

# PRIME PLUS

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**health  
insurance  
overview**

**GatorCare**<sup>®</sup>  
Your Partner in Health



MORE DETAILED INFORMATION AVAILABLE AT  
[GATORCARE.ORG/PRIME-PLUS-2](https://GATORCARE.ORG/PRIME-PLUS-2)

# COMMON DEFINITIONS

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**Deductible:** the amount you must pay for most covered services before your plan begins to pay during a benefit year

**Benefit Year:** a standard calendar year (Jan. 1 - Dec. 31)

**Copayment:** also known as a copay, is the fixed amount you pay for certain covered services

**Coinsurance:** the percentage you pay after you have met your deductible for the benefit year

**Out-of-Pocket Maximum (OOP):** the maximum amount you may pay before your insurance covers 100%

**ACA Medications:** Medications that fall under the Affordable Care Act



# TIERS OF COVERAGE

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## **Tier 1: GatorCare Network - Lowest cost**

- GatorCare features a panel of Providers designated as Tier 1 GatorCare Network for your plan.
- Tier 1 GatorCare Network includes all UF Health providers and some community providers that cover everything from primary to specialty care.
- To find a Tier 1 GatorCare Network provider please visit the [Find a Provider](#) page located on GatorCare.org.
- To find a Tier 1 GatorCare Network Urgent Care provider please see the [Tier 1 Urgent Care Centers in Florida](#) document on the Find a Provider Page on GatorCare.org.

## **Tier 2: BlueOptions - Next lowest cost**

- You will have coverage in Tier 2, but you will most likely spend more money when receiving services from a Tier 2 provider.
- Providers that participate with Florida Blue in the [BlueOptions Network](#).

## **Tier 3: Out-of-network - Most expensive**

- The ONLY coverage you have in this tier is for emergency room services in the event of an emergency.
- Any services other than emergency room visits must be paid for completely out of your pocket.
- Please note that emergency room services are still less expensive at a Tier 1 or Tier 2 provider.

TO FIND A PROVIDER, VISIT THE DIRECTORY PAGE AT  
[GATORCARE.ORG/FIND-A-PROVIDER](https://gatorcare.org/find-a-provider)

# BEWARE!

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**Not all urgent care clinics are Tier 1. Urgent care clinics are different from freestanding emergency rooms, although they often look alike.**

To find a Tier 1 Urgent Care clinic, click [HERE](#) or visit

[Gatorcare.org/plans/prime-plus-2/](https://gatorcare.org/plans/prime-plus-2/)

# EMERGENCY CARE

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## WHERE DO I GO FOR EMERGENCY CARE?

If you are in need of care and are UNABLE TO REACH YOUR PRIMARY CARE PROVIDER, it is recommended to visit an urgent care provider instead of the emergency room. It is less expensive and will provide you with quicker access to the care you need. An updated list of urgent care centers is available [HERE](#).

[Click here for a comprehensive guide on where to seek care.](#)

## THE EMERGENCY ROOM SHOULD BE USED IN THE CASE OF A REAL EMERGENCY

### EXAMPLES INCLUDE:

- Severe or life-threatening conditions such as heart attack or stroke symptoms
- Seizures and convulsions
- Severe bleeding or burns
- Trauma or injury to the head or body



# PHARMACY/ PRESCRIPTION BENEFITS

Your GatorCare pharmacy benefits are administered by Prime Therapeutics.



**MEDICATIONS ARE CATEGORIZED INTO SIX TIERS, WHICH IMPACT THE COSTS.**

**Tier 0** has no cost to members and covers ACA medications.

**Tier 1** is the next least expensive tier and covers generics.

Drugs on **Tiers 1-5** have a coinsurance, with a minimum and maximum amount of member cost share.

Medications in **Tiers 2-5** are subject to a \$125 deductible, meaning you must pay the first \$125 of the medication before your coinsurance kicks in.

Check out the [GatorCare formulary tool](#) to see a list of covered drugs.

TO LEARN MORE, VISIT THE PHARMACY PAGE  
AT [GATORCARE.ORG/PRIME-PLUS-2](https://gatorcare.org/prime-plus-2)

# QUESTIONS?

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**For more detailed information about your health insurance and contact information in the event that you have additional questions, visit [GatorCare.org/prime-plus-2](https://GatorCare.org/prime-plus-2)**

# DISCLAIMER

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**In the event that any ambiguity arises between these FAQs and the Certificate of Insurance or the Plan Documents, the terms of the Certificate and Plan Documents will prevail.**

**10/7/2025**