

HEALTHY NY 2021



**BlueCross BlueShield
of Western New York**

EVERYTHING YOU'RE LOOKING FOR IN A HEALTH PLAN

- Convenient access to medical experts whenever it's needed
- Digital tools and resources that inform and make it easy to manage your health plan
- Membership perks that will keep your employees happy and healthy



THE LONGEST-STANDING LOCAL HEALTH PLAN IN WESTERN NEW YORK

SUPPORTING
MORE THAN
200
COMMUNITY
PROGRAMS AND
INITIATIVES ANNUALLY



INSURING OVER
5,500
SMALL BUSINESSES
IN OUR REGION



\$2.5
MILLION
IN SUPPORT OF
12 HEALTH-BASED
PROJECTS THROUGH OUR
BLUE FUND GRANT
PROGRAM IN 2019



CONVENIENT ACCESS TO MEDICAL EXPERTS

We have you and your employees covered like no other health plan. Access to doctors and hospitals around the clock can add a tremendous amount of value to the experience you and your employees have with BlueCross BlueShield.

TELEMEDICINE HOSTED BY DOCTOR ON DEMAND®



Illness and accidents can happen any time. Your employees don't have to wait to see a doctor for common issues like allergies, back pain, bronchitis, pneumonia, cold, flu, and sinus infections. Telemedicine visits are covered at a \$0 copay for members (subject to deductible).



LATUS MEDICAL CARE

A new patient-first model for primary care, designed for BlueCross BlueShield members. With a unique team approach and enhanced digital experience, Latus is less like a doctor's office and more like a center dedicated to every aspect of your employees' primary care.

Located at 2350 Maple Road, Suite 100, Amherst, NY 14221

ONE-ON-ONE SUPPORT

PERSONAL HEALTH NAVIGATORS

Find doctors, research costs, schedule appointments, tackle claim and billing problems, and support employees with other issues.



HEALTH COACHES

Our team of certified health coaches meet with your employees by phone or online to identify and reach goals.

Your employees can also engage digitally through Wellframe®, an advanced, cloud-based coaching tool that helps track real-time care plan progress and sends clinical alerts.



CASE AND DISEASE MANAGERS

This team helps those who need complex care because of an accident, organ transplant, life-limiting illness, and more. They discuss options, coordinate care, and help employees use their benefits effectively.



DIGITAL TOOLS AND RESOURCES

LIVONGO® HELPS EMPLOYEES TAKE CONTROL OF THEIR DIABETES



Employees with diabetes who enroll in our Livongo program receive a free diabetic meter, lancets, and unlimited testing strips. They get personalized reports to track progress as well as online education and real-time coaching to better manage their diabetes.

**NEW 2021
BENEFIT AT
NO COST
TO MEMBERS
OR EMPLOYERS**

WELVIE®

Welvie is an online program educating employees about surgery and nonsurgical options. The tool helps patients ask the right questions in preparing for surgery, gives tips on finding the right doctor, and helps prepare for post surgery recovery.

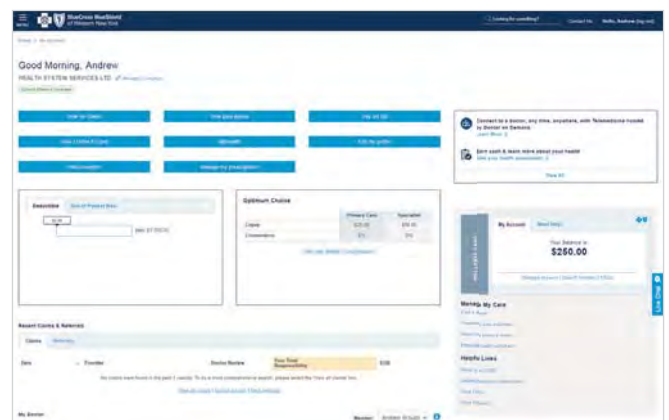
MYBLUEHEALTH

MyBlueHealth is a customized wellness portal, powered by WebMD®, that provides education and tools to help your employees on the path to better health.



EMPLOYER AND MEMBER PORTALS

Gain secure access to key information whenever you or your employees need it. Visit the employer portal to access enrollment information, pay your bill online, make eligibility changes, and much more. Member portal users can access a digital ID card, view their copays, download explanation of benefits (EOBs), and more.



MEMBERSHIP PERKS

Good health benefits everyone. Healthy employees are more productive and miss fewer days at work — all contributing to a healthier bottom line for your company. These programs help deliver incentives and perks that encourage a healthy lifestyle.



\$250 WELLNESS CARD

To use on services that support good health, such as:

- Fitness center memberships
- Massage therapy and acupuncture treatments
- Health food stores
- Chiropractic visits



\$25 HEALTH ASSESSMENT INCENTIVE

A quick, confidential survey to identify health risks and opportunities. Your employees can use the assessment to create a plan for staying healthy and avoiding future health problems. An additional \$25 incentive is available when a covered spouse or domestic partner takes the health assessment.



\$0 PREVENTIVE SERVICES

Members get 100% coverage for more than 65 checkups and preventive services to help them avoid problems or find and address issues early. They include:

- Annual checkups for adults
- Well-child visits
- Cancer and other screenings
- Routine OB-GYN exams
- Flu shots and other vaccines



\$0 PREVENTIVE RX

350 +

BRAND-NAME AND GENERIC DRUGS

at no additional cost to members.

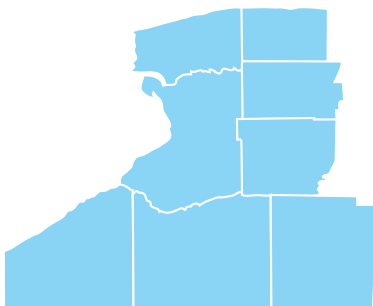


HEALTHY NY

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	\$443.24	\$886.48	\$753.51	\$1,263.23
Age 30	\$445.33	\$890.66	\$757.06	\$1,269.19



Health Maintenance Organization (HMO):

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 to find a doctor who participates with BlueCross BlueShield.

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

ADULT VISION DISCOUNT PROGRAM

BlueCross BlueShield plan benefits include eye care services for pediatric members (under age 19) and adult members. Pediatric members are covered for essential health benefits, including routine eye exams, frames, and lenses under their medical plan.

Adult Vision Discount Program	Blue Discount Program*
Benefits	Member cost
Eye exam	15% off retail price
Frames	35% off retail price
Standard plastic lenses (single vision, bifocal, trifocal, lenticular)	\$45/\$65/\$95/\$120
Lens options (for example, tint, UV, and antireflective coating)	Member cost varies based on lens options
Contact Lens Materials	
Disposable/conventional	15% off retail price
Other Add ons and Services	
Sunglasses, contact lens solutions, etc.	20% off retail price
Laser vision correction** (LASIK or PRK)	Up to 40–50% discount off retail price
Frequency	
Examination	Unlimited
Frames	Unlimited
Lenses	Unlimited
Contact lenses	Unlimited



DAVIS VISION IS OUR NEW VISION PARTNER FOR 2021.

*Davis Vision, an independent company, administers vision programs on behalf of BlueCross BlueShield of Western New York. Members must receive services from a Davis Vision provider, and services out-of-network are not covered.

**For more information on the Laser Vision Correction Discount Program available through Davis Vision, call 1-855-502-2020.

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

**QUESTIONS?
CONTACT YOUR BROKER OR BLUECROSS BLUESHIELD
ACCOUNT EXECUTIVE.**



**BlueCross BlueShield
of Western New York**

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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-544-2583 (TTY 711).

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