

Empire BlueCross BlueShield

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Account Executive Consultant



An Anthem Company

Find documents at:

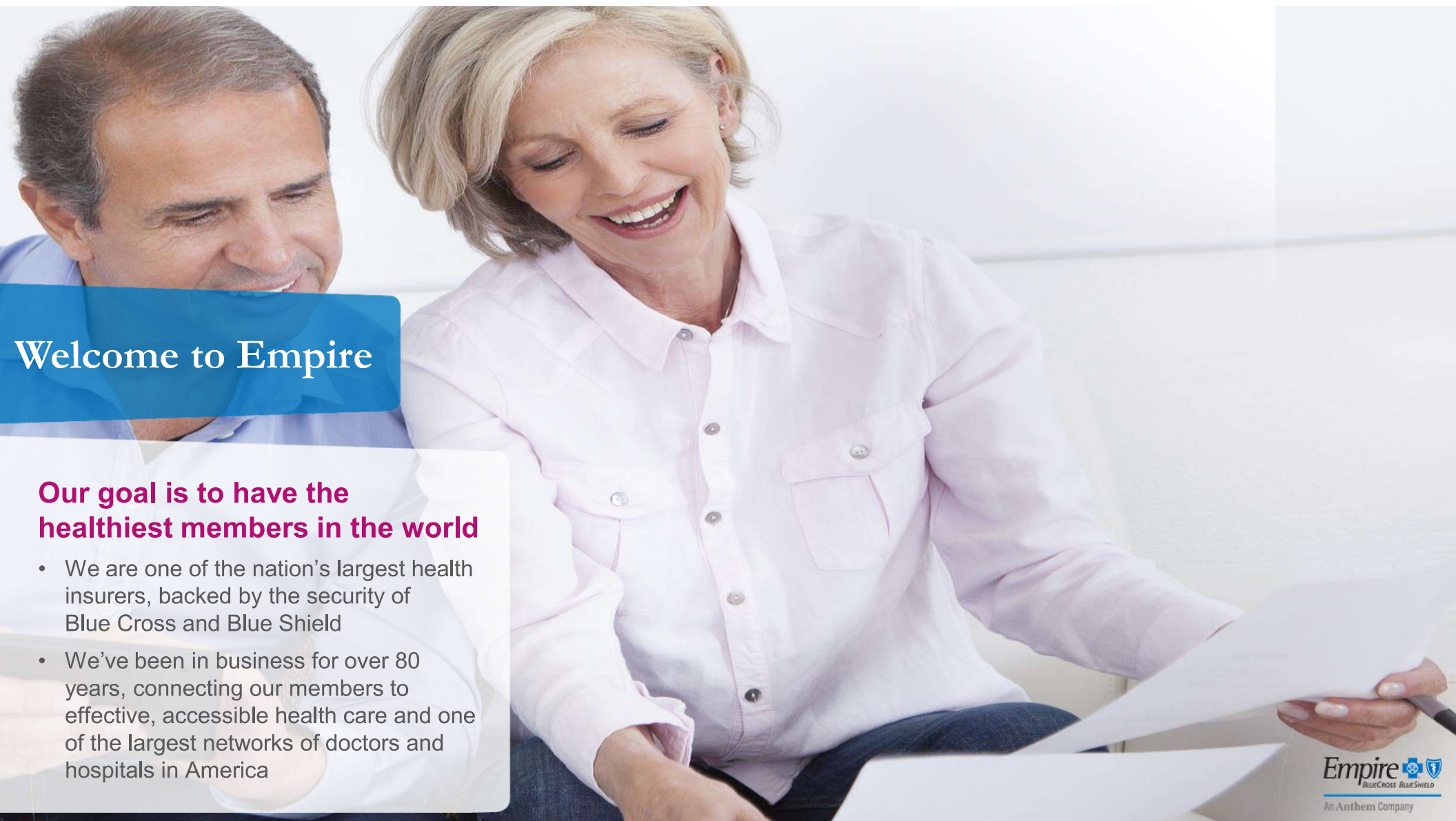
- **Nassau County Website**
 - Employee Webpage for Health Benefits
<https://www.nassaucountyny.gov/1594/Employee-Retiree-Health-Benefits>
- **Empire Benefits Summary**
- **Summary of Benefits and Coverage**
- **Summary Plan Description**
- **Open enrollment questions**
 - Call 844-995-1736
Monday - Friday
from 8:30 a.m. - 5:00 p.m.

Health Care Reform



Patient Protection and Affordable Care Act (PPACA)

- All Nassau County plans are fully compliant and meet all PPACA coverage requirements for 2022



Welcome to Empire

Our goal is to have the healthiest members in the world

- We are one of the nation's largest health insurers, backed by the security of Blue Cross and Blue Shield
- We've been in business for over 80 years, connecting our members to effective, accessible health care and one of the largest networks of doctors and hospitals in America

Available Plans



Plan Overview

Blue Access PPO

- ✓ In and out of network coverage
- ✓ Blue Access PPO network in area, National BlueCard network out of area
- ✓ No referrals required

Blue Access HSA

- ✓ In and out of network coverage
- ✓ Blue Access PPO network in area, National BlueCard network out of area
- ✓ No referrals required

Counties in Empire's Service Area

New York

Albany, Bronx, Broome, Chenango, Clinton, Columbia, Delaware, Dutchess, Essex, Franklin, Fulton, Greene, Hamilton, Herkimer, Kings, Montgomery, Nassau, New York, Orange, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington and Westchester

New Jersey

Bergen, Hudson, Middlesex, Monmouth, Passaic, Sussex and Union

Connecticut

Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland and Windham

Pennsylvania

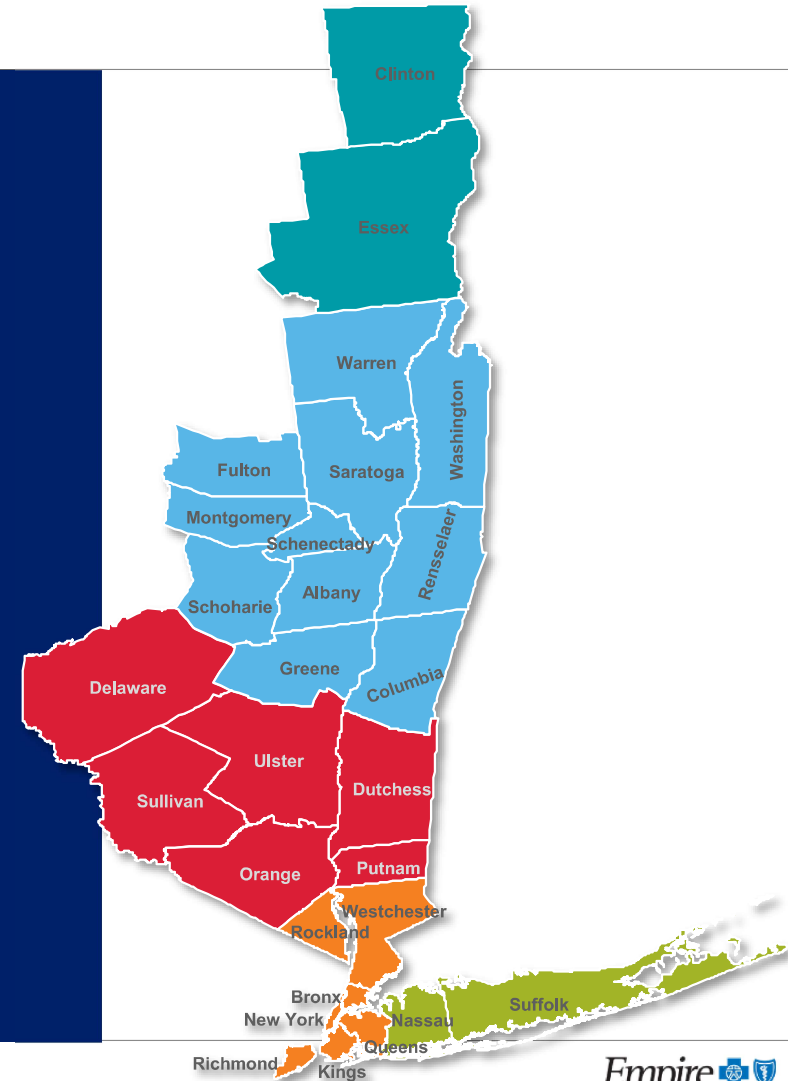
Pike and Wayne

Vermont

Addison, Bennington, Chittenden, and Rutland

Massachusetts

Berkshire





Plan Highlights for 2022

Coverage	PPO Blue Access	HSA
Primary Physician Care Co-Pay	\$25	\$2,500/\$5,000 Deductible
Specialist Co-Pay	\$25	\$2,500/\$5,000 Deductible
Out of Network Deductible (Individual/Family)	\$1,000 / \$2,000	\$5,000 / \$10,000
ER Copay (unless admitted)	\$100	Deductible and Coinsurance
In-Patient Co-Pays (Individual/Family)	\$0	Deductible and Coinsurance
Out-patient /Ambulatory Coinsurance	\$0	Deductible and Coinsurance
Rx Co-Pays (Generic/Brand/Non-Formulary)	\$5 / \$25 / \$45	Deductible then \$15 / \$35 / \$75
Preventative Care	100%	100%

Empire Pharmacy



How do I obtain pre-approval for my medication?

Once you are active on the plan, you can register on www.empireblue.com and see if your medication needs pre-approval. If pre-approval is required, your doctor can visit covermymeds.com and request pre-approval online or they can call the phone number on the back of your ID card.

PA process cannot start until their effective date.
1/1/2022.

Prescription Home Delivery



Home delivery: Skip the drugstore line

How to get started with home delivery

Getting set up for home delivery is easy. Just call the **Pharmacy Member Services** phone number on the back of your health plan ID card. You can also mail in your order with our order form found on empireblue.com. Choose **Individual & Family**, then **Forms**.

Need help?

Call the home delivery pharmacy at 1-833-203-1739 or call the Pharmacy Member Services phone number on the back of your health plan ID card.

You may want to ask your doctor for a 30-day prescription, which you can get filled at your regular pharmacy, to make sure you have enough medicine to last until you get your first home delivery prescription.



You'll save a full copay if you order a 90 day mail order supply verses getting 3 30 day supply scripts from a retail pharmacy - and you don't even need to leave your house!

Drug Tier	Retail (30 day supply)	Home Delivery (90 day supply)
Tier 1 Copay	\$5 x 3 = \$15	\$10
Tier 2 Copay	\$25 x 3 = \$75	\$50
Tier 3 Copay	\$45 x 3 = \$135	\$90

How your HSA works



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Health Savings Account (HSA)

- You can put money into your HSA, pre-tax, to help pay for your covered medical expenses, like office visits, lab work and tests.
- HSA funds are accessed via the plan-provided debit card or online bill pay.
- Unused HSA funds roll over from year to year.

Annual Deductible

- You are responsible for paying an annual deductible before the plan begins to pay a percentage of your covered expenses.
- You can use the money in your HSA to help meet your deductible.

Major Medical Coverage (coinsurance)

- After you meet your annual deductible, you pay a percentage of the cost of your covered expenses, called coinsurance.
- If you still have money in your HSA after you've met your annual deductible, you can use the funds to pay your share of coinsurance.
- Once you reach your annual coinsurance maximum, the plan pays 100 percent of any of your remaining in-network covered expenses for the rest of the year.

Your HSA plan



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Key features





- Funds can be used during the current year or saved for future expenses
- Your HSA contribution is not taxed, as long as you spend your funds on covered services
- You get to keep the money you put in your HSA if you change plans or leave the company

Things to consider

- If you visit an out-of-network doctor, you may be asked to pay for services at the time of your visit, and you may have to file a claim

New in 2022: Empire Health Guide

An Empire Health Guide answers your questions and walks you through the healthcare system so you can:

-  Find the right benefits for your needs.
-  Stay on top of appointments.
-  Save money on prescriptions.
-  Compare costs for healthcare services.





Reach a Health Guide at the number on the back of your member ID card.

You can also go to **EmpireBlue.com** to send a secure email or chat online.



ConditionCare

A dedicated nurse team that offers support if you're living with:

-  Asthma
-  Diabetes
-  Heart disease or heart failure
-  Chronic obstructive pulmonary disease (COPD)

You also have additional support from dietitians, health educators, and pharmacists.

Call the ConditionCare Program: **866-372-2932**



LiveHealth Online

Connect with care anywhere

- Telehealth appointments on your mobile phone, tablet, or computer with a camera.
- Board-certified doctors are available 24/7 for advice, treatment, and prescriptions.
- Avoids costly ER or urgent care center visits for non-serious conditions
- See a licensed therapist or psychiatrist. Appointments are available 7 days a week.
- To make a LiveHealth Online appointment, in your Empire account, choose **Virtual Visit With A Provider** under *Care*.



How to save time and money



Save emergency room (ER) visits for emergencies

Consider an urgent care center, retail clinic, or walk-in doctor's office. -- and save time and money. Urgent care clinics are often open nights and weekends, and cost about the same as a doctor visit. Of course, if you have a life-threatening, serious emergency, go straight to the ER or call 911.



See doctors in your plan

Pay less out of pocket when you see doctors in your plan.



Use Find Care to check costs and quality ratings

Find doctors and hospitals in your plan, review details and patient ratings, and compare costs for health services and tests.



Save money on health products

Receive discounts on health-related products and services for you, your family, and your home.

Future Moms

When you enroll, you receive:

- **24/7 access** to specially trained nurse care managers who can answer your questions, help you find doctors, and listen to your concerns.
- **Referrals** to local, high-quality reproductive endocrinologists from
- **Authorizations** for outpatient and in-office infertility services.
- An **individualized care plan** with treatment recommendations based on your risk level and the success rate of options available to you.
- **Information** about the causes of infertility, different treatments and medications, and finding the right doctor for your needs.
- **Education** about the adoption and surrogacy process, claims processing, and referral to one of WIN's partnered surrogacy agencies.
- **Support and guidance** throughout the fertility preservation process including assistance in selecting an in-network provider for egg freezing.

Call the Future Moms Program: 800-828-5891



SpecialOffers

As an Empire member, you qualify for discounts on products and services that help promote better health and well-being. These discounts are available through SpecialOffers to help you save money while taking care of your health.



1800 contacts



To find available discounts, log in to empireblue.com, choose **Care** and select **Discounts**.



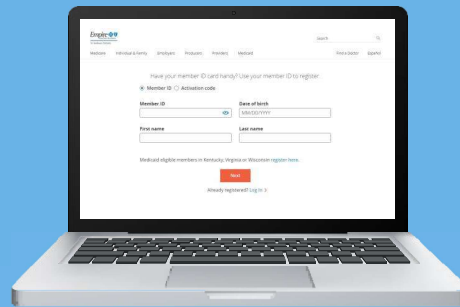
Empireblue.com

Getting started is easy!

Register on empireblue.com or the **Sydney** mobile app.
Have your member ID card handy to register

From your computer

1. Go to empireblue.com/register
2. Provide the information requested
3. Create a username and password
4. Set your email preferences
5. Follow the prompts to complete your registration



From your mobile device

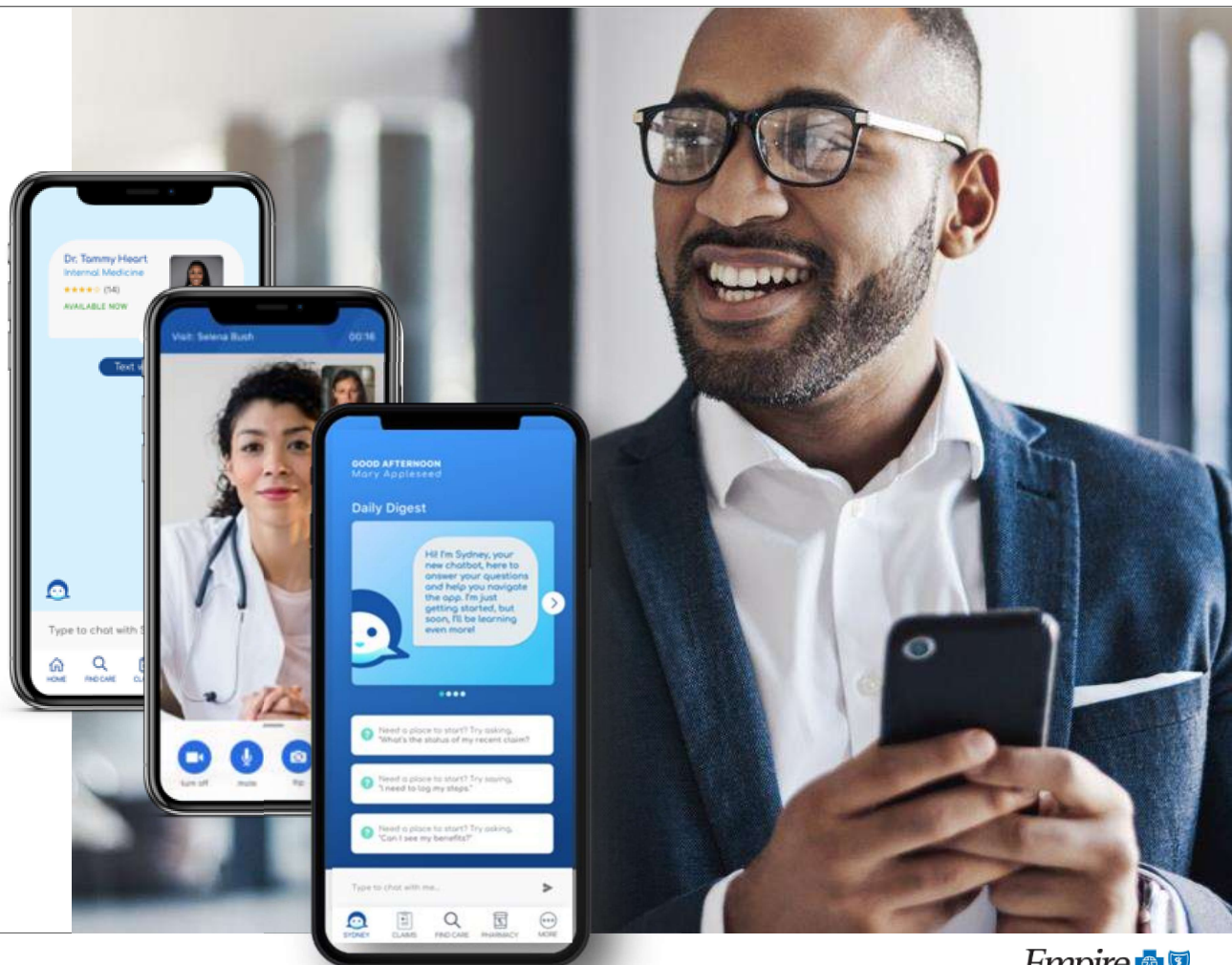
1. Download the free **Sydney** mobile app and select **Register**
2. Confirm your identity
3. Create a username and password
4. Confirm your email preferences
5. Follow the prompts to complete your registration



Sydney Health mobile app

Download Sydney Health and register on the app to take full advantage of your plan.

- Medical benefits and spending accounts.
- Search for doctors, hospitals, labs, and other health care providers in your plan.
- Pull up your digital member ID card.
- Connect directly to care with LiveHealthOnline.
- Find your deductible, copay, and share of costs.
- Use the interactive chat feature or talk to an Empire representative.
- Integrated clinical programs along with well-being tools and resources.
- Care providers in one location through the My Care Team feature.



Find Care

Use the Find Care tool on the Sydney Health app or on Empire.com to look up:



Doctors, hospitals, labs, and other healthcare providers in your area.



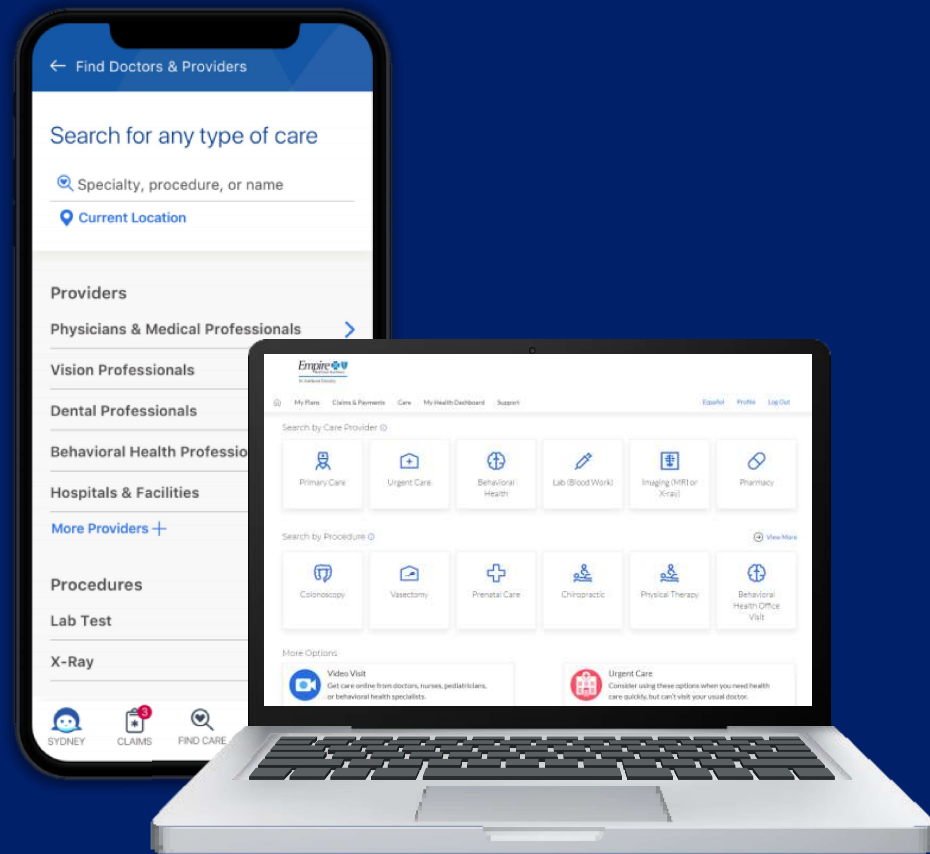
Details about doctors, including educational background, languages spoken, and patient reviews.



Cost comparisons for treatments and services.



Avoid getting out-of-network care if you can — it will cost you more or your plan may not cover it all.

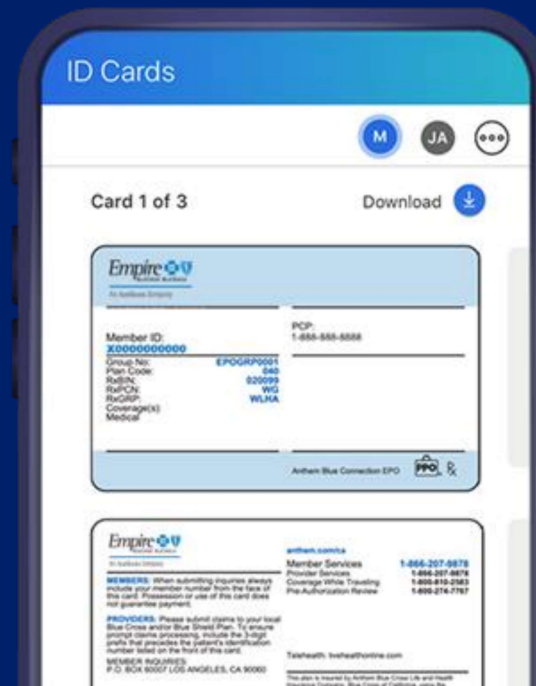


Your Member ID Card

Show your ID card wherever you get health care.

- New ID card for 2022.
- Your card has important information for you and your doctor.
- Carry in your wallet, print online or view on your phone.
- Easily view, fax or email your ID cards all through your mobile device!

Access your digital ID card



1. Log in to the **Sydney Health** mobile app or [empireblue.com](https://www.empireblue.com).
2. Go to **Profile**, and under *Communication Preferences*, choose **Mobile ID Cards**
3. Choose **On**, and then select **Update**.