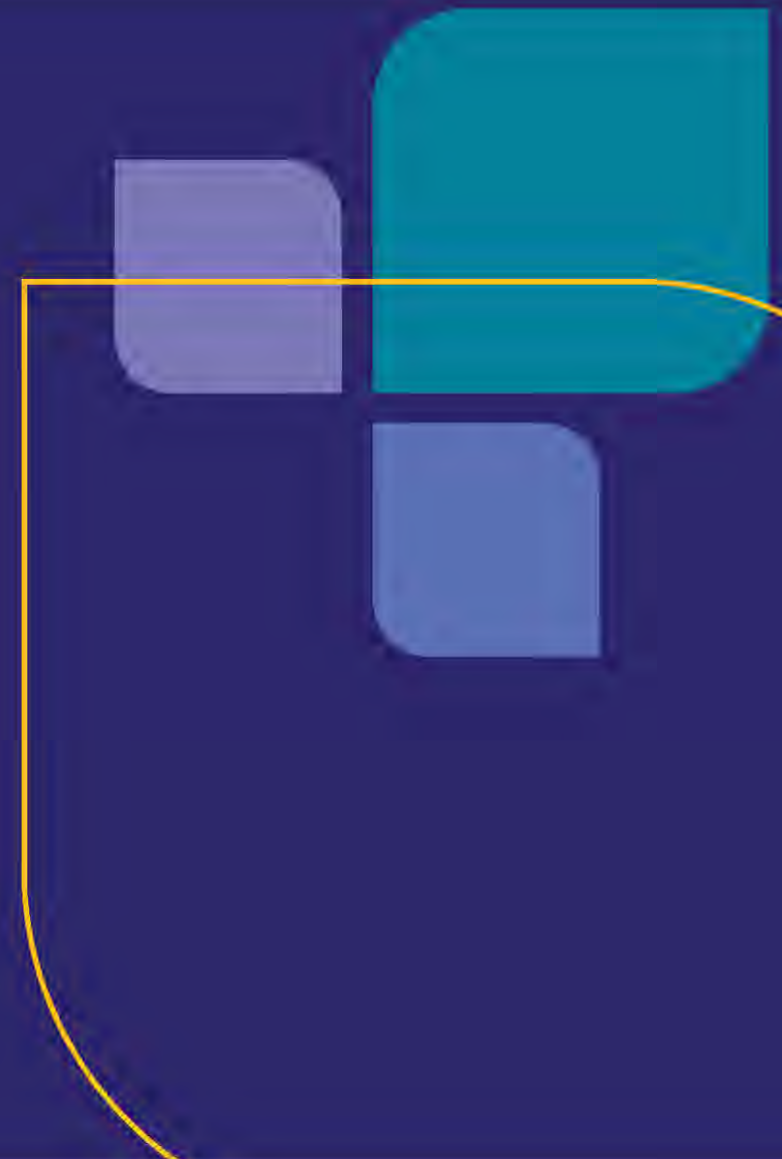
Coverage Request Tracker



- Easy access to MyPrime through Florida Blue Single Sign On (SSO)
- Real-time Prior Authorization activity can be monitored using the Coverage Request Tracker
- provides visibility into case status, clinical review progress, and determination outcomes
- decision letter will be posted to the site and is available to the member. The member also receives a copy by mail.
- Enhances transparency across the coverage review process



SmartRenew



How SmartRenew works



- FL Blue pharmacy team reviews and approves which PA programs are appropriate for Smart Renew.



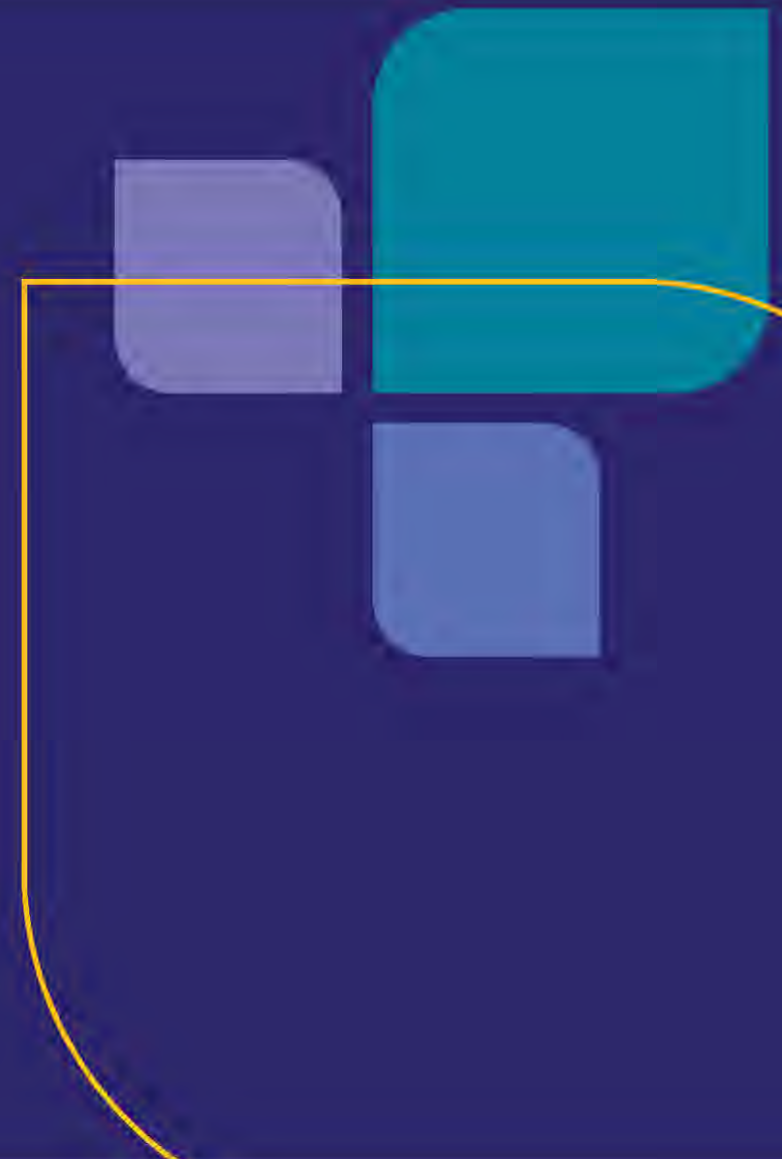
- Expiring authorizations for drugs on the drug list are automatically extended for 12 months
- Test claim process validates the member is still taking the medication and that the authorization is necessary to pay the claim



- Members are notified of authorization extension via letter 60 days in advance
- The letter will contain:
 - Drug renewed
 - New expiration date on the authorization
 - Client branding



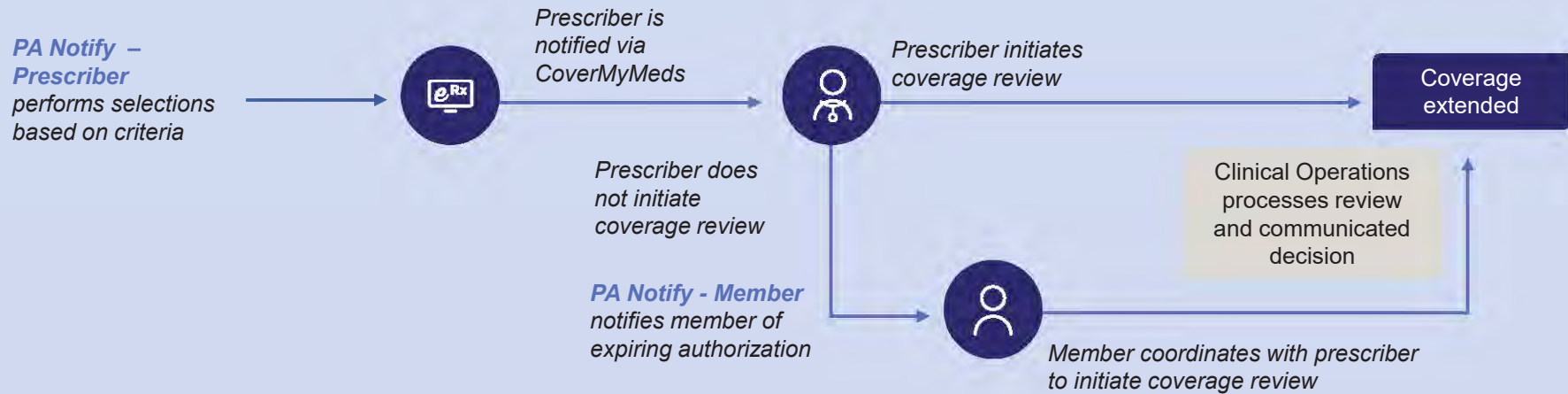
PA Notify – Member & Prescriber



PA Notify – Prescriber & Member



PA Notify Prescriber and Member are utilized by FL Blue



Benefits of PA Notify – Member



Proactively alert members of an expiring drug authorization

By using PA Notify – Member, you can help ensure your members are getting the medicine they need when they need it.

PA Notify – Member is designed to:

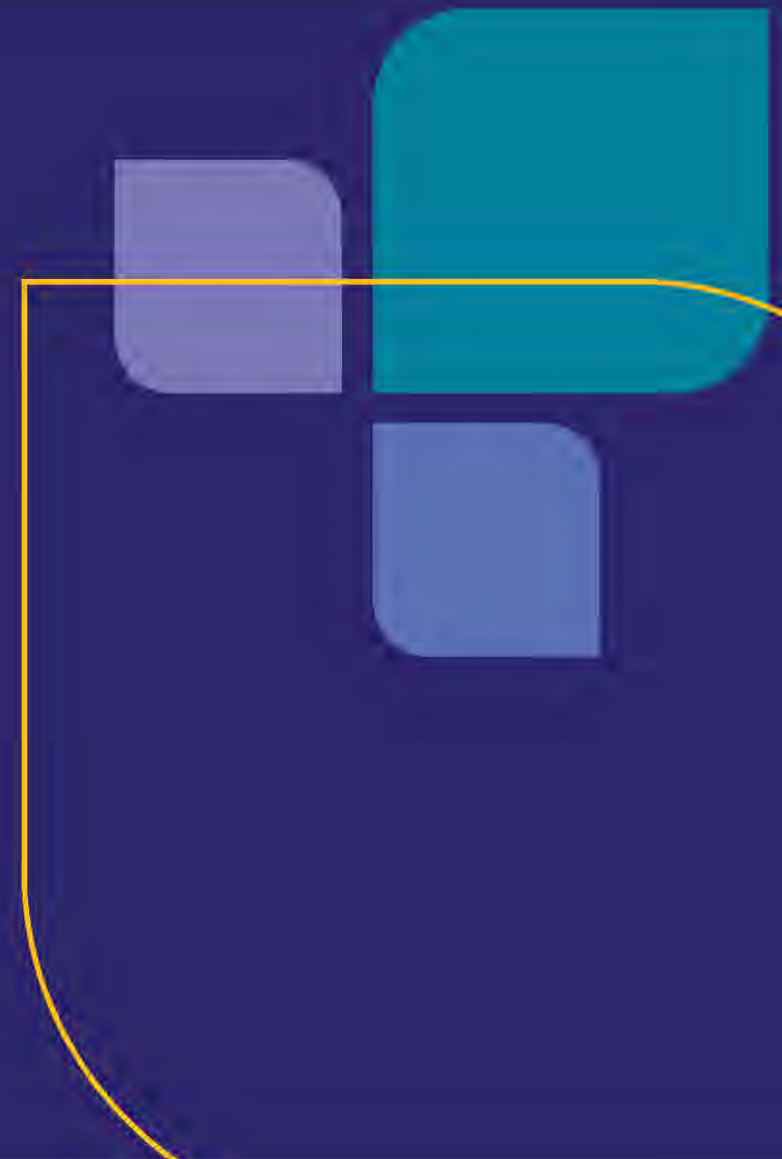
- Lower gaps in care
- Positively influence member satisfaction
- Improve efficiency
- Reduce appeals and grievances

**Members submit PA requests 30% quicker with
PA Notify – Member**





Smart Edits



Smart Edits



Smart Edit automation captures diagnosis at Point-Of-Sale (POS)

Situation

While essential for optimizing drug utilization, prior authorizations (PAs) can place a significant burden on both members and prescribers.

Solution – Smart Edits

Prime's **Smart Edit** uses automation to bypass a PA when the applicable diagnosis is found as part of the Point-Of-Sale (POS) process.

- Leverages medical data to streamline clinical oversight within the POS process
- Optimizes PA resources

Improved member & prescriber experience

Reduces PA-related member and prescriber abrasion

Lower costs

Avoids unnecessary administrative PA costs

How it works

Data source

Integrates client-provided medical data with RxClaim.

System logic

RxClaim system logic replaces manual check for applicable diagnosis.

PA bypass

Allows for bypass of PA when diagnosis and other automated criteria points are met.



New to Market Program



What is the New to Market FDA Approved Drug Program?



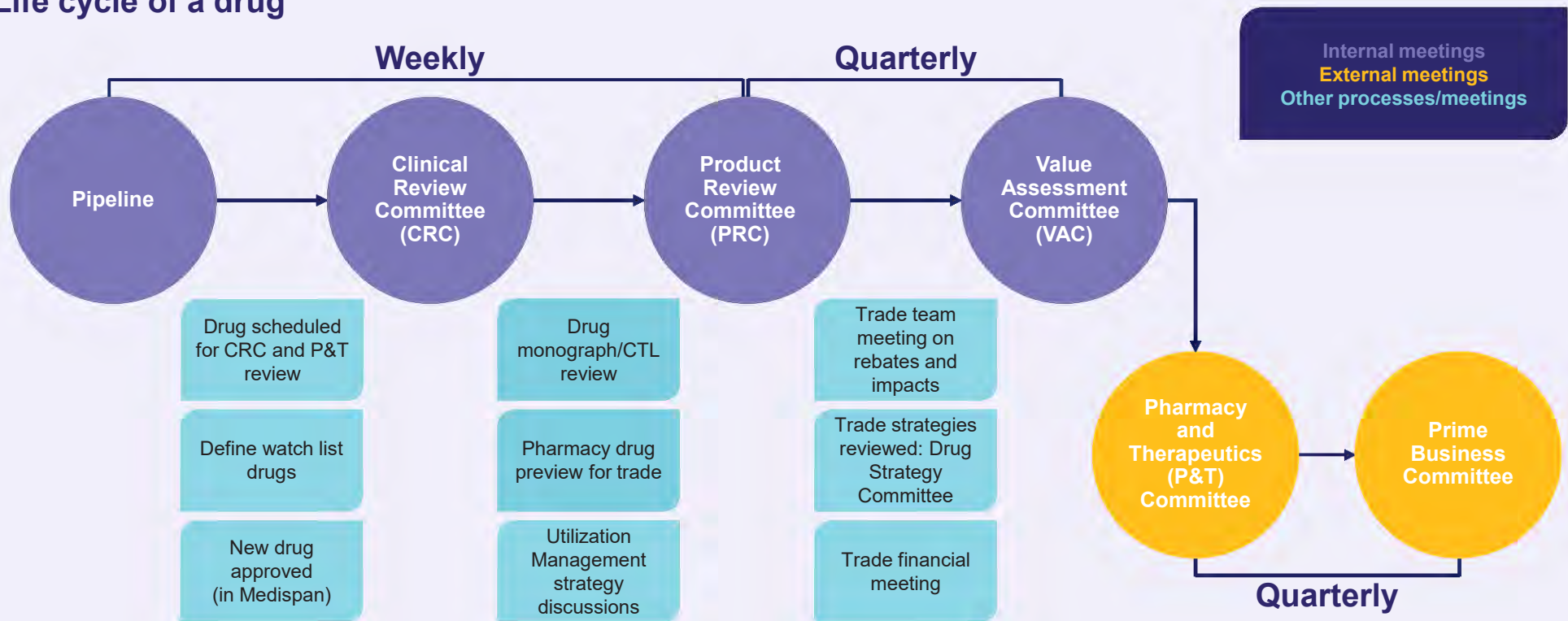
Prime's New to Market program acts as a net to your formulary – filtering new drugs that hit the market for review and approval by the Prime Therapeutics Pharmacy & Therapeutics Committee (P&T) and/or Prime National Business Committee.

The review involves a determination of formulary status based on safety, efficacy and availability of other products within that class of medications. Pricing favorability within current drug strategies is also reviewed.

Formulary development process



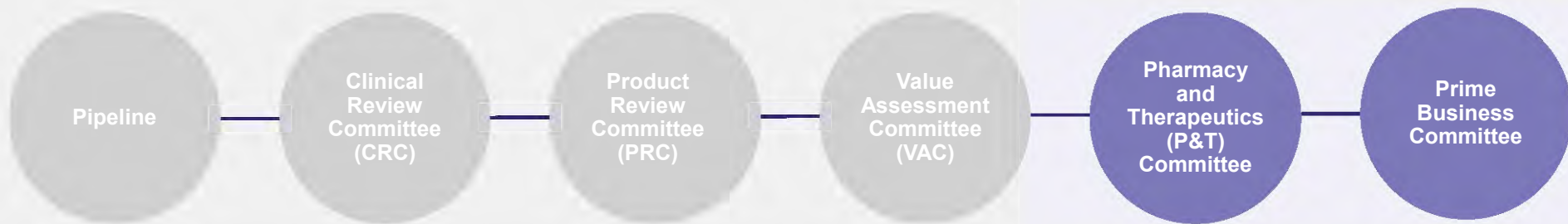
Life cycle of a drug



Formulary development process: P&T Committee



Medications review for safety and efficacy



P&T Committee

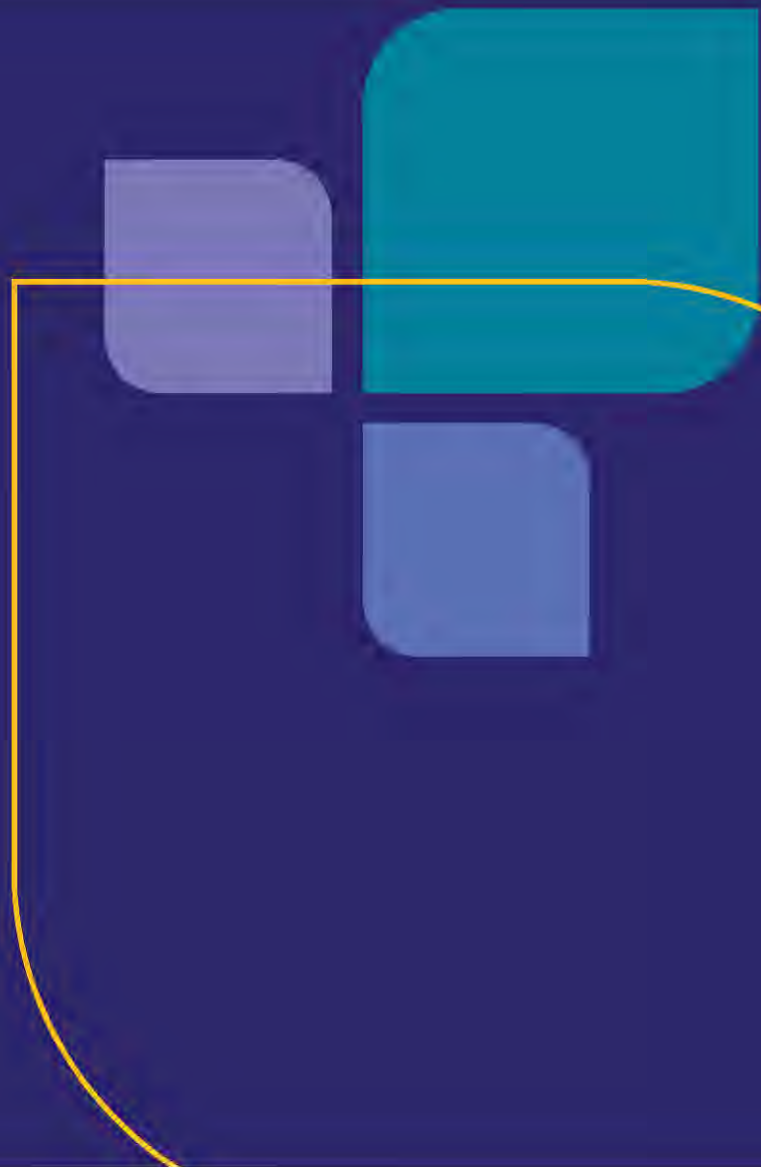
- Includes health plan representatives and independent physicians from 17 medical and pharmacy specialties (no pharmaceutical companies)
- Approves clinical positioning of drugs
- Reviews and approves medications on Medicare formulary
- Reviews conventional and specialty medications: oral and injectable
- Approves 12 Medicare formularies

Business Committee

- Comprised of health plan representatives
- Prime has open and exclusionary formularies
- Pharmacy: Reviews medications for Prime standard formularies (Accord, NetResults Balanced, Select and Performance, HIM)
- Medical: Reviews medications for Prime standard medical management list (MedDrive) – Inclusive of trade strategies and contracts*



Hot Topic: Oral Wegovy



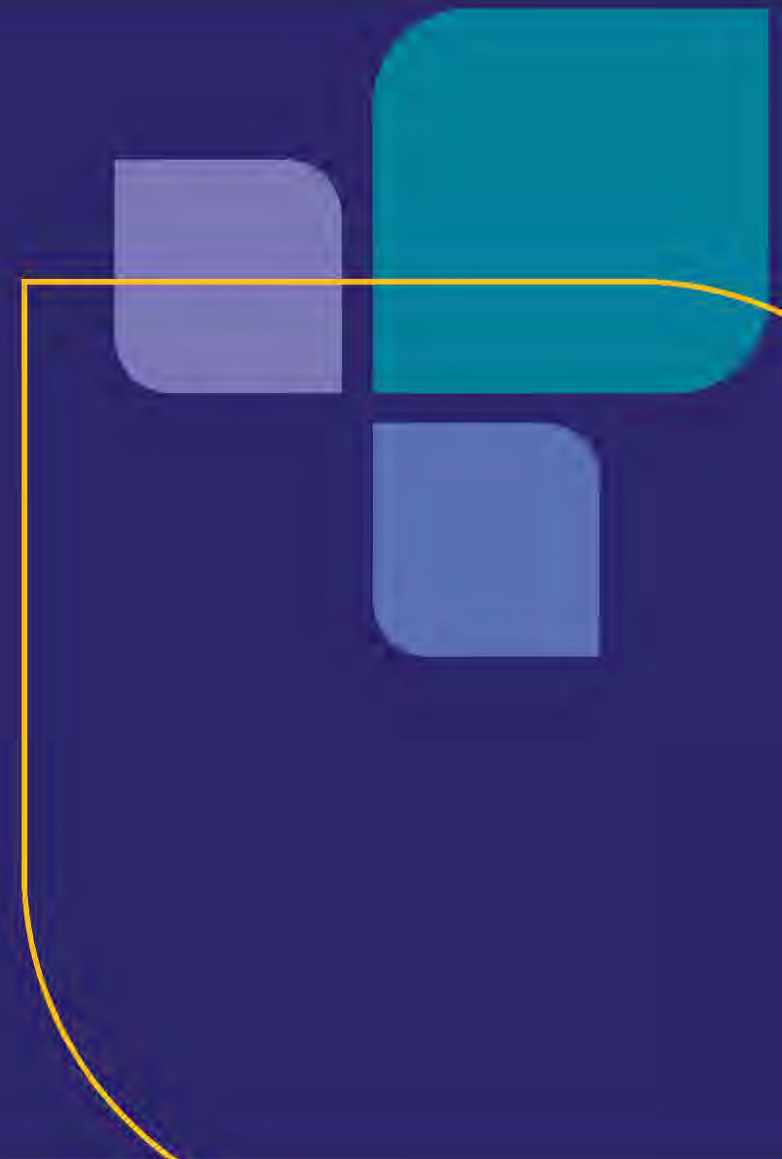
Oral Wegovy



- Oral Wegovy was FDA approved December 2025
- Wegovy tablets are currently in the New To Market phase
- Current Weight Loss Coverage for Traditional, Non-GLP-1 drugs
- Direct-to-consumer (DTC) and cash price models are continuously being evaluated by Prime Therapeutics
- TrumpRx is beneficial to uninsured, or cash pay consumers
 - Members with employer sponsored plans will not get deductible or out-of-pocket credit for these purchases



Hot Topic: Pipeline Updates



GLP-1s Pipeline

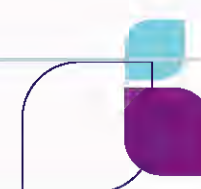


Generic (Brand)	Manufacturer	Proposed Indication/ ROA	Anticipated Approval (PDUFA Date)	Similar Products (by indication)
semaglutide inj. 7.2 mg (Wegovy) sNDA	Novo Nordisk	Chronic weight management in adults with obesity/ SC-SA	Early 2026	Wegovy inj
orforglipron	Eli Lilly	Obesity or overweight with weight-related comorbid conditions/ Oral	1Q2026	Wegovy tablet
cagrilintide/semaglutide	Novo Nordisk	Obesity or overweight with weight-related comorbid conditions/ SC-SA	2026	Zepbound, Wegovy

Upcoming 2026 Marketplace Timeline for Generic Drugs

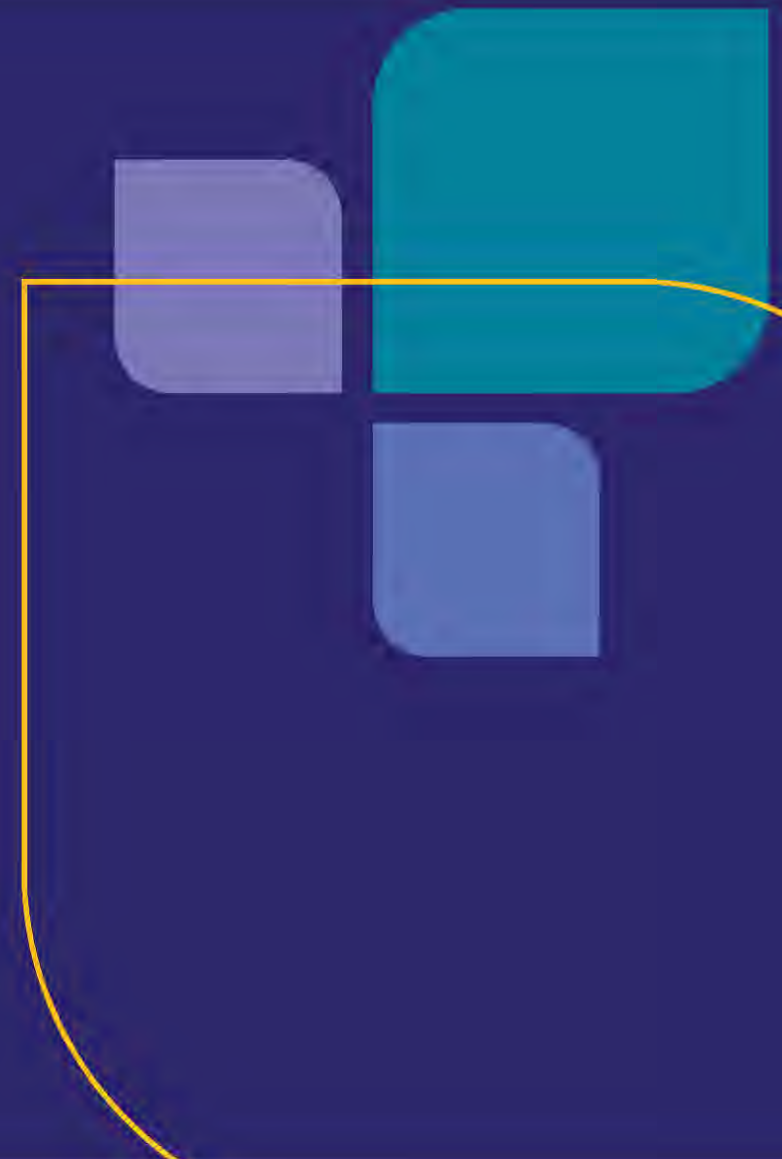


1Q2026	1Q2026	April/May 2026	July 2026	2026	2026	2026-2027
1/1 TYVASO* PAH Specialty	1Q2026 TRADJENTA/ JENTADUETO Diabetes	2Q2026 XELJANZ* Autoimmune Specialty	6/1 EVOMELA Multiple myeloma	1H2026 SLYND Contraception	10/30 UPTRAVI* PAH Specialty	2026-2027 RYDAPT* Cancer Specialty
1/25 QBRELIS Cardiovascular	1Q2026 XYREM* Sleep disorder Specialty	2Q2026 OPSUMIT* PAH Specialty	6/2026 CERDELGA* Gaucher disease Specialty	2026 ZTLIDO Neuropathic pain	4Q2026 ADEMPAS* PAH Specialty	2026-2027 ENVARUS XR* Transplant rejection Specialty
February BRIVIACT Seizure disorder	1Q2026 NUCYNTA Pain	4/2 OFEV* IPF Specialty	7/1 COTEMPLA XR ODT ADHD	2026 BOSULIF* Cancer	Nov 2026 HORIZANT Restless leg/Post-herpetic neuralgia	2026-2027 Jublia Skin Infection
March POMALYST Cancer		4/5 FARXIGA/ XIGDUO XR Diabetes	7/1 INJECTAFER Anemia	2026 JEVTANA KIT* Prostate cancer Specialty	12/17 TRINTELLIX Depression	2026-2027 EDARBI Hypertension
3/19 SAVELLA Fibromyalgia		4/5 QTERN Diabetes	7/30 NEUDEXTA Multiple sclerosis	2026 VELPHORO Kidney disease	11/12 AVYCAZ Infection	
		5/2026 JANUVIA/JANUME T Diabetes	7/2026 JANUMET XR Diabetes	2026 APLENZIN Depression	2026 SIMBRINZA Glaucoma	





Generic vs Brand



Generic vs Brand Utilization & Spend



Utilization and spend trends (10/1/24–9/30/25) show significantly higher generic claims volume, but brand drugs represent the majority of total spend.

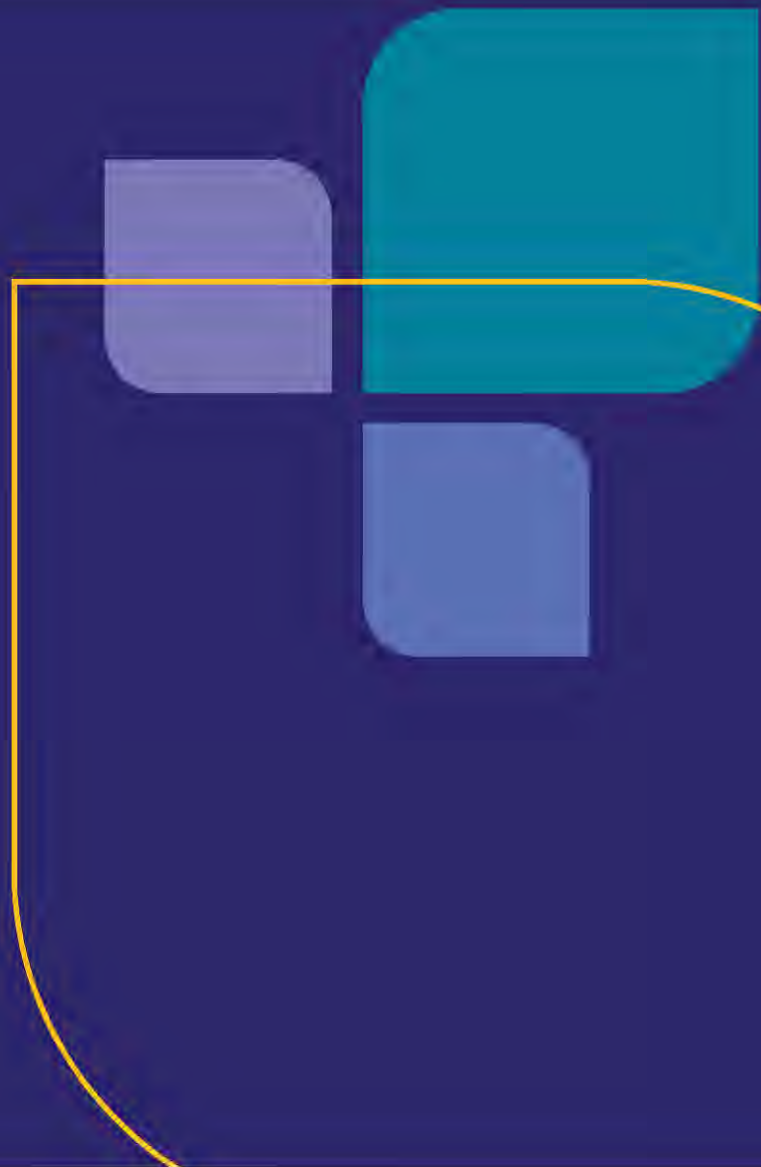
Top 4 Reasons to Choose Generics

- They're safe. Generic medications are tested and approved by the FDA, and they're manufactured in FDA-inspected facilities.
- They're effective. Generics are required to have the same active ingredients and must work the same as their brand name counterparts to obtain FDA approval.
- They can save you money. Choosing a generic equivalent could save you 30% to 80% over a brand name counterpart.
- It's easy to switch to a generic. Ask your doctor to prescribe a generic alternative or ask your pharmacist to contact your physician.



Specialty Copay Solutions

FlexAccess



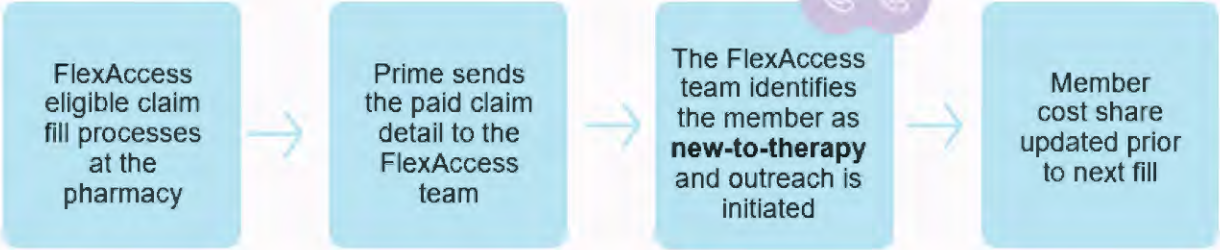


January 2025 FlexAccess Standard Savings

Claim count	Net savings per claim	Total savings	Number of utilizers
35	\$2,889.32	\$101,126.20	38

Member validation process

POST: GO-LIVE
New-to-therapy



Effective 1/1/2026 for Non-HSA plans

Applies to Specialty and HIV at Retail locations

FlexAccess team of experts who manage identification of available funds for members' medications, outreach, enrollment, and customer support

Enrolled members are walked through the process and informed how/who to call if questions arise.

Members who choose to opt out will be revert to standard specialty benefit design.

Available wherever specialty is filled under your pharmacy benefit plan design

Member copay less than \$35

Member Resources






FlexAccess*

Save money on your high-cost medicines with FlexAccess

Medicines for long-term health conditions can be expensive and hard to get when and where you need them.

FlexAccess is here to help. Your health plan offers this program as part of your health insurance benefits. FlexAccess finds copay assistance (coupon) discounts for you — meaning your medicines may be cheaper and easier to get.

Here are some great benefits you'll gain when using FlexAccess:

-  **Savings:** Your copays will almost always be \$0-\$35.
-  **Consistent experience:** Get your medicines at any pharmacy within your covered network.*
-  **Peace of mind:** What you pay for your purchases through FlexAccess will count toward your deductible and out-of-pocket maximum.



Terms to know

- **Copay:** What you pay for medicine at the pharmacy
- **Deductible:** What you pay for health care costs in a year before your plan starts paying
- **Out-of-pocket maximum:** The most you pay for health care costs in a year

*Availability depends on your health plan's benefit design and your pharmacy's ability to fill the medication.




FlexAccess*

Ahorre dinero en sus medicamentos de costo muy alto con FlexAccess

Los medicamentos para afecciones a largo plazo pueden ser caros y difíciles de conseguir en el momento y lugar en que se necesitan.

FlexAccess está aquí para ayudarle. Es un nuevo programa que su plan de salud ofrece como parte de los beneficios de su seguro médico. FlexAccess encuentra los mejores descuentos de asistencia para el copago (cupones) para usted, lo que significa que sus medicamentos pueden ser más baratos y fáciles de conseguir.

Las opciones de farmacia dependerán de cómo estén definidos los beneficios de su plan de salud FlexAccess:

-  **Ahorros:** Sus copagos casi siempre serán de \$0 a \$35.
-  **Más opciones:** Es posible que pueda obtener sus medicamentos de alto costo en más farmacias, incluidos los medicamentos para el VIH en farmacias minoristas.¹
-  **Tranquilidad:** Lo que paga por sus compras a través de FlexAccess se contabilizará para el deducible y el máximo de desembolso personal.



* Las opciones de farmacia dependerán de cómo estén definidos los beneficios de su plan de salud.

Educational materials





DOLPHINS & DISCOVERIES



Ellen Daley, Florida Blue
Hayley Isaacs, FCL
Megan Meischke, NVA

Greetings from Florida



PRM/Florida Blue Medical Plans

Your Ticket to Optimal Health

Greetings from Florida

Florida Blue 
Your Health Solutions Partner

As a Valued Traveler, you'll receive...

- ✓ **Priority access:** Access to top-notch medical care
- ✓ **Fly direct:** See specialists directly, without extra steps or delays, streamlining your care.
- ✓ **Comprehensive coverage:** Extensive benefits that cover a wide range of medical services, from preventive care to complex treatments
- ✓ **Luxury amenities:** Access to cutting-edge medical technology, state-of-the-art facilities, and innovative treatments
- ✓ **Global network:** A broad network of specialists and hospitals, allowing you to receive care anywhere in the world
- ✓ **No unexpected turbulence:** Transparent costs and maximum out-of-pocket expenses, ensuring you're not caught off guard by unexpected medical bills



Greetings from Florida

Consider a First-Class Ticket

Upgraded amenities:
Zero or low deductible and low out-of-pocket maximums.

Seat Selection:
Low office visit and facility copays. Low or no cost share for providers in a facility.

Extra Legroom:
Minimal out of pocket expenses with fewer financial barriers through your healthcare journey.

By choosing “**First Class**”, you’re essentially buying a ticket upgrade that makes healthcare more affordable, with no surprises

Greetings from Florida

FIRST-CLASS PACKAGES

	HMO 55	BlueOptions 03748	Blue Options 03769	BlueOptions 03559
Deductible	\$0	\$0	\$500	\$750
Coinsurance	0%	0%	20%	20%
OOP Max	\$1,500	\$1,500	\$1,500	\$3,000
PCP/Spec/UC	\$10/\$10/\$10	\$10/\$20/\$20	\$15/\$15/\$15	\$20/\$35/\$35
IDTF – Dx/Adv	\$0/\$0	\$50/\$50	\$15/\$15	\$50/\$100
ER Facility	\$50	\$50	Ded & 20%	Ded & 20%
OP – Opt 1/Opt 2	\$100/\$100	\$100/\$250	Ded & 20%	\$150/\$250
IP – Opt 1/Opt 2	\$250/\$250	\$250/\$500	Ded & 20%	\$750/\$1,000
Providers at ER & Hospital	\$0	\$0	Ded & 20%	Ded & 20%
Rx	\$5/\$25/\$25	\$10/\$25/\$60	\$5/\$35/\$35	\$10/\$25/\$60
90-Day Delivery	2x	2x	2x	2x

Greetings from Florida

If Business Class is more your speed...

Luxury Seating:

*Lower monthly premiums,
giving you more budget
flexibility for other expenses*

Priority Check in:

*Higher deductible but paired
with a Health Savings Account
(HSA) to help you save and
invest for medical expenses*

Gourmet Meals:

*Tax-free growth and
withdrawals for qualified
medical expenses,
providing a financial safety
net.*

Airport Lounge Access:

*Portability and control over
your healthcare dollars,
allowing you to take your
HSA with you if you change
jobs or retire.*

*Enjoy premium benefits, flexibility, and control over your health journey expenses
with an HSA-compatible HDHP plan.*

Greetings from Florida

Business-Class Packages

	BlueOptions 05168/05169 Ind/Fam	BlueOptions 05180/05181 Ind/Fam	BlueOptions 05172/05173 Ind/Fam
Deductible	\$1,650/\$3,300	\$2,500/\$5,000	\$5,000/\$6,850
Coinsurance	0%/0%	0%/0%	20%/20%
OOP Max	\$1,650/\$3,300	\$2,500/\$5,000	\$10,000/\$13,700
All Covered Services	Deductible	Deductible	Deductible & Coins
Rx	Deductible	Deductible	Deductible & Coins
90-Day Delivery	Deductible	Deductible	Deductible

Greetings from Florida

Not a Frequent Flier? With **Economy Class** ticket you pay a lower upfront fare but face higher fees for service.

Budget fare:

Lower monthly premiums, but with higher deductibles and out-of-pocket expenses.

Extra fees:

Higher costs for dr visits, prescriptions, and treatments until you reach the deductible and out-of-pocket maximum.

Less flexibility:

Higher out-of-pocket maximums, which can be a good financial burden if you need extensive medical care.

May be a good option for healthy individuals or those with minimal medical needs.

Greetings from Florida

Economy-Class Packages

	BlueOptions 05360	BlueOptions 05901	BlueOptions 05904	BlueOptions 05787
Deductible	\$1500	\$2,000	\$2,500	\$7,350
Coinsurance	20%	50%	20%	0%
OOP Max	\$3,000	\$6,350	\$6,000	\$7,350
PCP/Spec/UC	\$25/\$75/\$75	\$35/\$75/\$75	\$35/\$75/\$75	\$45/\$90/\$90
ITDF – Dx/Adv	Ded & 20%	\$50/\$200	\$75/Ded & 50%	\$75/Ded
ER Facility	Ded & 20%	Ded & 50%	Ded & 50%	Deductible
OP – Opt 1/Tier 2	Ded & 20%	\$300/\$400	Ded & 50%	Deductible
IP – Opt 1/Opt 2	Ded & 20%	\$2,000/\$3,000	Ded & 50%	Deductible
Providers ER & Hosp	Ded & 20%	Ded & 50%	Ded & 50%	Deductible
Rx	\$10/\$35/\$70	\$10/\$60/\$100	\$10/\$50/\$80/\$100	\$10/\$60/\$100/\$120
90-Day Delivery	2x	3x	2x	3x

In Summary...

By investing in an excellent medical plan, you're essentially purchasing a **First-Class** ticket to optimal health, with all the perks that come with it

An **Economy-Class** ticket may seem affordable upfront but comes with additional costs, a high deductible and high OOP maximums. May be cost-effective but can lead to higher expenses and financial uncertainty down the line

Just as a **Business-Class** ticket offers a premium travel experience with more perks and flexibility, an HSA-compatible HDHP plan provides a high-end healthcare experience with more control, savings, and tax benefits




Greetings from Florida



PUBLIC RISK MANAGEMENT DENTAL COVERAGE

Greetings from Florida

Agenda

-  **Dental Plan Designs**
-  **Dental Discount Programs**
-  **Member Website & Mobile App**
-  **Oral Health for Overall Health Program**

Greetings from Florida

Dental Plan Designs

BlueDental ChoiceSM Plus

	High Plan		Low Plan		Economy Plan	
	In	Out*	In	Out*	In	Out*
Deductible	\$50/\$100		\$50/\$100		\$50/\$100	
Preventive	100%	100%	100%	90%	100%	70%
Basic	80%	80%	80%	60%	80%	50%
Major	50%	50%	50%	40%	50%	30%
Ortho	All Insureds, \$1500		Child(ren) to 19; \$1000		N/A**	
Plan Year Max	\$3,000		\$2,000		\$1,000	

*Remember, when you go out of network, there's a chance of balance billing

**Ortho discount of 20% is available to members on a plan that does not offer Ortho

Greetings from Florida

Dental Discount Programs

Wallet-friendly discounts for a selfie-ready smile.

Ortho Discounts

Our Orthodontic discount program offers a 20% discount when you choose an in-network Orthodontist. These services include treatments that correct the alignment of teeth and jaws.

Cosmetic Dental Discounts

If your teeth are discolored, worn, chipped, or broken, cosmetic dentistry procedures help improve the appearance of your smile. You can save 20% on the following general or restorative services:

- Cosmetic contouring
- Laminate veneer
- Whitening

Learn more at floridabluedental.com/discounts.

Greetings from Florida

Dental Discount Programs

How to find a Provider

Florida Blue

Members **Employers** **Agents** **Providers** Search Español

Find a Dentist **Tools and Resources** **Oral Health for Overall Health** **Contact Us**

Find a dentist

Check to see whether your dentist is in our network—or choose from our many dentists. Be sure to select your plan name, which you'll find listed on your [member ID card](#). If you're not currently a member, you can select the plan that interests you from the plan list below. For members with an urgent dental problem, most plans provide phone or video consultations through [TeleDentistry.com](#).

Plan Name	Location	Distance	Dentist Name
<input type="text" value="Cosmetic Discount"/>	<input type="text" value="Enter zip, city, county, or address"/>	<input type="text" value="5 miles"/>	<input type="text"/>

[Or by phone number](#)

Find a dentist

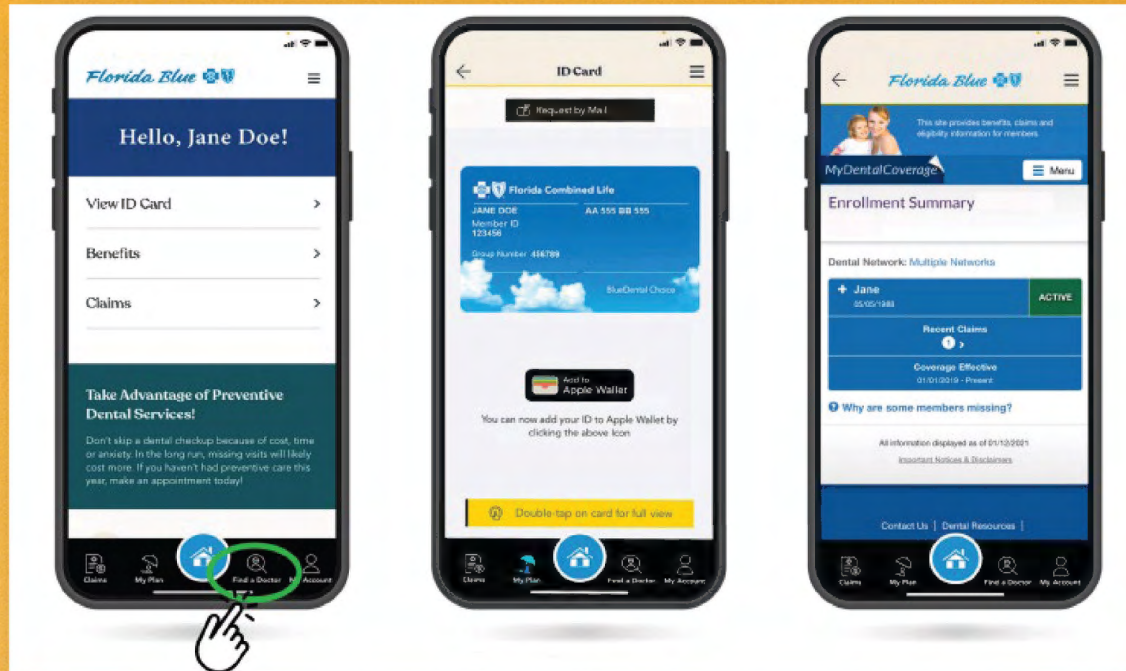
Check to see whether your dentist is in our network—or choose from our many dentists. Be sure to select your plan name, which you'll find listed on your [member ID card](#). If you're not currently a member, you can select the plan that interests you from the plan list below. For members with an urgent dental problem, most plans provide phone or video consultations through [TeleDentistry.com](#).

Plan Name	Location	Distance	Dentist Name
<input type="text" value="Orthodontic Discount"/>	<input type="text" value="Enter zip, city, county, or address"/>	<input type="text" value="5 miles"/>	<input type="text"/>

[Or by phone number](#)

Greetings from Florida

Member Website and Mobile App



Find a Dentist

Virtual ID card

Plan Information:
Claims, EOBs, PYM

www.floridablue.com or the Florida Blue app

Greetings from Florida

Oral Health for Overall Health

The Blue Connection



Dental health has a significant, direct impact on our overall health



The program provides additional benefits to members with eligible medical conditions



Oral care can reduce the severity of these conditions while lowering medicals costs

Greetings from Florida

Oral Health for Overall Health

Covered Conditions

	Two extra cleanings or periodontal maintenance	Enhanced cleaning to remove excess plaque buildup	Periodontal scaling covered 100%	Oral health screenings; fluoride treatments
Chronic obstructive pulmonary disease	✓	✓	✓	
Coronary artery disease	✓	✓	✓	
Diabetes	✓	✓	✓	
End-stage renal disease	✓	✓	✓	
Metabolic syndrome	✓	✓	✓	
Oral, head, and neck cancers	✓	✓		✓
Pregnancy	✓	✓	✓	
Sjögren's syndrome	✓	✓		✓
Stroke	✓	✓	✓	

Greetings from Florida

Oral Health for Overall Health

Plan Features



Blue Dental & Blue Medical work together
*Members are auto-enrolled into the program**



Provides additional benefits at no extra cost**



No waiting periods and services do not count
towards the plan year maximum

*If a member has waived medical, they can self-enroll into the program




**When seeing an in-network Provider

Greetings from Florida




Oral Health for Overall Health

WHY?

Did you know:

-  People with Diabetes are up to 4x more likely to develop gum disease
-  Gum disease can actually make it harder to control blood sugar
-  Treating gum disease can lower HbA1c – sometimes as much as a 2nd medication

Regular dental visits aren't just about cleanings –
they're about protecting your whole health

-  Early Detection
-  Reduced Inflammation
-  Better glycemic control

Greetings from Florida

Oral Health for Overall Health

Oral Health is chronic disease management

Cardiovascular Disease

People with periodontal disease are 2-3 times more likely to have a heart attack

Pregnancy

Treatment of gingivitis is associated with a decreased risk of preterm birth and high birth weights

Stroke

Regular dental care may lead to a 23% decrease in the incidence of stroke

Oral, Head, & Neck Cancers

Radiation treatment can lead to gum disease, mouth sores, and tooth decay

Greetings from Florida



NVA Vision Benefits Overview



Vision Benefits. Smarter.®

CONFIDENTIAL & PROPRIETARY



www.e-nva.com

v3012026

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**Over 45 years of experience
delivering benchmark vision care
services**

Vision Benefits. Smarter.

- ✓ **6,200+ clients** across the U.S. with **99% client retention**
- ✓ **Over 8 million covered lives**
- ✓ **U.S. based**, nothing outsourced
- ✓ **Independent**, no conflict of interest
- ✓ Live Member Services – *any question, anytime* (24/7/365)



NVA Schedule of Benefits

Benefit Frequency	Participating Provider	Non-Participating Provider
Eye Exam (once every plan year)	Covered 100% after \$10 copay	Up to \$35
Examination for Type 1 or Type 2 Diabetes¹ (once every plan year)	Covered 100% after \$20 copay	Up to \$13
Frame (once every 2 plan years)	Up to \$150 Retail Allowance 20% discount off frame balance*	Up to \$50
Lenses (once every plan year) (standard glass or plastic)		
Single Vision Bifocal Trifocal Lenticular	Covered 100% after \$15 copay	Up to \$25 Up to \$40 Up to \$60 Up to \$80
Polycarbonates (under age 19) Solid Tints Fashion Gradient Tints Progressive – Tier 1	Covered 100%	Up to \$10 Up to \$5 Up to \$5 Up to \$25
Contact Lenses (once every plan year, in lieu of eyeglass lenses)		
Elective Contact Lenses	Up to \$140 Retail Allowance (15% discount on Conventional/10% discount on Disposable on remaining balance**	Up to \$130
Fit/Follow Up***		
Standard Daily Wear	Covered 100%	Up to \$20
Standard Extended Wear	Covered 100%	Up to \$30
Specialty Wear	Covered 100% after \$20 Copay	Up to \$30
Medically Necessary****	Covered 100%	Up to \$210
Low Vision Aids**** (once every two plan years)	Up to \$999	Up to \$500

¹Diabetic Examination requires pre-approval from NVA and consists of the following: Medical Follow Up Eye Examination; Retinal Imaging Examination; Extended Ophthalmoscopy, initial/subsequent; Gonioscopy; Scanning Laser *Does not apply to Costco, Wal-Mart / Sam's Club or Lenscrafters locations or for certain proprietary brands. **Does not apply to Costco, Wal-Mart/Sam's Club, Lenscrafters, Contact Fill (NVA Mail Order) or certain locations at: Target & Pearle and may be prohibited by some manufacturers. ***Only covered if you choose Contact Lenses. ****Subject to criteria as defined in the insurance policy.



EYEESENTIAL® Discount Plan

Services or Materials	Member Cost
Eye Examination	Retail less \$10
Frames	Retail less 35%
Lenses (glass or plastic)	
Single Vision	\$35
Bifocal	\$55
Trifocal / Lenticular	\$70
Lens Options	
Tint (Solid & Gradient)	\$12
UV Coating	\$12
Scratch-Resistant Coating (Standard)	\$15
Polycarbonate	\$35
Anti-Reflective Coating (Standard)	\$45
Progressive Lenses (Standard)	\$50
Polarized	\$75
Transitions (Standard)	Single Vision - \$65 / Bifocal & Trifocal - \$70
Contact Lenses*	
Conventional	Retail less 15%
Disposable	Retail less 10%
Contact Lens Fitting	Retail less 10%

After the enrolled member has exhausted their funded benefit, they are eligible to access the **NVA EYEESENTIAL® Discount Plan** for significant discounts on services and materials at participating NVA network providers.

Please Note: The NVA EYEESENTIAL® PLUS Discounts are an In-Network Benefit Only. Benefit frequencies are unlimited excluding examination. Some retailers, like Walmart/Sam's Club and Costco utilize everyday low pricing or fixed pricing and as a result pricing will be different at these locations. Fees are different at LensCrafters. In certain states, members may be required to pay the full retail amount and not the negotiated discount amount at certain participating providers. Some optometrists affiliated with Optical Retail locations (i.e. Costco, LensCrafters, Walmart, Sam's Club, Visionworks, etc.) are independent providers and may not participate in the NVA program. Before receiving services, members should confirm the doctor's participation in the plan.

*Discount is not applicable to mail order; however, you may get even better pricing on contact lenses through Contact Fill.



A large and diverse **nationwide network**

118,000+ participating provider locations nationwide, contracted at *discounted professional fees* in all 50 States and Puerto Rico.



Our network is customized for each client to:

- ✓ Eliminate Member Disruption
- ✓ Increase Service Levels

All Provider Types:

Optometrists
Ophthalmologists Opticians

All Location Types:

Private Practices
Optical Retailers
(National, Regional and Local)

**GeoAccess
2 in 10 Miles**

98%

Across all U.S. Zip Codes
Urban/Suburban

Network Acceptance

96%

In-Network Member
Utilization



Convenient **Online Shopping Options** for Your Employees

Your employees can now use their NVA vision benefit online with UVP and purchase premium eyewear from the comfort of their home!

NVA members get more coverage on their frames and lenses when using UVP. See the chart below for enhanced coverage amounts based on the NVA frame allowance.

NVA Frame Allowance

\$75 - \$99.99

\$100 - \$124.99

\$125+

EXTRA COVERAGE

+\$15 of coverage

+\$20 of coverage

+\$25 of coverage

Discover the UVP Advantage

- ✓ Browse 6,000+ styles, including designer brands
- ✓ Virtual try-on technology
- ✓ Secured shopping experience from the comfort of home
- ✓ Free shipping and hassle-free returns



Value-added
Programs:
Going above
and beyond



Contact Fill® – contact lens replacement program

- Low prices, dependable service
- Brand names & personalized shipping



Laser refractive surgery discount program

- Over 600 provider locations
- Free consultations
- Up to \$800 in savings



Additional pairs discount program – EYEESSENTIAL®

- Significant savings on name brand materials
- Unlimited usage



Hearing discount program – NationsHearing

- 60% savings on hearing aids
- Providers in all 50 states



Member Web Portal Capabilities

At www.e-nva.com, employees and family members can:

- View eligibility information
- Print ID cards
- Search for participating eye care professionals
- Nominate a provider to the network
- View and print vision plan information
- Submit, view, and check the status of claims
- Find answers to Frequently Asked Questions
- View Health and Wellness information
- Access NVA *Smart Buyer* and *Provider Search*

tings from Florida





Any Question, **Any Time**

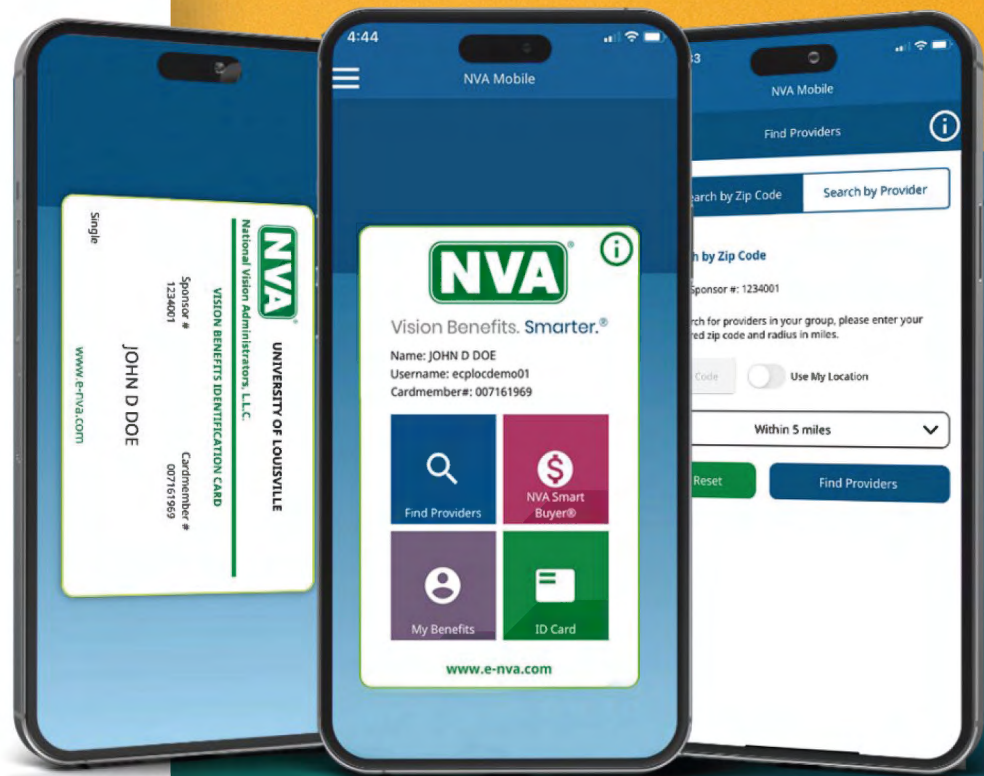
- Toll free, live, U.S.-based member service representatives – 24/7/365
- Language line – 180+ language translations available #404040
- Spanish and Russian live representative support
- Optician-led specialized NVA Smart Buyer[®] unit

meetings from Florida



NVA Smart Buyer® Mobile App

- **Find Providers** – Enables employees to easily locate in-network providers and view frame options available at \$0 out-of-pocket cost.
- **View Benefits** – Provides quick access to eligibility details and plan coverage information, reducing confusion and HR inquiries.
- **Access ID Card** – Allows members to conveniently retrieve their digital ID card anytime, streamlining the in-office experience.
- **NVA Smart Buyer®** – Equips employees with the tools and education needed to make informed, cost-effective eyewear decisions.



Eye Wellness

Your employees' health and well-being are a top priority.

NVA supports your organization by making it easier for members to access clear, relevant health information. We proactively highlight important vision and overall wellness topics to help keep your workforce informed, engaged, and empowered to make **smarter** healthcare choices.

Wellness topics include:

- Eye Care
- Vision Care at Any Age
- Eyewear
- Vision Technology

Greetings from Florida



**GLASS BOTTOM
BOAT
TOURS**



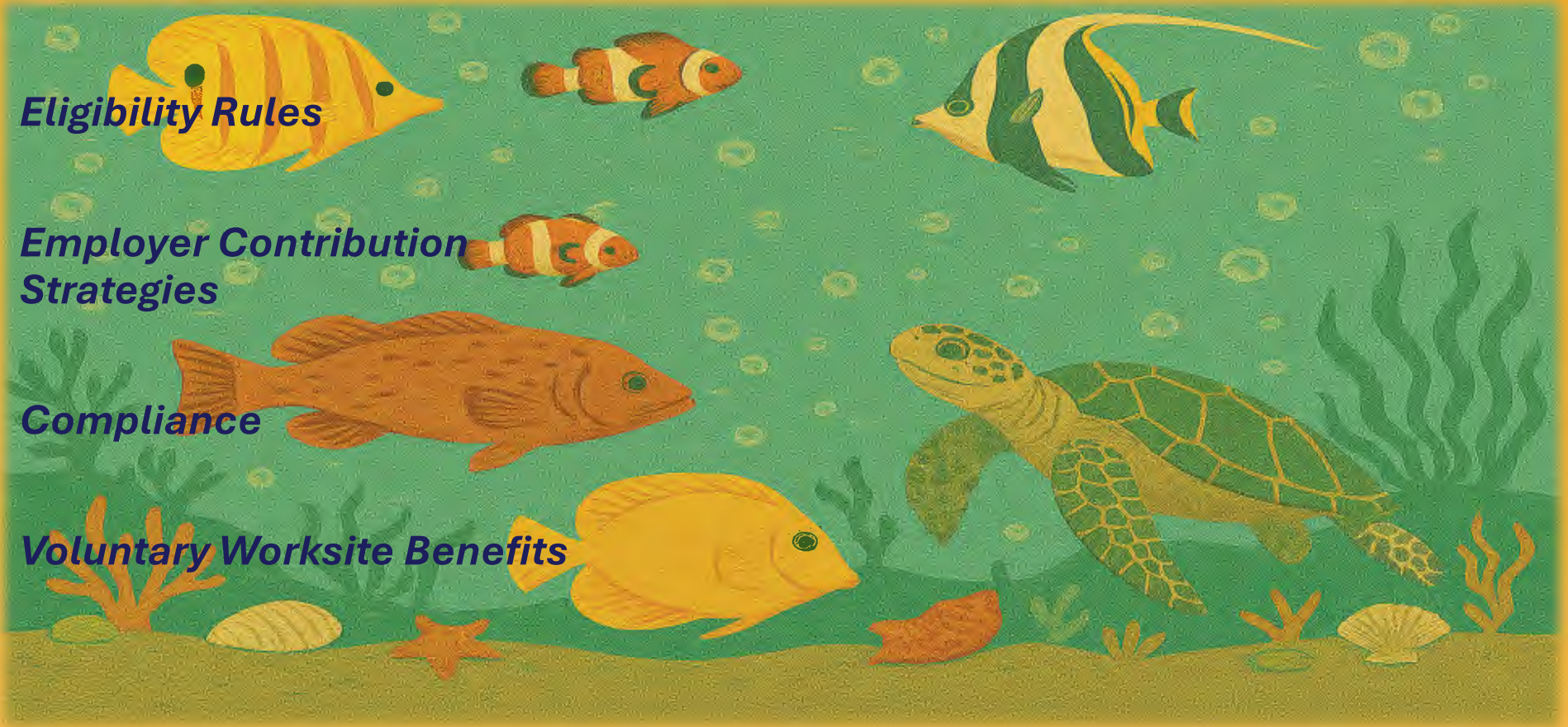
Kathleen Sullivan, WRM

Greetings from Florida



Topics

- *Eligibility Rules*
- *Employer Contribution Strategies*
- *Compliance*
- *Voluntary Worksite Benefits*



Greetings from Florida

Eligibility

Definition and Importance

- Eligibility rules determine which employees/dependents qualify for coverage under your benefit plans
- Insurance policies will not cover claims of individuals who are not “eligible” under the plan’s rules
- The rules also dictate when coverage must end

Failing to Adhere to Eligibility Rules

- Claims will not be paid by PRM Health
- High-cost claims will not be reimbursed by stop loss carrier
- Employer/ineligible individual will be responsible for paying the claims costs of ineligible individuals
- COBRA coverage can be impacted by mis-classification of active employment status

Refer to the Eligibility Section of the Group Health Benefits Guide for more details

Greetings from Florida

Common Scenarios

Change in Active Employment Status

- Termination. Employee must be appropriately classified to trigger COBRA rights.
- Retirement. Employee must be changed to Retiree status.

Leave of Absence

- Upon exhaustion of FMLA leave, employee must be moved to COBRA.
- Upon return to work, the employee will be returned to Active.
- For non-FMLA leaves, PRM requires an employer's leave policy for continued coverage.

Loss of Eligible Dependent Status

- Children must be removed once they reach the end of the calendar year they attain age 26 unless they qualify for Over Age Dependent Coverage by completing Over Age Dependent Verification

Elected Officials

- May participate if the group has a policy, resolution, ordinance or similar action requiring the group to offer such coverage to Elected Officials

Greetings from Florida

Types of Employer Contributions

Fixed Dollar Contributions

- Employers contribute a set amount regardless of plan choice
- Provides budgeting predictability and cost awareness

Percentage-Based Contributions

- Employers pay a defined percentage of premiums
- Promotes fairness but requires cost monitoring to manage expenses

Tiered Contributions

- Contributions vary by coverage level
- Supports different household needs but impacts enrollment and cost



Greetings from Florida

Strategic Approaches to Contributions

Balanced Cost Sharing

- Balancing cost-sharing promotes affordability while maintaining employees' sense of ownership and engagement with benefits

Encouraging Plan Choices

- Employers use contributions to guide employees toward high-deductible plans paired with health savings accounts for better cost control

Wellness-Aligned Contributions

- Contributions tied to wellness incentives encourage participation and align benefits with health goals and regulations

Continuous Evaluation

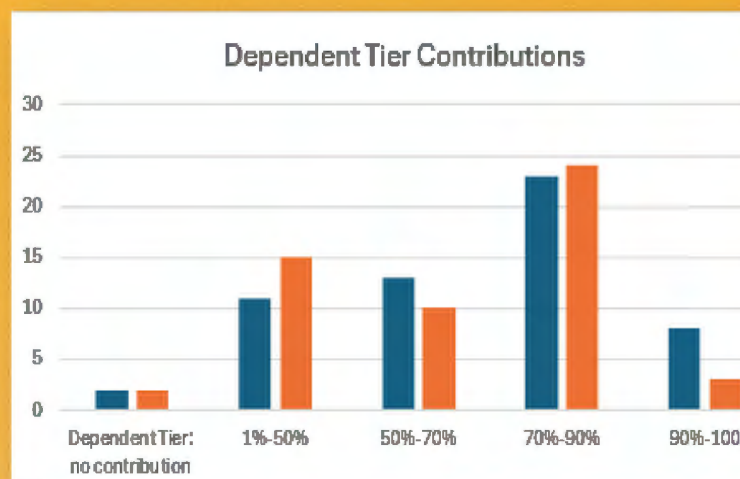
- Regular review of contribution strategy ensures alignment with recruitment, retention, competitiveness and financial goals

Greetings from Florida

Common Contribution Structures for Health Trust Members



49 offer 100% EE contribution on Lowest Plan
 24 offer 100% EE contribution on All Plans



2 offer no dependent contribution
 11 offer 1-50% on dependent on Lowest Plan Only
 41 offer 50-100% on dependent

Greetings from Florida

Compliance Notices

Purpose

- Compliance notices provide employees critical information about their rights and benefit coverage options

Notices

- PRM annually provides you with a Health Plan Notices & Disclosures packet to ensure you're meeting various initial and annual employee benefit plan notice requirements

Distribution

- Notices must be delivered timely with accurate content to avoid compliance risks and penalties

Greetings from Florida

Compliance Notice Packet Includes:

- Prescription Creditable Drug Coverage
- Women's Health and Cancer Rights Act (WHCRA)
- Newborns' and Mothers' Health Protection Act (NMHPA)
- Genetic Information Nondiscrimination Act (GINA)
- HIPAA Notice of Privacy Practices Reminder
- Children's Health Insurance Program (CHIP)
- HIPAA Special Enrollment Rights
- No Surprise Billing
- General Family and Medical Leave Act
- Uniformed Services Employment and Reemployment Rights Act
- COBRA General Notice
- Marketplace Notice
- Self-Funded, Non-Federal Governmental Plan Opt Out

Greetings from Florida

Coming Soon – Voluntary Worksite Benefits

- Request for Information (RFI) is currently in process to consider adding Voluntary Worksite Benefits to the PRM Health Trust suite of benefits
- Products under consideration include
 - Critical Illness
 - Accident
 - Hospital Indemnity
- RFI results will be presented at the April Board Meeting

Greetings from Florida

THE MLR

MILE MARKER



Brigid Gash, PRM
Paul Hebert, WRM

Greetings from Florida



Membership Renewal History

Plan Year	Pool Average	Renewal	Expense Loss Ratio
2025/2026	5.50	8.50	111.52
2024/2025	6.90	12.90	134.91
2023/2024	5.75	0.00	71.38
2022/2023	4.0	10.0	152.5
2021/2022	4.4	0.4	80.6
2020/2021	5.5	8.5	115.3
2019/2020	4.7	9.7	129.2
2018/2019	8.0	6.0	92.8
2017/2018	5.0	5.0	65.1
2016/2017	8.2	New	New

What you'll see..

- *Historical Overview of Renewals*
- *Renewal Methodology*
- *Pool Benefits*

Greetings from Florida



Renewal Period Loss Ratio Analysis

Experience Range: May 1, 2025 - December 31, 2025

Month	Premium	Average Subscribers	Medical	Rx	Claim Total
May-25	\$247,309	187	\$374,093	\$110,446	\$484,539
Jun-25	\$248,494	187	\$207,829	\$100,017	\$307,846
Jul-25	\$248,527	187	\$212,390	\$98,796	\$311,186
Aug-25	\$244,947	186	\$277,097	\$103,964	\$381,061
Sep-25	\$243,133	184	\$161,144	\$99,918	\$261,061
Oct-25	\$265,315	189	\$64,328	\$118,288	\$182,616
Nov-25	\$271,978	191	\$233,820	\$116,379	\$350,199
Dec-25	\$268,505	189	\$115,512	\$108,056	\$223,567
Total	\$2,038,207	188	\$1,646,213	\$855,863	\$2,502,076

Expense Subtotal with Admin Fees, etc.	\$2,659,297
Total Premium	\$2,038,207
Expense Ratio (MLR)	119.2%

- *Explains Medical Loss Ratio Determination*
- *Discuss Medical vs. Rx Spend*
- *Demonstrate the Pool's Low Administrative Expenses*

Greetings from Florida



Monitoring by Utilization and Enrollment

Paid Year Month	Enrollment		Fee for Service Claims						Grand Total
	Contracts	Members	Inpatient	Outpatient	Physician	Other	Total Medical	Pharmacy	
202505	188	346	\$236,648.56	\$49,158.72	\$41,283.99	\$45,871.19	\$372,962.46	\$110,446.11	\$484,539.25
202506	187	345	\$49,484.91	\$64,607.89	\$55,950.55	\$36,311.70	\$206,355.05	\$100,016.83	\$307,846.18
202507	187	347	\$71,278.52	\$49,000.28	\$44,260.20	\$46,310.26	\$210,849.26	\$98,796.18	\$311,186.00
202508	186	344	\$138,575.82	\$59,269.99	\$34,335.53	\$43,470.91	\$275,652.25	\$103,963.59	\$381,060.92
202509	184	343	\$37,260.79	\$44,938.22	\$46,589.45	\$30,922.98	\$159,711.44	\$99,917.63	\$261,061.41
202510	189	348	\$0.00	\$11,120.29	\$27,913.38	\$23,828.05	\$62,861.72	\$118,288.42	\$182,616.06
202511	191	349	\$18,726.51	\$157,828.31	\$31,049.22	\$24,908.19	\$232,512.23	\$116,378.67	\$350,198.84
202512	189	348	\$0.00	\$50,656.45	\$40,682.68	\$22,745.77	\$114,084.90	\$108,055.77	\$223,567.49
Total	1,501	2,770	\$551,975.11	\$486,580.15	\$322,065.00	\$274,369.05	\$1,634,989.31	\$855,863.20	\$2,502,076.15
Grouping Avg	188	346	\$68,996.89	\$60,822.52	\$40,258.13	\$34,296.13	\$204,373.66	\$106,982.90	\$312,759.52
Monthly Avg	188	346	\$68,996.89	\$60,822.52	\$40,258.13	\$34,296.13	\$204,373.66	\$106,982.90	\$312,759.52

- Identifies Months with Higher-than-Average Claims
- Shows Categories of Claims Driving Higher Costs

Greetings from Florida



High-Cost Claim Summary

Rank	Div	Relationship	Enroll Status	Ongoing	Diagnosis Description	Days	Inpatient		Outpatient		Professional		Pharmacy		Total Paid Amt	Total Billed Amt
							Admits	Paid Amt	Visits	Paid Amt	Services	Paid Amt	# of Rx	Paid Amt		
1	RETIREE	SPOUSE	TERMED 11/01/2025	NO	HEPTATIC FAILURE / CIRRHOSIS OF THE LIVER	58	6	\$284,814.90	15	\$14,457.61	280	\$45,300.90	32	\$7,315.93	\$351,889.34	\$1,116,049.16
2	ACTIVE	SPOUSE	ACTIVE	YES	AFIB	1	1	\$34,805.48	2	\$119,968.13	24	\$5,885.59	14	\$2,009.38	\$162,668.58	\$555,751.78
3	ACTIVE	SPOUSE	ACTIVE	YES	LEUKEMIA / HIGH COST RX	0	0	\$0.00	0	\$0.00	19	\$1,177.46	23	\$138,045.01	\$139,222.47	\$179,060.92
4	COBRA	SUBSCRIBER	ACTIVE COBRA ENDS 09/01/2026	YES	CANCER	0	0	\$0.00	1	\$3,719.28	196	\$58,888.80	70	\$73,528.23	\$136,136.31	\$498,238.80
Total						59	7	\$319,620.38	18	\$138,145.02	519	\$111,252.75	139	\$220,898.55	\$789,916.70	\$2,349,100.66



- *High level overview of high-cost claims, eligibility status, and diagnosis*

Greetings from Florida

Top Drugs by Paid/Prescription

Drug Name	Total					Utilization		
	Rank		Paid Amt			Number of Rx		
	Current	Prior	Current	Prior	Chg %	Current	Prior	Chg %
JAKAFI	1	3	\$134,685.60	\$82,615.67	63.00%	8	5	60.00%
MOUNJARO	2	1	\$109,192.04	\$168,127.77	-35.05%	100	164	-39.02%
SKYRIZI PEN	3	4	\$106,509.95	\$79,971.36	33.18%	5	4	25.00%
NORDITROPIN FLEXPRO	4	5	\$82,337.64	\$64,958.95	26.75%	7	6	16.67%
LYNPARZA	5	0	\$68,745.84	\$0.00	0.00%	4	0	0.00%
OMNITROPE	6	9	\$63,027.16	\$17,289.43	264.54%	9	3	200.00%
DUPIXENT	7	8	\$49,596.73	\$29,001.60	71.01%	13	8	62.50%

MESALAMINE ER	49	35	\$753.68	\$1,030.97	-26.89%	7	8	-12.50%
EUCRISA	50	20	\$707.63	\$4,074.42	-82.62%	1	6	-83.33%
ALL OTHER			\$23,728.08	\$138,116.41	-82.82%	1,308	1,290	1.40%
Total			\$855,863.20	\$802,856.20	6.60%	1,710	1,675	2.09%

- Shows Drugs with Highest Paid Prescriptions in Current and Prior Year
- Helps Identify Conditions within your Population
- Demonstrates Highest Costing Drugs vs. Total Drug Spend

Greetings from Florida



Top Diagnoses by Outpatient ER

Diagnosis Category	Diagnosis Code	Diagnosis Description	Rank	Paid Amt	% of Total	ER Visits	Members	Paid/Visit	Visits/1000
DISEASES OF THE MUSCULOSKELETAL SYSTEM AND CONNECTIVE TISSUE	M546	PAIN IN THORACIC SPINE	3	\$12,298.27	11.08%	1	1	\$12,298.00	4.33
	M5450	LOW BACK PAIN, UNSPECIFIED	4	\$11,425.12	10.30%	4	3	\$2,856.25	17.33
	M5412	RADICULOPATHY, CERVICAL REGION	8	\$4,348.38	3.92%	2	1	\$2,174.00	8.66
		Sub Total		\$28,069.77	25.29%	7	5	\$4,009.86	30.32
DISEASES OF THE DIGESTIVE SYSTEM	K3580	UNSPECIFIED ACUTE APPENDICITIS	1	\$20,568.55	18.53%	1	1	\$20,568.00	4.33
	K440	DIAPHRAGMATIC HERNIA WITH OBSTRUCTION, WITHOUT GANGRENE	10	\$2,990.00	2.69%	1	1	\$2,990.00	4.33
	K8020	CALCULUS OF GALLBLADDER WITHOUT CHOLECYSTITIS WITHOUT OBSTRUCTION	15	\$1,878.67	1.51%	1	1	\$1,878.00	4.33
		Sub Total		\$25,235.22	22.74%	3	3	\$8,411.67	13.00
SYMPTOMS, SIGNS AND ABNORMAL CLINICAL AND LABORATORY FINDINGS, NOT ELSEWHERE CLASSIFIED	R079	CHEST PAIN, UNSPECIFIED	2	\$15,746.00	14.19%	1	1	\$15,746.00	4.33
	R252	CRAMP AND SPASM	11	\$2,846.57	2.57%	1	1	\$2,846.00	4.33
	R531	WEAKNESS	12	\$2,843.00	2.56%	1	1	\$2,843.00	4.33
	R0602	SHORTNESS OF BREATH	18	\$1,353.81	1.22%	1	1	\$1,353.00	4.33
	R0789	OTHER CHEST PAIN	19	\$1,165.43	1.05%	1	1	\$1,165.00	4.33
		Sub Total		\$23,954.81	21.59%	5	5	\$4,790.80	21.66
PREGNANCY, CHILDBIRTH AND THE PUERPERIUM	026852	SPOTTING COMPLICATING PREGNANCY, SECOND TRIMESTER	9	\$4,087.00	3.68%	1	1	\$4,087.00	4.33
		Sub Total		\$4,087.00	3.68%	1	1	\$4,087.00	4.33
DISEASES OF THE NERVOUS SYSTEM	G8918	OTHER ACUTE POSTPROCEDURAL PAIN	12	\$2,843.00	2.56%	1	1	\$2,843.00	4.33
		Sub Total		\$2,843.00	2.56%	1	1	\$2,843.00	4.33
OTHER		OTHER DIAGNOSTICS		\$2,095.58	1.89%	8	9	\$261.68	34.66
		Sub Total		\$2,095.58	1.89%	8	9	\$261.88	34.66
Total				\$110,971.72	100.00%	32	28	\$3,467.84	138.63

- *ER Utilization*
- *Types and Appropriateness of ER Use*
- *Your ER Use compared to Pool*
- *Potential Education Opportunities to Encourage Appropriate/ Less Expensive Places of Service*

Greetings from Florida

Wellness Exam and Preventive Services

Wellness		Current		
Procedure Code	Procedure Description	Paid Amt	Visits	Paid/Visit
99381	NP Initial Preventive Exam	\$612.28	6	\$102.04
99382	NP Ages 1-4 Wellness Exam	\$398.54	3	\$132.84
99383	NP Ages 5-11 Wellness Exam	\$87.61	1	\$87.61
99385	NP Ages 18-39 Wellness Exam	\$448.73	3	\$149.57
99386	NP Ages 40-64 Wellness Exam	\$464.61	2	\$232.30
99387	NP Ages 65 + Wellness Exam	\$503.34	2	\$251.67
99391	EP Periodic Preventive Exam	\$1,249.20	15	\$83.28
99392	EP Ages 1-4 Wellness Exam	\$2,796.94	23	\$121.60
99393	EP Ages 5-11 Wellness Exam	\$1,754.46	16	\$109.65
99394	EP Ages 12-17 Wellness Exam	\$1,817.84	13	\$139.83
99395	EP Ages 18-39 Wellness Exam	\$2,459.65	17	\$144.68
99396	EP Ages 40-64 Wellness Exam	\$6,906.30	36	\$191.84
99397	EP Ages 65 + Wellness Exam	\$206.40	1	\$206.40
99384	NP Ages 12-17 Wellness Exam			\$0.00
Total		\$19,705.90	138	\$142.80

Preventive		Current		
Preventive Service		Paid Amt	Visits	Paid/Visit
Adult Preventive Visits		\$10,989.03	61	\$180.14
Colorectal Cancer Screening		\$9,924.79	39	\$254.48
Mammograms		\$5,671.67	28	\$202.55
PAP Smears		\$264.19	8	\$33.02
Total		\$26,849.68	136	\$197.42

- Overview of Wellness and Preventive Visits

- Shows your group's utilization plan's no cost preventive service

- Opportunities to encourage Preventive / Wellness Care



Greetings from Florida



Brigid Gash, Doris Bernard- PRM
Ellen Daley-Florida Blue
Hilda Delgado, Brittany Livingston-WRM

Greetings from Florida





Digital Resources: www.prm-fl.com

- Member Forum
- Online Video Library
- Wellness News
- Employer Resource Online Library
- PRM Resource Guide & Fast Facts

GHT Team:

Doris Bernard and Yvonne Blackford

- ✓ Daily member issues (billing , eligibility)
- ✓ Businessolver issues

Brigid Gash

- ✓ Wellness initiatives
- ✓ Training and Education



Greetings from Florida



Digital Resources:

- Florida Blue website www.floridablue.com
 - Medical Coverage Guidelines
 - Medication Guides
 - Locate a provider
- Florida Blue Digital Kit [PRM Digital Kit](#)
 - PRM medical and dental materials
 - Money Saving Tips
 - Employee Resources

Florida Blue & FCL Team:

Ellen Daley (FB)

- ✓ Account management
- ✓ Reporting

Amanda Renner (FB)

- ✓ Service issues-claims & benefits

Hayley Isaacs (FCL)

- ✓ Account Management
- ✓ Reporting

Greetings from Florida

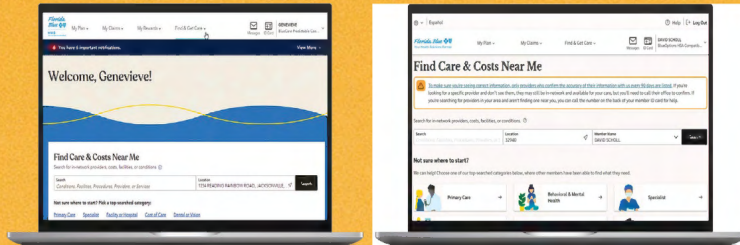


How to find care:

Find care in Florida Online

Step 1. Log in to [FloridaBlue.com](https://www.floridablue.com).

Step 2. At the top of the screen, click **Find & Get Care** and select **Find A Doctor & More**.

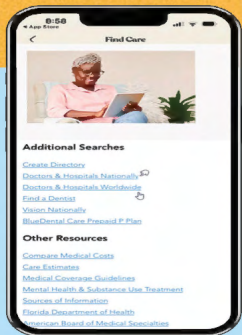
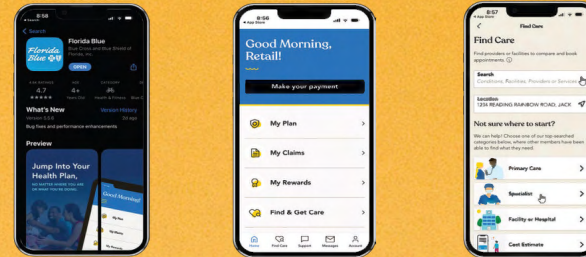


Find care in Florida Mobile App

Step 1. Download the **Florida Blue mobile app** from the iTunes or Google Play app store.

Step 2. Open app & log in to reach your member dashboard. On the navigation bar at the bottom of the screen, click **Find Care**.

Step 3. At the **Find Care** screen, click **Florida Doctors** and **Pharmacies**. You can also search by the type of provider.



Outside Florida? Find care from anywhere!

You're always covered for urgent and emergency care outside of Florida. Some plans have additional out-of-state benefits.

To find a health care provider outside Florida:

1. Open the app and log in. Click **Find Care** on the bottom navigation bar.
2. Scroll down and under **Additional Searches**, select **Doctor's & Hospitals Nationally (within the U.S.)** or **Doctors & Hospitals Worldwide** to find a provider outside of Florida.



Additional Florida Blue Resources...

- **Connect** to care in your neighborhood with one-on-one support from a Florida Blue Center nurse, community specialist, or local sales and service specialists.
 - Visit FloridaBlue.com/Center or call **1-877-352-5830** to learn more about what's available.

- **Navigate** a health issue with a care consultant.
 - Call **1-888-476-2227**

- **Expectant Mothers** can get support from the Healthy Addition Prenatal Program.
 - Call **1-800-955-7635 (option 6)**

- **Get Support** for serious and chronic health conditions
 - Visit FloridaBlue.com/ExtraCare or call **1-844-730-2583** to learn more



Greetings from Florida



Employee Benefit Guidebooks for 10/1/2026

PRM provides one of the following booklets after receiving your completed 10/1/2026 Plan Election form:

- **One Full Benefit Guidebook:** Available for members who purchase core and non-core benefits from PRM-GHT (or)
- **Individual Branded Pages with Relevant Benefit Detail:** Available for members who purchase core benefits from PRM-GHT. These pages can be used as standalone handouts or incorporated into a group's already existing benefits guidebook*.

**Also available upon request is a Benefit Guidebook Template, for members who would like to customize their own Benefit Guide. Due to liability concerns, outside vendor product pages will not be added to any PRM-GHT branded materials or customized by either the PRM or WRM team.*

When will you receive a Benefit Guidebook?

After completing and submitting your 10/1/2026 Plan Election Form in July, WRM will work with each BA and provide an Employee Benefit Guidebook draft for approval and distribution by August 1st, 2026.

Greetings from Florida

OPEN ENROLLMENT TIMELINE FOR 2026

01

JUN 1

Elect
Businessolver
self-service
option.

02

JUN 12-15

Rates + core
materials
distributed (rates
to board;
worksheet/renewal
/matrix + OE
guide).

03

JUL 15-31

Annual notices
sent + Benefit
Election
Worksheet due
(Jul 15); digital
kits sent (Jul 31).

04

AUG 1-31

Businessolver
open for
elections; closes
end of business
Aug 31 (all
changes
finalized).

05

SEP 4

Submit salary
spreadsheets for
salary-driven
benefits (e.g.,
life/disability).

Greetings from Florida

March 13, 2026

