

Empire 
REST EASY

SMALL BUSINESS



YOUR TIME MATTERS.

So we're making everything work harder for you.

- New, more affordable plan designs for your clients
- Simplified electronic process, from quoting through enrollment, for you

Small Group product guide | Effective January 1, 2019

MAKING IT EASIER FOR YOU AND YOUR CLIENTS

Your time should be focused on supporting your clients, consulting with them on the right health plan for their unique needs. What if it could be easier? Instead of paperwork, what if you could focus on building your business?

WELCOME TO A BETTER WAY.

HELPING CHOOSE THE RIGHT PLAN FOR YOUR CLIENTS SHOULDN'T KEEP YOU UP AT NIGHT



Medical



Pharmacy



Dental



Vision



Life



Disability



Behavioral Health

Your clients want their employees to have the right plan for their needs, while balancing the cost. We get it. We created a wider range of plan options with everything your clients and their employees need to make smarter health care choices, save time and manage costs. And our plans work together – medical, pharmacy, dental, vision, life, disability and behavioral health. You and your clients should feel good with that choice.

- **More plan choices** to meet more budgets
- A **lower cost of care** because of the strength and quality of our networks, so members can see doctors who deliver the most effective, efficient care
- Expanded **medical and pharmacy** portfolios:
 - **ACA-compliant medical and pharmacy** plans offering a wide range of member cost share options
 - **Integrated Act Wise** consumer-driven health plans that manage the medical benefits and the spending accounts
- A **5% discount** on dental premiums when clients purchase dental for the first time along with vision, life and/or disability
 - Members get **whole-person coverage**. Because our products are connected, doctors can work together behind the scenes to see a person's overall health, leading to earlier detection of possible health issues
- **Better health and engagement for members** – our digital health care platform integrates benefit information, clinical and claims data, and other digital tools to create a more personalized member experience

MAKING IT ALL EASIER. YOU SPOKE, WE LISTENED.

We know it hasn't always been easy to work with us. From complicated and inconsistent processes to long implementation times, you're frustrated and we hear you. We've been working hard to invest in, and develop, market-leading tools and technology with one goal in mind: to streamline, so you can save time and worry. The changes you'll see:

- **Reimagined Producer Tool-box** where you can do it all—in one place, no more going back and forth between portals
- **Simplified quoting** so you can easily show your clients the cost of any combination of our medical, dental, vision, life and disability coverage
- **Online enrollment submission** for your clients and their employees that drastically reduces implementation times; no more paperwork
- **Full transparency on your clients' status** in the implementation process – no more guessing games
- **Integrated EmployerAccess** makes it easier for you to perform maintenance on all of your clients with a single sign-on

But we didn't change everything. You will continue to enjoy the support from the service teams you know and trust. And we've made their jobs easier with streamlined processes that are consistent across our company and technology that's flexible so they can quickly answer your questions. It's the best of both worlds **so you can rest easy**.

SMALL BUSINESS ENHANCED PRODUCTS, TOOLS & NETWORKS

For employer groups with 1 TO 100 employees

New York

Empire offers plans for all NY Small Business Owners

Running a small business takes courage and a lot of hard work. You make important decisions every day. And choosing the right health plan is definitely one of them.

- We've added new enhanced and more affordable EPO products with no deductible on many health care services. These new plans include medical physician visits with LiveHealth Online covered in full.
- Blue Access offers an expansive provider and hospital network for your employees. Access to New York's highly rated physicians and state of the art healthcare facilities. Coordination of care is a top priority to physicians in our network.
- Health and Wellness incentives for employees working to improve themselves. These offerings are available for their family members as well.
- Signing up for LiveHealth Online is free. We offer medical doctors visits on most plans, covered in full. Your employees can have face to face visits with a board certified doctor on their personal computer or mobile device with a web cam.
- Enhanced Care Plus Dental Standalone Plan includes access to many services beyond preventive care, without barriers.
- An integrated Act Wise HSA offering! Give your clients and their employees one smart debit card, one place to manage benefits and spending accounts and one customer service team.
- Expanded fitness center reimbursement! Now all members age 18+ eligible to receive up to \$400 cash a year when they exercise at a qualifying fitness center!

It's your purpose that's at the heart of our promise: To build the ultimate benefits package for every type of small business and for every type of employee who works to keep your dream alive.

**For more information contact your
Empire representative or broker.**



OUR NEW EPO PRODUCTS FOR SMALL BUSINESS OWNERS

A new generation of plans to consider

If you thought you couldn't afford an Empire plan before or changed plans because of cost, our new EPO products may be just for you. Here's what makes these plans a great option.

There's no deductible for many services when your employees get them from providers in our expanded Blue Access network.

Services not subject to deductible on these plans are:

- Primary care doctor office visits
- Specialist office visits
- Urgent care
- Tier 1 prescriptions

To learn more about our new EPO products contact your Empire representative or broker today.

EMPIRE AND SMALL BUSINESS OWNERS

Working together to make health care easier for everyone, everywhere



1 in 3 Americans are covered by a Blue Cross and Blue Shield plan¹

- More than **106 million members**
- **96%** of hospitals in the U.S. are in our plans
- **95%** of providers in the U.S. are in our plans



Local focus in 14 states with our affiliate Blues plans

- Our local networks offer access to New York's best doctors and state of the art hospitals and health care facilities.
- When using network doctors members save big! And we reward our doctors for the quality of care they give not the number of patients they see. So members get more attention and better care.

Benefits that travel

Members have access to medically necessary care across the country and urgent and emergency care around the world with the BlueCard® and Blue Cross Blue Shield Global Core program.

¹ Blue Cross and Blue Shield Association website: *About Blue Cross and Blue Shield Association* (accessed May 2018): bcbs.com.

PHARMACY DRIVES BETTER HEALTH AND SAVINGS

Medical and pharmacy programs work together so members receive holistic, coordinated care that leads to their better health and employer savings.



Medical



Pharmacy



More effective and affordable health care

Our pharmacy data is delivered daily

This helps us close pharmacy care gaps sooner and increase engagement. It ultimately helps members:



Manage chronic conditions



Address medication gaps

Improve medication adherence



Save money

The results speak for themselves

- **28% MORE** gaps in care identified
- **32% MORE** members are compliant with their medications
- **26% MORE** care gaps closed within 12 months
- **10% FEWER** hospital stays

Care gap outcomes for MyHealth Advantage using our pharmacy data compared to carve-out pharmacy data, compliance results based on 12-months clinical and cost-of-care programs for Commercial business, and reduction in hospital visits based on Anthem 2014 integrated analysis.

VISION AND DENTAL BENEFITS FOR WHOLE-PERSON HEALTH

Empire **Blue View Vision**SM offers members access to one of the largest networks in the nation — along with significant savings.



38,000 doctors and **27,000** locations

40% off an additional pair of glasses from providers in the plan¹

63% average retail savings for Blue View VisionSM members using network providers²

Retail and online partners



Our Dental benefits offer members easy access to a large number of dentists. That includes discounts and services to help them keep up their dental health and prevent long-term problems.



127,000 dentists and **385,000** places to get care

35% average discount on covered dental services when using a dentist in the plan

Extra cleaning or periodontal maintenance for members in one of our medical care management programs for certain conditions³

¹ Except when discounting of non-covered services is prohibited by state law.

² Based on the Blue View Vision plan with \$10 lens copay and \$130 frame allowance for glasses, or \$130 contact lens allowance.

³ Applies to Anthem Dental Essential Choice members who are actively engaged in an Anthem Care Management program for the following conditions: cancer, pregnancy, diabetes, certain heart conditions, organ or bone marrow transplants, stroke, end stage renal disease (kidney disease), and suppressed immune systems (HIV/AIDS).

BLUECARD[®] MAKES GETTING CARE EASY ALMOST ANYWHERE

Members take health care benefits with them across the country and around the world.

The BlueCard[®] program gives members access to doctors and hospitals almost everywhere, giving them peace of mind that they can find the health care provider they need no matter where they are in the world.



Within the United States

Members are covered for medically necessary care in all 50 states, whether care is needed in a rural or urban area.

When you see a network provider there are:

- No claims forms to complete
- No payment upfront for medical services except for the usual out-of-pocket expenses.
- Explanation of benefits received from the members' plan.



Outside of the United States

Members have coverage for urgent and emergency care. The Blue Cross Blue Shield Global Core Program makes it easy for members to locate a preferred provider through online tools and 24/7 Customer Service.

Check plan documents for details about care outside of our service area.

LIVEHEALTH ONLINE: ACCESS TO CARE ANYTIME, ANYWHERE

Members can use LiveHealth Online to have video visits with board-certified doctors from a computer with a webcam or mobile device. In minutes, doctors can address common health issues such as colds, allergies and headaches. They'll then assess conditions, provide a treatment plan and send prescriptions to a pharmacy, if needed. Spanish-speaking doctors are available by appointment from 7 a.m. to 11 p.m., 7 days a week using Cuidado Médico.

LiveHealth Online also has professionals available to address mental health, allergies, wellness, and some that specialize in kids' health. Members can see a licensed therapist or board certified psychiatrist in just a few days.¹



Why LiveHealth Online?

- **Convenience.** Access to care right from the home or office.
- **Choice.** Members can select from a range of doctors and therapists.
- **Cost.** Most plans cover medical doctor visits in full.

Members can register at livehealthonline.com or download the free mobile app.

¹ Appointments subject to availability of the mental health professional.

ACT WISE CONSUMER-DRIVEN HEALTH PLANS

Welcome to Empire's one team, one solution consumer-driven health plan!

Act Wise makes it easier for your clients to administer their health savings account because now Empire manages both the medical benefits and the spending accounts. We're streamlining everything – for you, your clients and even their employees.

Act Wise offers:



One-stop support from one implementation team and one customer service number.



One website and mobile app for members to review claims in real time and access benefit and account information.



Simple tools and messaging to help both employers and members understand their coverage and manage their health benefits and spending.



Easy set-up - whether it's a new plan or a renewal from another consumer-driven health plan, it's never been easier.

ENHANCED PERSONAL HEALTH CARE

Improving care while keeping costs down

Enhanced Personal Health Care (EPHC) holds providers accountable for cost and quality outcomes. This patient-centered approach:



Rewards doctors for managing and improving overall patient health, meeting quality standards and lowering costs



Gives providers support, data and incentives to help them deliver improved care coordination that's more efficient and effective



Improves patient experience with 24/7 access to care, extended office hours, same-day and weekend appointments, better phone and email access to doctors



The results*

- \$15.42** (4.1%) savings per member per month¹
- 1.9% savings on ER visits
- 8.9% savings on inpatient care
- 5.8% savings in outpatient surgery costs
- 7.6% decrease in inpatient admissions

Why EPHC matters

- Better health outcomes for and lower costs for your clients
- Better disease management and care coordination that can reduce hospitalizations and unnecessary tests

* Cost and utilization metrics based on a difference in difference analysis of members with a relationship to an EPHC provider compared to a matched sample control group. Data range from 4/1/13 - 9/30/16.
¹ Per attributed member per month. Gross medical savings. Net savings is \$10.39 after provider gain share and clinical coordination payments. Excludes RX.

PRESCRIPTION DRUG PLANS



Select Drug List — Offers cost-effective drugs and meets or exceeds the Affordable Care Act (ACA) requirement.

Traditional Open Drug List — Includes most generic and brand-name drugs.

Retail90 — Members can get up to a 90-day supply of most maintenance drugs from participating local pharmacies.

PreventiveRx Plus — Members can get certain drugs, used to treat and manage conditions like asthma, diabetes, high cholesterol and osteoporosis at a lower cost on our HSA plans.

Pharmacy is the most used benefit – four times more than medical – and often the first benefit members access.¹

¹ Retail Prescription Drugs Filled at Pharmacies (Annual per Capital) (accessed 2/16/2017): kff.org; Ambulatory Care Use and Physician office visits, US Centers for Disease control and Prevention (accessed 2/16/2017), <https://www.cdc.gov/nchs/fastats/physician-visits.htm>; <https://www.cdc.gov/nchs/fastats/drug-use-therapeutic.htm>; and <http://www.statista.com/chart/26889/americans-dont-like-visiting-the-doctor> (accessed 7/17/2015)

2019 ENHANCED EMPIRE HEALTH REWARDS PROGRAM

Reward members for healthy behavior

Members will now receive a Health Rewards card, which is a reloadable debit card that can be used anywhere major credit cards are accepted. As members earn rewards, they will automatically be credited to their Health Rewards card. When a member completes their first Health Rewards activity fulfillment of a Health Rewards card will automatically trigger and be mailed to the member's address on file.

- Get a preventive wellness exam and flu shot, receive \$100 on their Health Rewards card.
- Complete a tobacco-free certification, receive up to \$50 on their Health Rewards card.
- Use the online Wellness Toolkit and receive up to \$150 on their Health Rewards card.

As members complete additional Health Rewards activities, reward dollars will be automatically deposited on their Health Rewards card. Members can review their Health Rewards card usage, balance and report a lost or stolen card on the Rewards tab of the member portal.

To learn more, contact your Empire sales representative or broker today.





LET'S DO THIS, TOGETHER

Select the links below to view Empire's products for 2019.

As you view our portfolio, you'll see all types of plan designs that are as unique and different as your clients.

Choosing a health plan isn't easy, but we want it to be. The plans you're about to see have been created to be easy for you to quote and administer and easy for your clients and their employees to use.

[Medical plan grid](#)

[Vision plan grid](#)

[Dental plan grid](#)

[Life & Disability plan grid](#)

This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact your Empire representative.
* Non-ACA compliant plans may not qualify for single bill when combined with other coverages.

Services provided by Empire HealthChoice HMO, Inc., licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.

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