

# A Better Health Care Experience

BlueCross BlueShield of Western New York's personalized member account offers access to valuable information whenever and wherever your employees need it, online or on the go. Members can manage prescriptions, find the right treatment options, and feel confident about their care.



## Dedicated team

Our dedicated account executives and account specialists have you covered, with a single point of contact for you and a more seamless experience for your employees.



## BlueConnect

Our online health management platform helps you manage costs while delivering benefits to your employees in a more efficient manner. Visit [bcbswny.com/blueconnect](https://bcbswny.com/blueconnect) today.

- Streamlined new group registration
- Easy enrollment and management
- Convenient auto-deductions through eBilling (never miss a payment)
- Real-time reporting



## Blue Flex Services

We offer integrated health reimbursement accounts (HRAs), flexible spending accounts (FSAs), and transit expense administration (TEA).



## Vision programs

Included with all medical plans:

- Pediatric vision benefit
- Adult vision discount program



## Pediatric and adult dental plans available

Dental care is an important part of overall health. Optional dental can be added to your medical plan or purchased separately.

# Keeping You and Your Employees Healthy



## **\$0 Telemedicine\***

Your employees can access quality, convenient care from any mobile device or computer with a front-facing camera. With telemedicine hosted by Doctor On Demand, a personal doctor is always on call for nonemergency health issues or concerns.



## **\$250 wellness debit card with every plan**

Our members enjoy the freedom of health and wellness with a \$250 wellness debit card for:

- Gym memberships, fitness classes, and personal training sessions
- Weight Watchers
- Sports programs, camps, and lessons
- Health food stores and nutritional supplements (including GNC, Feel Rite, and Vitamin World)
- Acupuncture treatments
- Massage therapy
- Chiropractic visits
- Races and fun walks



## **Health assessment**

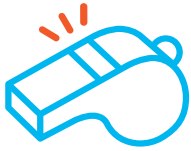
Each subscriber receives \$25 for taking a health assessment, plus an additional \$25 when a covered spouse or domestic partner also takes the health assessment.



## **Preventive services**

Our plans include more than 65 free checkups and preventive services. Additional \$0 preventive drugs are available on all plans.

\*Deductible must first be met for HSA-qualified plans.



### **Free personalized health coaching**

Members have access to our health coaching team of registered nurses, nutritionists, and exercise experts. They work one-on-one with your employees and their family members to answer questions, develop personal health plans, and find the right resources. Health coaches can be reached at 1-877-878-8785 (option 2).



### **Case management**

If complex health care is needed, our team is here to help members make informed health care decisions, ensuring they receive the care they need.

Members also have access to the following case management programs:

- General case management
- Behavioral health
- Transplant case management
- Palliative care
- Rare conditions case management
- Right Start Prenatal Program



### **Disease management**

Our disease management team can help members managing a chronic condition. We help them stay on track and make improvements by empowering them with the tools to create positive health changes.

Members also have access to the following disease management programs:

- Attention deficit hyperactivity disorder (ADHD)
- Asthma
- Cardiac
- Chronic obstructive pulmonary disease (COPD)
- Diabetes
- Spine

# Healthy NY

Healthy NY is a state-sponsored program offered through BlueCross BlueShield. It provides health insurance coverage to small businesses, their employees, and dependents.

## Gold Standard

Benefit Summary	In-Network	Out-of Network		
HSA-qualified	No			
Deductible (embedded)	Individual: \$600 Family: \$1,200	N/A		
Coinsurance	N/A	N/A		
Out-of-pocket maximum (embedded)	Individual: \$4,000 Family: \$8,000	N/A		
In-Network Services				
Prescription coverage	\$10/\$35/\$70			
Primary office visit	\$25 copay after deductible			
Specialist office visit	\$40 copay after deductible			
Inpatient hospitalization	\$1,000 copay after deductible			
Outpatient surgery (facility)	\$100 copay after deductible			
Emergency room	\$150 copay after deductible			
Urgent care	\$60 copay after deductible			
WNY Gold Healthy NY	Single	2-Person	Subscriber + Child(ren)	Family
Age 26	\$397.64	\$795.28	\$675.99	\$1,133.27
Age 30	\$399.51	\$799.02	\$679.17	\$1,138.60



### Health Maintenance Organization (HMO)/Point-of-Service (POS):

All participating health care services received within the eight counties of Western New York\* are considered “in-network,” and are provided at the lowest cost-share available to you.

HMO plans do not have out-of-network coverage.

Visit [bcbswny.com/findadoctor](http://bcbswny.com/findadoctor) to find a doctor who participates with BlueShield.

\*BlueCross BlueShield’s service area includes the following counties: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, and Wyoming

# Vision Discount Program — Standard Plans

This program provides adult vision discounts for Standard medical plans.

Benefits	Member Cost
<b>Services</b>	
Eye exam	\$5 off routine, \$10 off contact lens exam
Frames	40% off retail price
<b>Standard Plastic Lenses</b>	
Single vision	\$50
Bifocal	\$70
Trifocal	\$105
Lenticular	20% discount
<b>Lens Options (add to lens prices above)</b>	
Antireflective coating (premium)	\$45
Antireflective coating (standard)	
Blended segment lenses	20% discount
Glass lenses	
Gradient tint	\$15
Hi-index lenses	
Photochromic glass lenses (single vision)	20% discount
Photochromic glass lenses (multi-focal)	
Polarized lenses	
Solid tint	\$15
Standard scratch-resistance	\$40
Standard polycarbonate	\$40
Standard progressive (add-on to bifocal)	\$65
Premium progressive (add-on to bifocal)	20% discount
Transition lenses	
UV coating	\$15
<b>Other Add Ons and Services</b>	
Sunglasses, nonprescription sunglasses, etc.	20% discount
<b>Contact Lens Materials</b>	
Disposable	0% off retail
Conventional	15% off retail
<b>Laser Vision Correction*</b>	
Laser vision correction procedure	15% off retail price or 5% off promotional price
<b>Frequency</b>	
Examination	Unlimited
Frames	
Lenses	
Contact lenses	

EyeMed®, an independent company, administers vision benefits on behalf of BlueCross BlueShield of Western New York. Members must receive services from an EyeMed provider and services out-of-network are not covered. Visit [bcbswny.com/vision](http://bcbswny.com/vision) to locate a provider near you. Simply show your ID card to a participating EyeMed provider and they will apply the appropriate discount at the time of purchase.

\*Because LASIK or PRK vision correction is an elective procedure, performed by specially trained providers, this discount may not always be available from a provider in your immediate location. For a location near you and the discount authorization, please call 1-877-5LASER6.

Members will receive a 20% discount on those items purchased at participating providers that are not specifically covered by this discount design. The 20% discount may not be combined with any other discounts or promotional offers, and the discount does not apply to EyeMed provider's professional services, or contact lenses. Retail prices may vary by location.

# Annual Benefit Limits

## **Habilitation (PT/OT/ST)**

60 combined visits per condition, per plan year

## **Rehabilitation, outpatient (PT/OT/ST)**

60 combined visits per condition, per plan year

## **Rehabilitation, inpatient (PT/OT/ST)**

60 combined visits, per plan year

## **Home health care**

40 visits per plan year

## **Hearing aids**

Single purchase every three years

- Members must choose hearing aids from John R. Oishei Children's Hospital or Beckes Optical & Hearing Aids
- Members are entitled to discounts through TruHearing®

## **Hospice**

210 days per plan year, five visits per plan year for family bereavement

## **Substance abuse, outpatient**

Unlimited, 20 visits per plan year for family counseling

## **Skilled nursing facility**

Unlimited