# Florida Blue Center Marketing Handbook

Florida Blue

### Introduction

### **Welcome to the Florida Blue Center Marketing Handbook.**

This document is a set of guidelines that can help you create communications that are consistent with our approach to Florida Blue Center campaigns and messaging.

The following pages will guide you through the basic elements of Center communications (messaging, design, photography) and provide general rules for how to apply them across lines of business. For more information about our writing voice and tone, you can download the Florida Blue Brand guidelines at FloridaBlue.com/Brand-Center.

If you have any questions or have a use case not covered in this handbook, please contact the Brand team at brand@bcbsfl.com for assistance on how best to proceed.



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# Our mission, vision, values, and brand personality are aligned with the Florida Blue Brand.

To learn more, reference the Florida Blue Brand Guidelines at the FloridaBlue.com/Brand-Center



# Florida Blue Center overview



### Who we are

Florida Blue Centers are designed to be hubs for Florida Blue health solutions in an effort to develop and maintain long-lasting relationships with our customers. Each Center offers a unique experience that provides in-person support to help members navigate their health plan and live their healthiest lives.

At our Centers, members and non-members can have face-to-face consultations concerning their health care needs, receive basic preventive care screenings, and participate in fitness and wellness classes in a unique, friendly, and bright environment.



### What we do

### Sales

Health plan sales

Dental and life insurance sales

Hospital indemnity, critical illness plan sales

Health Savings account (HSA) enrollment

Group member plan selection\*

### Service

Benefits review

Enrollment and billing claims

Claims review

New member onboarding

Provider assignment

Provider navigation

Vendor coordination

Outbound call campaigns

Prescription benefits and claims

Reward education and support

### Care

Health screenings (Personal Health Assessments or PHAs)

Personalized health coaching

Medical device evaluation

and education

Preventive guidelines education

Health condition management

coordination

Vaccination events

Biometric screenings (BP, BMI, A1C,

Full Lipid panel)

Mental wellbeing support

Disease management coordination

HEDIS/STARS gap closures

Patient advocacy

Community resources

Personal care planning

Health education programs

Caregiver support

### Community

Social services support

Chronic disease management classes

Health education

Financial health classes

Health tech and device education

Educational seminars

Community partnerships

In-Center and local events

Fitness classes

SDoH assessment and support

Mental wellbeing support

Resiliency coaching



# Why we do it

Florida Blue Centers are a health solution that demonstrate the Brand in action — physical destinations designed to help Florida be at its healthiest. Our Centers allow us to meet our members and customers where they are, providing them with the resources, rewards, and health solutions they need, allowing us to fulfill our mission of helping people and communities achieve better health.

Additionally, research has shown that when consumers are aware of our Centers, they have a better perception of the Florida Blue Brand. So, the more we communicate our Centers offering, the more people will view Florida Blue as the leading health solutions partner, boosting both Brand attribution and overall Brand preference.



# Value proposition

Florida Blue Centers provide a friendly environment that offers health solutions designed to help Florida residents be their healthiest.

At our Centers, Florida Blue members and non-members alike can access a variety of wellness programs, including nutrition classes, fitness classes, and more. Centers also provide face-to-face support from experts, including:

- · Licensed sales agents who answer plan questions
- Service consultants who help members make the most of their benefits
- Registered nurses who perform health screenings and lead wellness classes
- Community specialists who connect residents to a variety of local resources (e.g., food programs and transportation services)



# Florida Blue Center offerings



# Different types of Centers

Offerings vary by Center type. Services offered at each are listed below.

### Flagship

13 flagship locations

Insurance sales

Account service and benefit advice

Health screenings

Health coaching

Medical device education and evaluation

Health condition management coordination

Health education programs

Social services support

Chronic disease management classes

Financial health classes

**Educational seminars** 

In-Center and local events

Fitness classes

### Inline

5 inline locations

Insurance sales

Account service and benefit advice

Health coaching

Medical device education and evaluation

Health condition management coordination

Health education programs

Social services support

Chronic disease management classes

Financial health classes

**Educational seminars** 

In-Center and local events

Fitness classes

### Sanitas

**15 Sanitas locations** 

Insurance sales

Account service and benefit advice

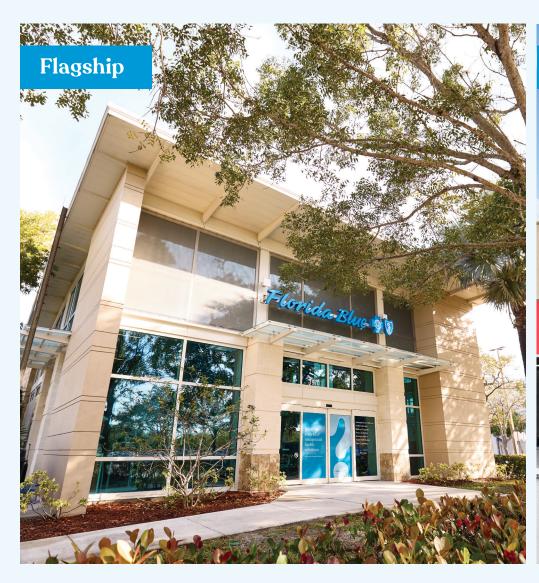
### Specialty

2 specialty locations

Insurance sales

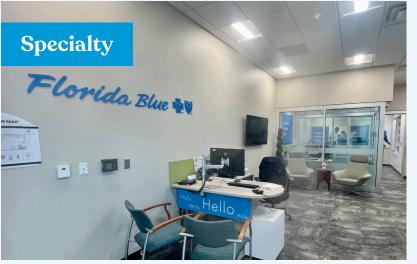
Account service and benefit advice

# Different types of Centers









# Center locations

Different colors represent the types of Centers.

### Flagships

#### North:

Jacksonville, Tallahassee, Pensacola

#### **Central:**

Winter Haven, Winter Park (Orlando), Clermont

#### West:

Clearwater, Tampa, Sarasota, Fort Myers

#### South:

Miami, Ft. Lauderdale, Palm Beach

### Specialty

#### North:

Jacksonville YMCA

#### **Central:**

Orlando West Lakes

### Inlines

#### North:

**Pensacola** 

North Jacksonville

#### West:

Pinellas Park

#### South:

Hialeah, North Miami, Port St. Lucie

# Clermont Orlando West Orlando West Lakes Kissimmee St. Cloud Winter Haven Tampa Hillsborough Clearwater Tampa Westshore Pinellas Park Riverview Port St. Lucie

**Fort Myers** 

North Jacksonville

**Central Ocala** 

Jacksonville (Town Center)

★ Jacksonville (Sanitas 50+)

### Sanitas

#### North:

Sanitas Tallahassee North Monroe, Sanitas Jacksonville

#### Central:

Sanitas East Orlando, Sanitas Kissimmee, Sanitas St. Cloud, Sanitas West Orlando, Sanitas Central Ocala

#### West:

Sanitas Riverview, Sanitas Tampa, Sanitas Venice

#### South:

Sanitas Doral, Sanitas Lauderhill, Sanitas Kendall, Sanitas Lakes on the Green, Sanitas Richmond West

All locations as of April 2025. Only Sanitas locations with an on-site Florida Blue Center are included in the map above.

North Monroe

🖈 Tallahassee



Palm Beach

Lauderhill

Fort Lauderdale

**Miami Lakes** 

Hialeah

**North Miami** 

Kendall

Richmond West

# Sales agents and service consultants

Florida Blue Center licensed sales agents can help with a wide range of health care needs and sell:

- · Individual and family health plans
- Medicare plans\*
- ACA subsidy calculations
- Dental plans
- Accident plans
- Critical illness plans
- Hospital indemnity plans
- Travel insurance

Service consultants help members get the most from their Florida Blue plans by assisting with:

- Understanding health plan benefits
- Payments and billing questions
- Selecting a provider
- Ordering ID cards
- Claim reviews
- Health plan reviews
- Rewards



### Registered nurses

Florida Blue's registered nurses are located within the flagship and inline Centers and offer a wide range of wellness classes and programs to everyone in the community including:

- Nutrition classes
- Weight management programs<sup>\*</sup>
- High cholesterol management\*
- Diabetes prevention and management\*
- Heart health management\*
- Stress management
- Smoking cessation
- Mental wellbeing support

### Our registered nurses also perform health screenings, which include:

- Blood pressure
- · BMI, height, and weight measurements
- Cholesterol screening
- Blood glucose screening
- One-on-one private health coaching



# Community specialists

Exclusive to flagship and inline Centers, Florida Blue's community specialists are social workers that can provide health coaching and connect both members and non-members to local programs and services, including:

- Community support programs
- Food programs
- Transportation services
- · Referrals for financial assistance
- Medical care coordination
- Referrals to mental health facilities and programs
- Medication savings programs
- Government program support
- · Referrals for housing assistance
- Children and youth services
- · Military and veteran services
- · Life planning/advance directives
- Mental wellbeing support
- Resiliency coaching program
- In-community partnerships

### Sample messaging:

Our community specialists can connect you with:

- Job search assistance
- Healthy food programs
- Affordable housing and transportation
- · Medicaid and food stamp (SNAP) applications



# Fitness classes and community events

Fitness classes at Florida Blue Centers are open to everyone, not just members. Since these classes vary by location, it is important to make sure they are offered in the area where the marketing will be targeted.

### Fitness classes may include:

- Yoga
- Zumba
- Tai Chi
- Meditation
- Chair fitness
- Strength and balance

Other Center events vary based on geography, culture, and appeal. Since these events may not be offered throughout the state, it is highly recommended to consult with the Center's marketing contact prior to arranging and promoting them.

### Unique community events may include:

- Book clubs
- Painting classes
- · Cooking demonstrations
- Technology education classes



# Writing for Florida Blue Centers



### A note about messaging

While our messaging is tailored to the segments below, we do not create arbitrary distinctions between a "general market" and a separate "multicultural market." Our approach is built on the idea that everyone belongs, and this is reflected in all our communications, mirroring the values that define Florida Blue. Marketing for specific Centers should be customized based on the demographics in that area.

- Brand
- IU65 subsidy eligible
- IU65 non-subsidy eligible
- IU65 member engagement
- Business decision-makers
- Group members
- Medicare members
- Medicare prospects



### Who we're talking to

Since Florida Blue Centers are open to everyone, the audience represents a wide range of people. Below, you will find a general breakdown of who we're targeting per audience segment. One thing that remains consistent across every segment is the reading level of any communication. It should never exceed the 6th-grade reading level.

- **Brand:** 26+ across every socio-economic spectrum
- **IU65 subsidy eligible:** Lower-income 26- to 64-year-olds
- **IU65 non-subsidy eligible:** Higher-income 26- to 64-year-olds
- Business decision-makers: CEOs, CFOs, Human Resource Managers, and other decision-makers
- **Group members:** 26- to 64-year-olds that have a plan through their employer
- Medicare: 65+ across every socio-economic spectrum



# Commonly used copy points

Below are some examples of approved headlines and support copy for Florida Blue Centers.

### General

- Let's give you health solutions that put you at the Center
- With a Florida Blue Center near you, there are health solutions near you
- Let's put our community at the Center of it all
- Let's put your health front and Center

### Face-to-face support

- Let's be there when you have questions. Like, really there.
- Let's put you at ease, not on hold
- Let's make sure you're benefiting from your benefits
- With a Florida Blue Center near you, you have in-person support near you

### Fitness classes and community events

- Let's make it easy to fit in fitness
- See our class schedule at your local Florida Blue Center
- Let's make managing chronic conditions easier to manage



### General guidelines

- Use the Florida Blue tone and voice (e.g., human, positive, empathetic) and avoid using any other tone and voice (e.g., corporate, negative, cutesy).
- Use simple, clear language, and avoid industry jargon or complex language.
- It is recommended to use "Your local Florida Blue Center" when talking about the Centers and their offerings (e.g., Fitness classes at your local Florida Blue Center). When talking about a specific location, use "Your local (city) Florida Blue Center" (e.g., Your local Jacksonville Florida Blue Center).
- Write out "Florida Blue Centers" on first use. Subsequently, you can refer to them simply as "Centers." Don't use the words "retail," "Wellness Center," or "Community Center" in conjunction with our Centers.
- Do not list the number of Centers. Instead, use "Florida Blue Centers around the state."
- Always keep "Florida Blue Center" on the same line.
- When writing out the address of a Center, use this format: "Florida Blue Center (city)"
   Florida Blue Center Jacksonville
   1234 Alphabet Dr.
   City, FL 98765



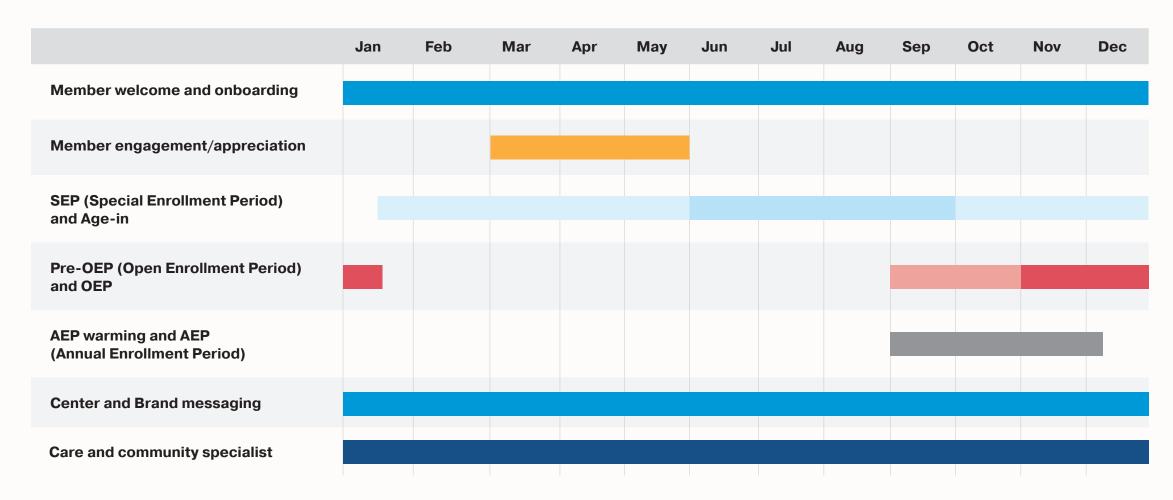
### Center offerings guidelines

- The Florida Blue Centers offer health solutions and plan support. They are not doctors' offices and do not offer health care.
- When talking about the nurses at the Centers, call them "registered nurses."
   Do not use the term "Neighborhood Nurse."
- When talking about a standalone health and wellness event, refer to it as a "wellness class" (e.g., nutrition class). If it is a multi-week course, like a chronic condition management series, use the term "wellness program" (e.g., diabetes prevention program).
- When space allows, please be sure to call out that community specialists are social workers (e.g., "Our community specialists are social workers and are here to help.")
- Offerings vary based on Center location. Be sure to check with the marketing lead before promoting a specific offering or event.



# Messaging calendar

Center messaging can change throughout the selling season in relation to the topics below. However, the Center and Brand campaign messaging and care and community specialist messaging remain in-market annually.





# Glossary of terms

**ACA** — Affordable Care Act also known as Obamacare; legislation that established the Health Insurance Marketplace.

**AEP** — Annual Enrollment Period; the time of year when people aged 65+ can enroll in a new Medicare plan or renew their existing plan; takes place from mid-October to early December.

**BDM** — Business Decision-Makers; CEOs, CFOs, or heads of HR that purchase group plans for their company's employees.

**Chronic condition management** — a focus of select Center classes and seminars led by registered nurses that help people manage heart disease, diabetes, weight management, and high cholesterol.

**Community specialist** — social workers that connect members and non-members to community resources, including affordable housing and healthy food programs; can be found in Flagship and Inline Florida Blue Centers.

**Flagship Center** — the largest type of Florida Blue Center that offers all of our care services; a stand-alone facility staffed by licensed sales agents, service consultants, a registered nurse, and community specialists.

**Health coaching** — personal attention from a registered nurse or community specialist that can help people meet their personal health goals.

**Health screenings** — preventive health exams available at Flagship Florida Blue Centers.

**Health solutions** — thoughtful, proactive services and offerings from Florida Blue designed to keep you, your family, and your community at their healthiest.

**HEDIS/STARS Gap Closures** — measures gaps in care that indicate if a health insurance plan has unfilled activities that members need to complete to be healthy.

**HSA** — a Health Savings Account can help Florida Blue members pay for eligible medical expenses; licensed sales agents can help with enrollment in an HSA at a Center.

Inline Center — the second-largest Center, these are typically in shopping centers, and offer the majority of our care services; staffed by licensed sales agents, service consultants, a registered nurse, and community specialists.

**Licensed sales agents** — Florida Blue insurance agents specially trained to help people find the plan that works best for their lifestyle and budget.

**OEP** — Open Enrollment Period; the time of year when people between the ages of 26 – 64 can shop for a new health insurance plan or renew their existing plan; typically takes place from November through mid-January.

**Plan review** — a comparison of someone's existing health insurance coverage with a Florida Blue plan performed by a service consultant at a Center.

**Pre-OEP** — the period before OEP when health insurers are restricted from marketing specific plan details; typically occurs in October.

**Registered nurse** — performs preventive health screenings, provides health coaching, and leads wellness programs at Flagship and Inline Florida Blue Centers.

**Sanitas Center** — one of the smaller Florida Blue Centers; staffed by licensed sales agents and service consultants.

**SDoH (Social Determinants of Health) Assessment** — helps health care providers understand a patient's social needs and provide better care.

**SEP** — Special Enrollment Period, the opportunity to enroll or switch health insurance plans outside of OEP because of a major life moment, e.g., moving to a new zip code, getting married, having a baby.

**Service consultants** — an expert on Florida Blue plans who can help members maximize the value they receive from their plan.

**Specialty Center** — the smallest type of Florida Blue Center; it is typically located within a store or community center and staffed by licensed sales agents and service consultants.



# Brand Centers approach

The role of Brand messaging is to raise awareness of Florida Blue Centers, including Center offerings and locations. Research has shown that the more consumers become aware of our Centers, the greater their perception of the overall Florida Blue Brand.

### Messaging focus

 The messaging should focus on specific classes, programs, or services that are available at Centers in and around the state. or more general in nature to apply to a wider audience. Higher-performing offerings include fitness and nutrition classes, while service offerings tend to perform lower. Brand creative does NOT use sales messaging.

### Copy

- Headlines should start with the word "Let's" to reflect our role as a health solutions partner, while reinforcing the Brand campaign line, "Let's Keep Solving."
- The headlines should be optimistic and witty in tone, while highlighting a clear benefit to the reader.

### Design

Questions or creative needs? Contact the Brand team at brand@bcbsfl.com

- Design should feature illustrations and/or iconography (from the Brand library) that work together with the headline to reinforce our message.
- "Let's Keep Solving." should be locked up with our Brand campaign marks, and featured within communications.
- Additional Brand campaign marks can be enlarged and used as design elements to draw the eye to words or images.
- · Communications should always feature the Florida Blue logo lockup with "Your Health Solutions Partner".

### Brand Centers creative assets

Let's make

managing

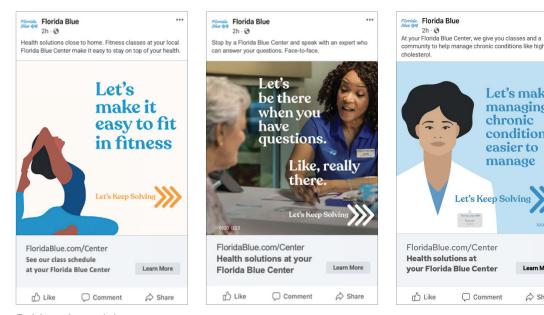
conditions

easier to

manage

Comment Comment

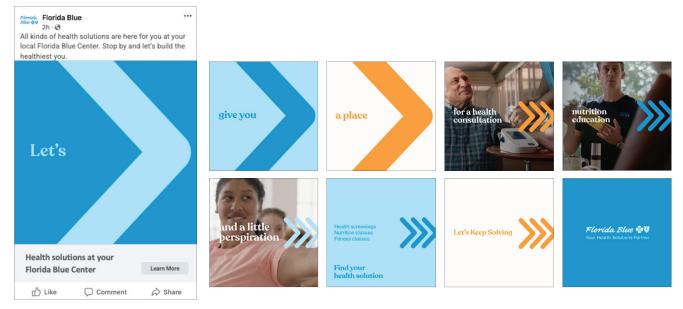
chronic







OOH



Paid social video



Print ad

# IU65 acquisition messaging

Within IU65 acquisition messaging, Florida Blue Centers are always featured alongside other benefits to help communicate the value they provide together.

### Messaging focus

 IU65 messaging should focus on the hardest working, value-driven benefits, such as \$0 monthly payments, low to no copays, and \$0 virtual visits. Centers have typically been treated as a secondary or tertiary message.

### Copy

 Headlines should be action-oriented and feature a clear plan benefit to the reader.
 Support copy should be kept brief and to the point, with a focus on driving foot traffic to the nearest Center for an event or in-person plan support.

### **Sample Approved Copy:**

Nutrition and fitness classes at no extra cost at your local Florida Blue Center.

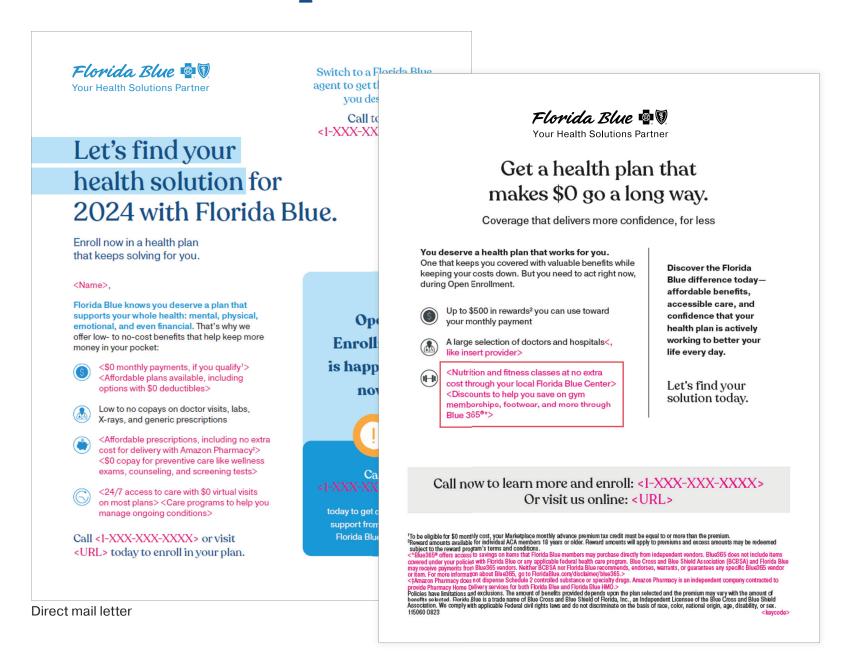
Access to community resources, fitness and wellness classes at your local Florida Blue Center.

### Design

- Design-wise, headline copy should use a highlight treatment on select words or phrases to bring attention to the main benefit for the reader. Lifestyle photography is preferred in social and digital, while type and icons are used in direct mail.
- Communications should always feature the Florida Blue logo lockup with "Your Health Solutions Partner".



## IU65 acquisition creative assets





### IU65 member messaging

The role of IU65 member messaging is to strengthen brand affinity by reminding members of all the services, programs, events, and support available to them at Florida Blue Centers.

### Messaging focus

 IU65 member messaging should focus on the latest events or programs happening at the nearest Center. The communication should also reinforce how Centers offer in-person, face-to-face support with your health plan.

### Copy

 Copy should be inviting and clearly communicate the theme of the Center program or event. While messaging should be friendly, it should also drive participation to register for an event, or connect with your local Center.

#### **Sample Approved Copy:**

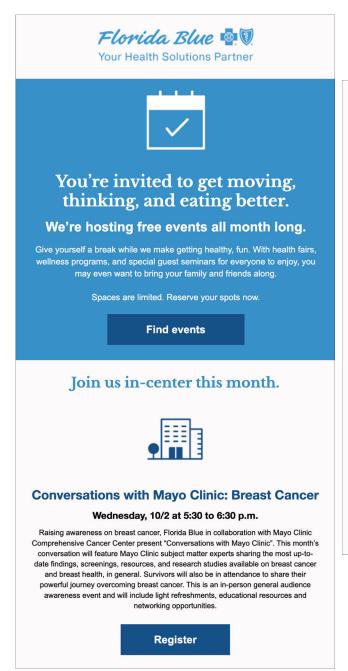
Health screenings, nutrition and fitness classes, and in-person support at your local Florida Blue Center.

### Design

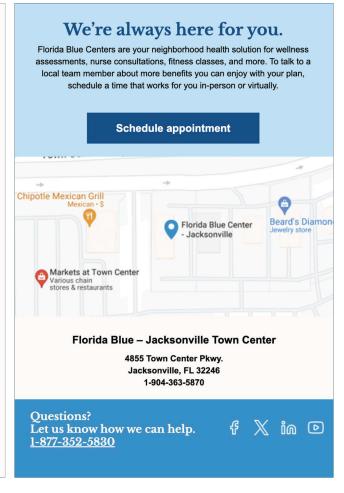
- Design-wise, IU65 member messaging should use iconography (from our library) to reinforce the themes of various events at the Center. This also helps keep email communications light in size and mobile-friendly.
- Communications should always feature the Florida Blue logo lockup with "Your Health Solutions Partner".



### IU65 member creative assets







## BDM messaging

BDM messaging should include the Center offerings as a benefit to Business Decision-Makers (BDM) and their employees alongside other benefits to help communicate the value they provide together.

### Messaging focus

 BDM messaging should focus on preventive health services, since they can help employees stay healthy, which, in turn, can help Business Decision-Makers save on health care costs.

### Copy

- Headlines should use language that makes a clear distinction between BDM and IU65 messaging, e.g., employees, your employees, group health plans, etc.
- Headlines should feature a clear benefit for the BDM, their employees, or both.
- Support copy should reinforce the headline and further the story, with additional detail of a specific group plan benefit or a bulleted list of additional group plan benefits.

### **Sample Approved Copy:**

Let's help healthy employees stay healthy employees.

Let's get your employees feeling healthier by eating healthier.

Access to fitness classes, nutritionists, and more at your local Florida Blue Center.

### Design

- Typography and icons should be used to reinforce the copy.
- Imagery should feature BDM in scenarios that telegraph their industry.
- Communications should always feature the Florida Blue logo lockup with "Your Health Solutions Partner".



### BDM creative assets



Sample BDM creative asset



# Medicare acquisition messaging

Medicare messaging should be used to promote Centers as a benefit that adds value to Florida Blue Medicare Advantage plans. However, because research has shown that Center messaging does not test very well with the Medicare audience, it should be used infrequently, and never detract from the priority benefits.

### Messaging focus

 Medicare communications should focus on the core benefits this audience segment is looking for: \$0 plan premium, dental, vision, and hearing benefits.

### Copy

- The most recent Florida Blue Medicare acquisition campaign is centered on "Medicare that keeps solving for you." The campaign line is an expression of our ongoing commitment to solve for a person's health care needs, even as they may change.
- Headlines should capture the "keeps solving for you"sentiment and tee up how our plan benefits solve for a prospect's needs.
- Support copy should be additive and provide more detail and context for the headline. Whenever space allows, copy should introduce as many additional benefits as possible to reflect how much value a Florida Blue Medicare plan provides.

### **Sample Approved Copy:**

Find a Medicare plan that keeps solving for your needs at your local Florida Blue Center.

Florida Blue Centers provide in-person guidance and personalized service to help you find the right plan.

Speak to one of our team members who can:

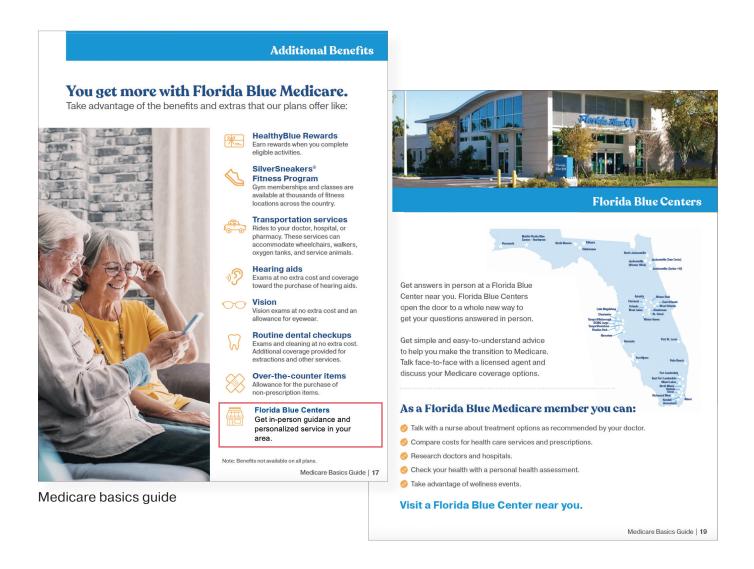
- Walk you through your plan options
- Check if your doctors are in-network
- Look up your prescription drugs
- •Find the right plan for you

### Design

- Medicare messaging should feature clean, simple designs to increase legibility.
- Copy can be paired with lifestyle photography or icons to reinforce our message.
- Communications should always feature the Florida Blue Medicare logo lockup with "Your Health Solutions Partner".



# Medicare acquisition creative assets





Center window messaging

## Medicare member messaging

The role of Medicare member messaging is to strengthen brand affinity by reminding members of all the services, programs, events, and support available to them at Florida Blue Centers.

### Messaging focus

 Medicare member messaging should focus on the latest events or programs happening at the nearest Center. The communication should also reinforce how Centers offer in-person, face-to-face support with your Florida Blue Medicare Advantage plan.

### Copy

 Copy should be inviting and clearly communicate the theme of the Center program or event. While messaging should be friendly, it should also drive participation to register for an event, or connect with your local Center.

### **Sample Approved Copy:**

Let's be there when you have questions. Like, really there.

Let's put you at ease, not on hold.

With a Florida Blue Center near you, you have in-person support near you.

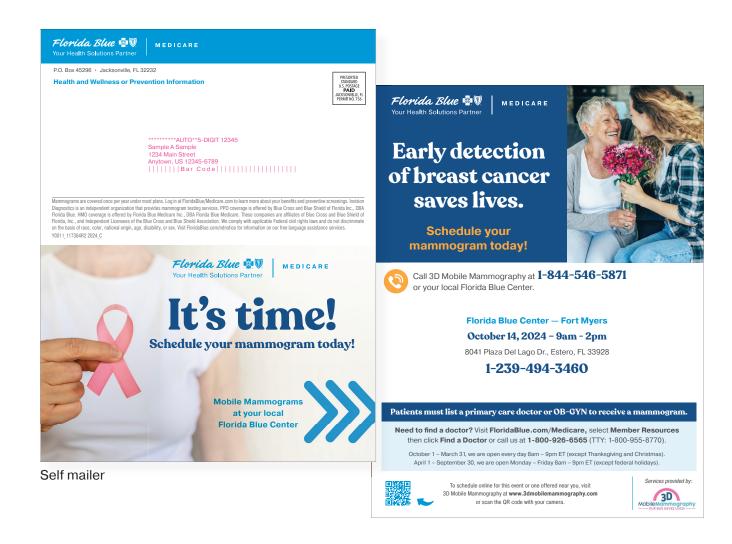
Get a health screening at your local Florida Blue Center at no extra cost.

### Design

 Design-wise, Medicare member messaging should use iconography (from our library) to reinforce the themes of various events at the Center. This also helps keep email communications light in size and mobile-friendly.



#### Medicare member creative assets



## Photography for Florida Blue Centers



### Photography

Our photography helps convey the humanity, passion, and warmth of the brand. It is inclusive, reflecting the population of Florida, capturing a mix of ages, races, ethnicities, abilities, gender identities, and lifestyles.



questions?







#### Photography don'ts

Don't crop heads or faces, as this can disrupt the visual continuity and emotional connection in the photo.

**Don't** excessively adjust the brightness and contrast of photos to the point where details become difficult to see.

**Don't** crop out significant parts of the subject or composition that are essential to the photo's meaning or context.

Don't treat images with unnecessary filters like sepia tones or black and white, etc.

Don't stretch or distort photos.

Don't crop out branding elements.









#### Stock photography don'ts

Don't feature subjects looking directly at the camera and unnatural poses.

**Don't** use images of children unless they are featured with adult family members.

Don't use close-up crops of devices as the focus should be on people.

Don't treat images with unnecessary filters like sepia tones or black and white, etc.

**Don't** feature subjects outside of their natural environment.

Don't use unnatural lighting and poses.









#### Photography in layout









# Florida Blue Center environmental branding



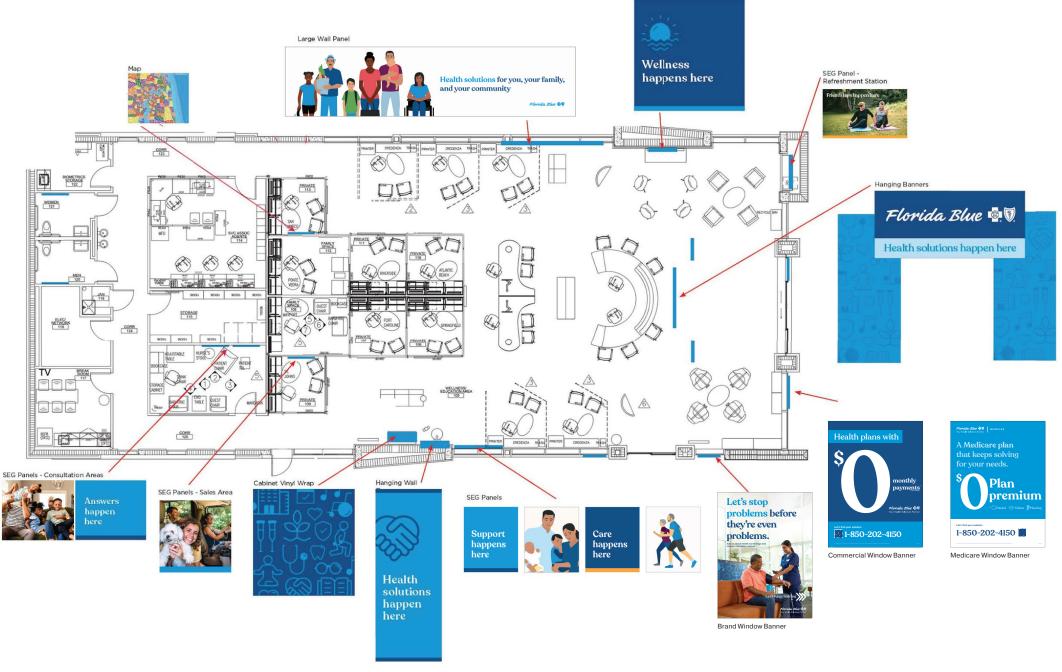
#### Strategic approach

Deploying these key tactics will allow our Centers to reflect our current brand strategies and marketing activities.

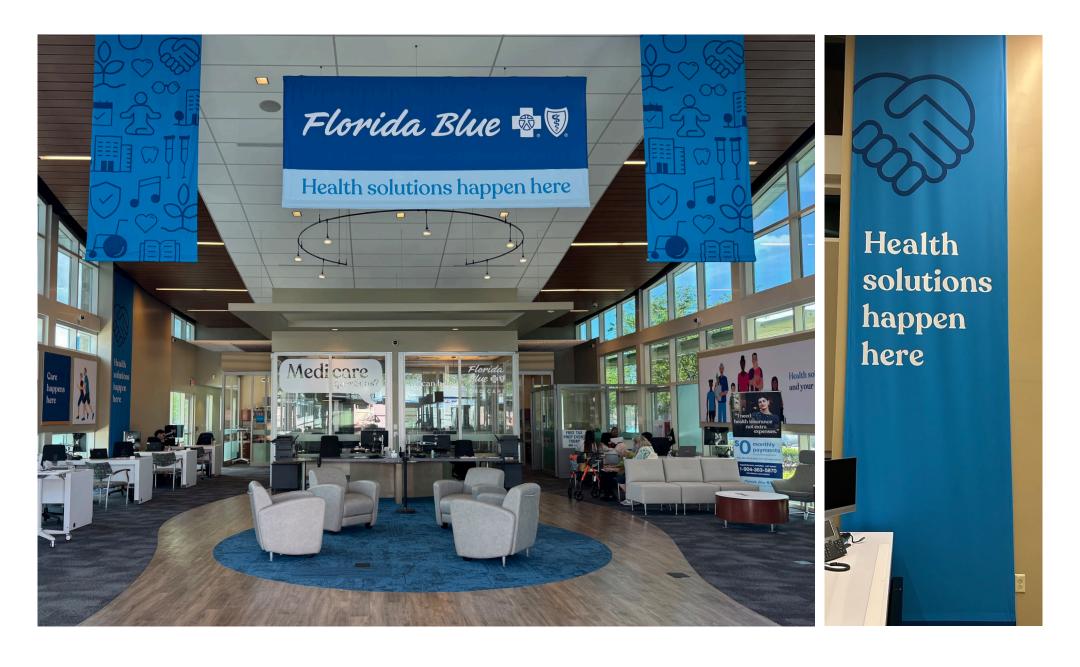
- 1 Complement brand campaigns while remaining timeless
- 2 Designate specific assets that will have customized messaging based on business goals to be rotated during key time periods throughout the year.
- **3** Utilize the Florida Blue brand positioning and guidelines
  - Contribute to our evolution of being a health solutions company.
  - Incorporate the brand's illustrative style, which is ownable and distinctive.
  - Complement the illustrations with photography to add a touch of humanity.
  - Sparingly add in iconography to create subtle designs and add visual interest.
- 4 Leverage insights from Center testing
  - · Create a welcoming environment that educates visitors on the Center's offerings.
  - Incorporate the "happens here" messaging, which received the highest scores in testing.



This brand plan reflects a Flagship Center. This is the largest type of Center and the base design for all locations.



Hanging Wall Banner









Window signage is updated based on segment priorities.





# Promotional items for Florida Blue Centers



#### Promotional items

When ordering promotional items for the Florida Blue Centers it is recommended that the items reflect the idea of wellness.

#### Some common items include:

- First aid kit
- Lip balm
- · Sunscreen carabiner and bottles
- Cooling towels
- Plantable flower
- Massage ball
- Yoga block/mat
- Stress ball
- Shopper totes
- Water bottle









#### Questions?

Email brand@bcbsfl.com