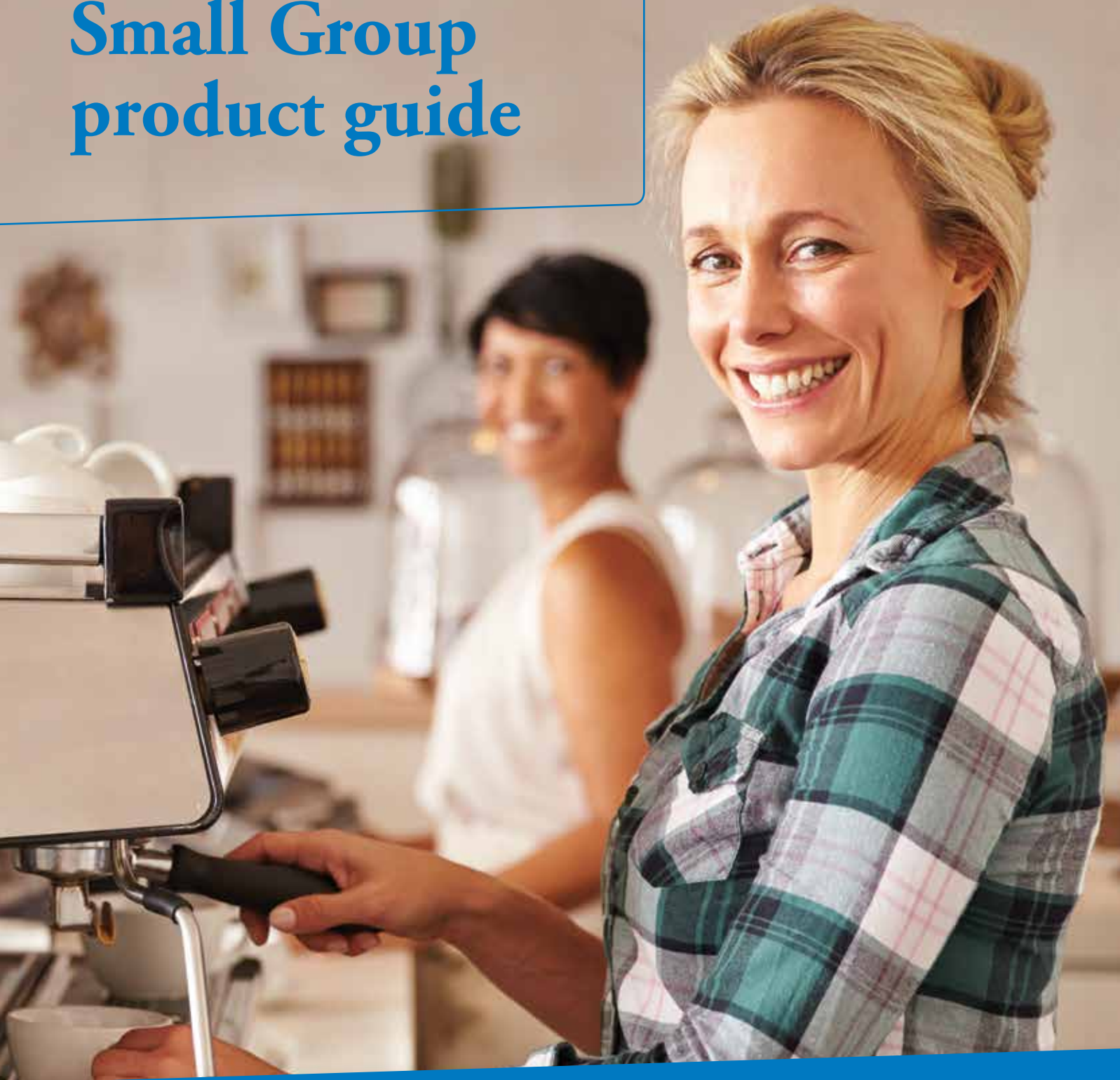


New York | Effective January 1, 2016

# Small Group product guide



**We put the same passion** into our health plans,  
that you put **into your business**

# Welcome to Empire for small businesses

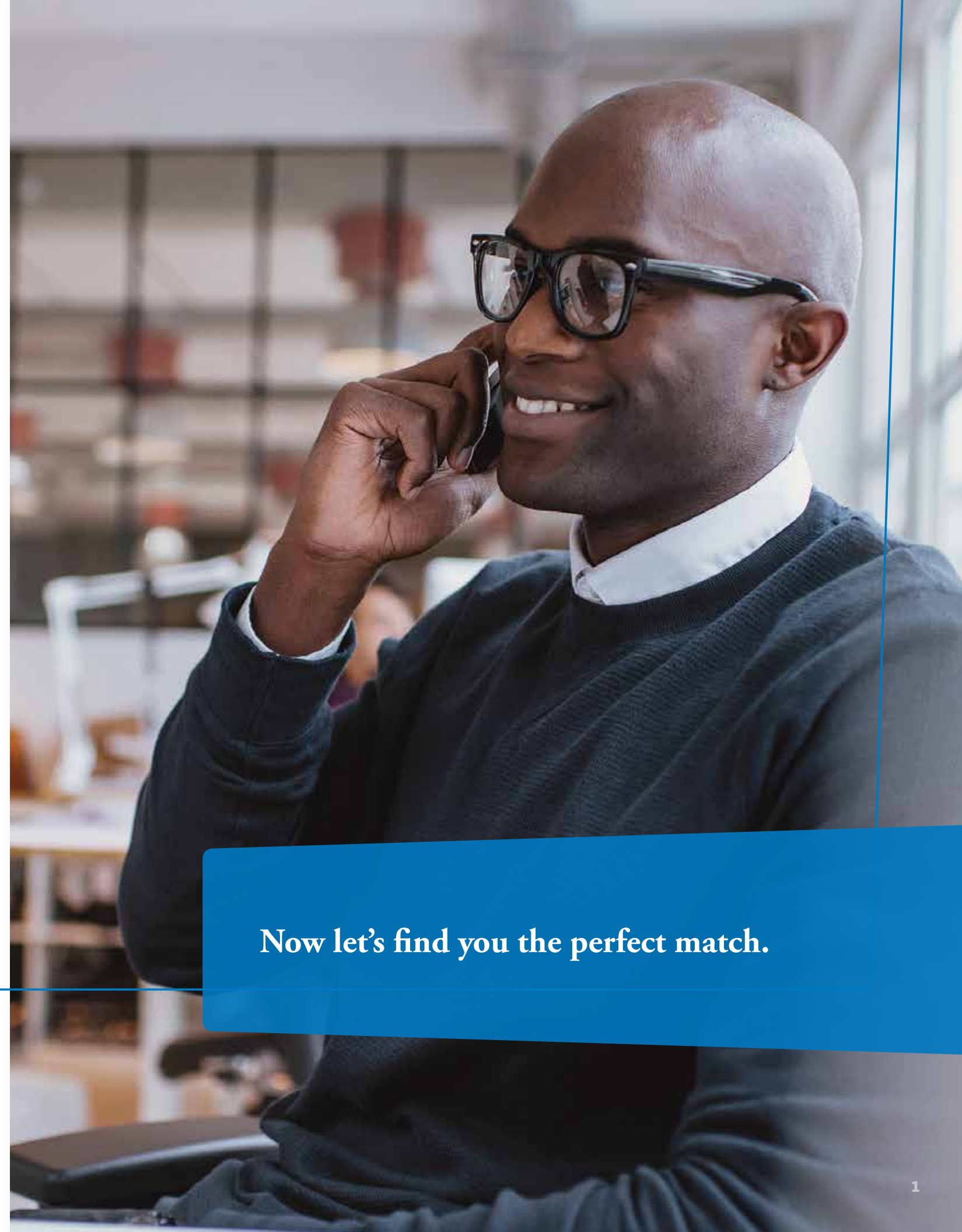
Running a small business takes courage and a lot of hard work. You make important decisions every day. And choosing the right health plan is definitely one of them.

That's why we've made it easy, with plan designs that speak to who you are, how you run your business and your bottom line. And because you're choosing an Empire BlueCross BlueShield (Empire) plan, you can count on the quality and stability our customers have come to know for more than 80 years.

Today, we want you to know, it's your purpose that's at the heart of our promise: To build the ultimate benefits package for all types of small business and make it **accessible, affordable** and **personal**.



Now let's find you the perfect match.

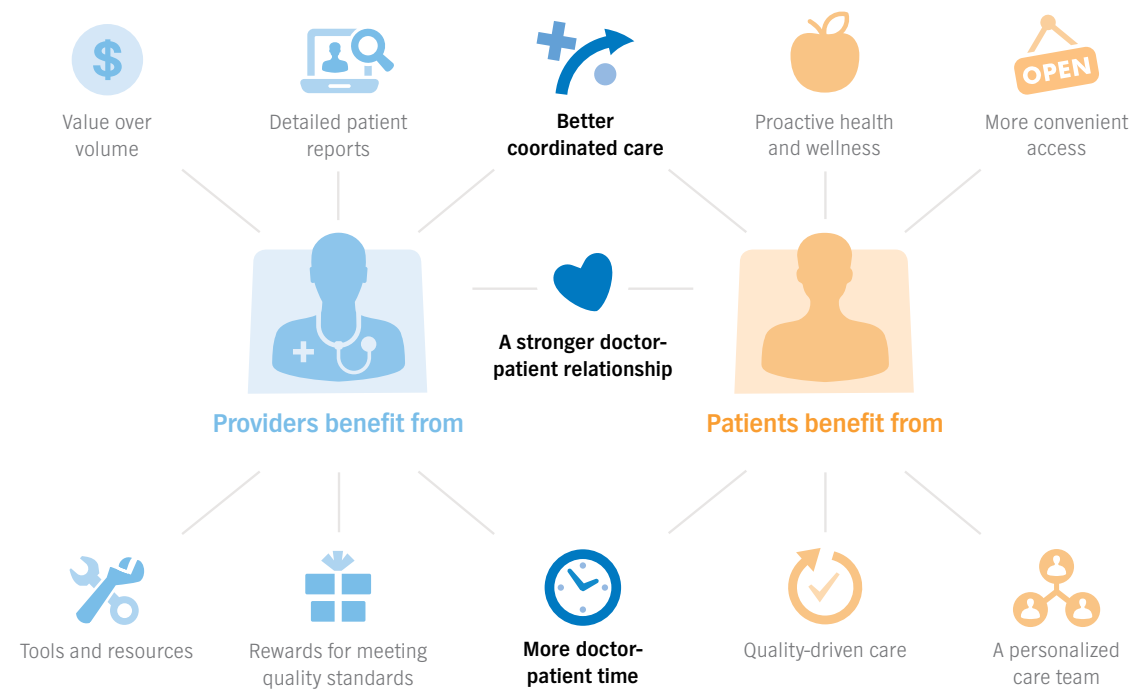


## Welcome to a **focused kind of doctor-patient relationship** created just for our members

It's called **Enhanced Personal Health Care** and it's the kind of care everybody wants

This is our new team approach focusing on the overall health of our members. We do this by:

- **Paying doctors for value over volume** when they improve patient health, meet quality standards and lower costs.
- **Giving doctors added support** with the right tools and strategies to help strengthen the doctor-patient relationship so they can spend more time with patients and coordinate their care with other doctors.
- **Improving the patient experience** with better access to a primary care physician (PCP) who cares for the "whole person" and becomes their health care champion and helps them navigate the health care system.



## Enhanced Personal Health Care: a **physician's perspective**

"This partnership is truly refreshing. It's a practice that's centered on the patient. That's why we have extended hours and systems in place to try and help the patients receive the care that they require. It's a win for everybody. The more doctors we can get involved in the process, I think the better the health care system in general will be."

– Frank Maselli, M.D., Family Practitioner, Riverdale Family Practice



**Enhanced Personal Health Care** is patient-centered and **compensates doctors for the quality of care they give, not the number of patients they see.**

1. Total network PCP participating EPHC physicians from Empire's Pathway network, data collected as of July 2015.  
2. 2015 internal data shows 4,320 physicians out of 11,085 Pathway network PCPs participate in EPHC.

**4,320** Pathway network providers

participate in Enhanced Personal Health Care (EPHC)<sup>1</sup>

Those providers care for approximately

**40 thousand members<sup>1</sup>**



**39%**

of network providers already participate in EPHC<sup>2</sup>

## The advantages are **undeniable**



Fewer inpatient and emergency room visits



Increased provider follow-up visits after a patient is discharged



Reduced re-admission rates



More weekend hours for members

## Employees have access to **care, anytime, anywhere** with **LiveHealth Online**<sup>1</sup> – all it takes is an Internet connection



With **LiveHealth Online**, your employees can have face-to-face conversations with board-certified doctors right from their computer or mobile device, 24/7. In just seconds, they can connect to a doctor to address nonemergency health issues right away. No driving, no waiting, in no time!

### LiveHealth Online **employee benefits**

- No appointments, no waiting rooms
- Easy to use
- Board-certified doctors
- Available for nonmembers
- Doctors diagnose health issues and may prescribe medicine<sup>2</sup>
- Cost effective (average fee of \$49)

### LiveHealth Online **employer benefits**

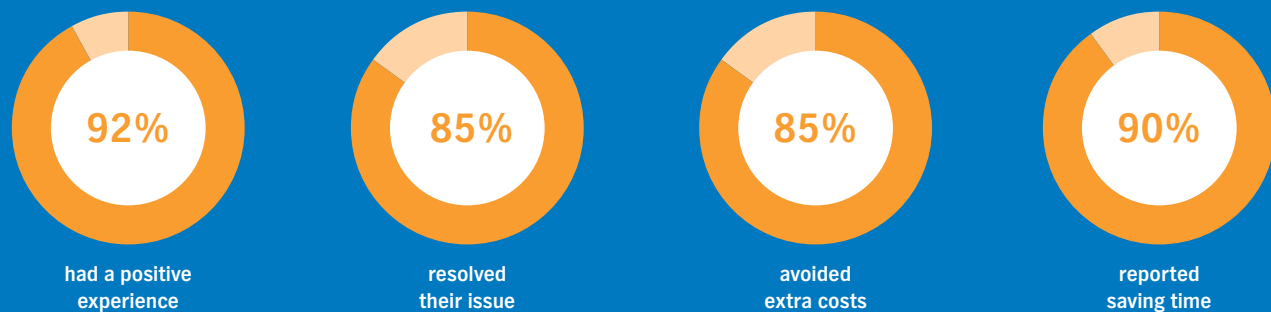
- Innovative solution – a quick and easy way for your employees to see a doctor
- Increased productivity – employees will spend less time traveling to, and waiting at, other sites of care



To learn more, watch the videos at [livehealthonline.com](http://livehealthonline.com)



## LiveHealth Online delivers **high member satisfaction**<sup>3</sup>



<sup>1</sup> LiveHealth Online is available to Small Group EPO plans.  
<sup>2</sup> Prescription availability is defined by physician judgment and state regulations. LiveHealth Online is available in most states and is expected to expand to more in the near future. Visit the home page of [livehealthonline.com](http://livehealthonline.com) to view the service map by state.  
<sup>3</sup> LiveHealth Online Consumer Post Visit Survey results.

## The Pathway network

All of our Small Group health plans are supported by the Pathway network and require a PCP for members living within our 28 county service area.<sup>1</sup> Specialist referrals are required for HMO plans. Your employees get access to comprehensive care and medicine at a competitive cost. With the Pathway network, members have access to 53,183 Pathway physicians, nearly 11,095 Pathway PCPs and 42,088 Pathway specialists.

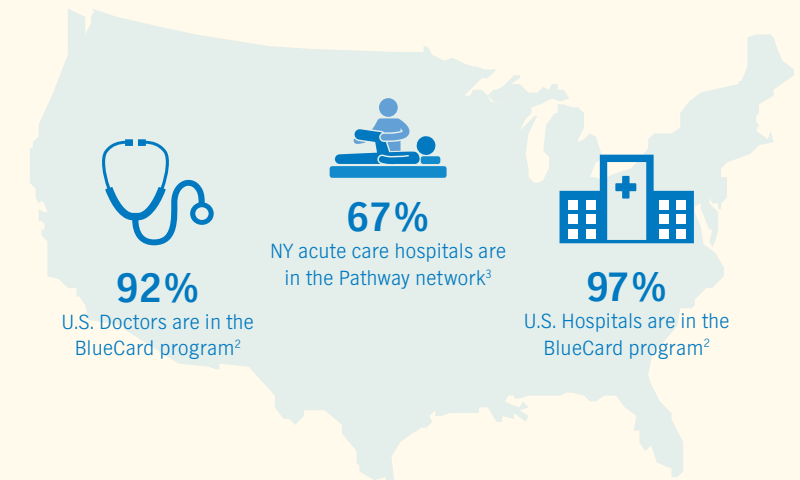
Visit [empireblue.com](http://empireblue.com) > Useful tools > Find a doctor to check which doctors and other health care providers are covered in-network.

## The power behind a Blue Cross and Blue Shield plan

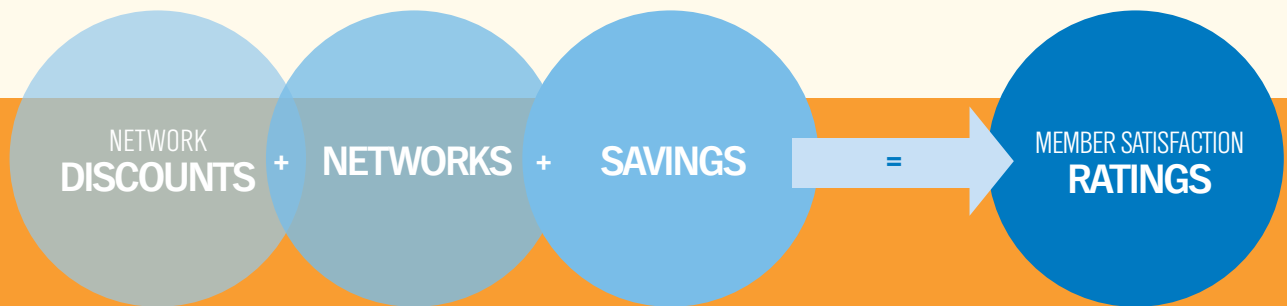
Our strength is **backed by some serious numbers** through our BlueCard<sup>®</sup> program.

Providing health coverage for more than 100 million members is pretty powerful, but we're also about creating healthier communities and investing in the future for our people and our businesses.

That means you, our small business employers. When you choose Empire, you'll enjoy network discounts, innovative health and wellness programs and access to the highest quality of care.



<sup>1</sup> Empire's 28-county service area: Albany, Bronx, Clinton, Columbia, Delaware, Dutchess, Essex, Fulton, Green, Kings, Montgomery, Nassau, New York, Orange, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington and Westchester.  
<sup>2</sup> Blue Cross and Blue Shield Association, 2013 statistics.  
<sup>3</sup> Internal data, July 2015.



**2x total membership** than our largest competition

**600K new members** for 2014, plus 250,000 for 2015

**1 in 3 Americans** is covered by a Blue Cross and Blue Shield plan

**381 Fortune 500 companies** have a Blue Cross and Blue Shield plan

SOURCE: Blue Cross and Blue Shield Association, 2013 statistics.

## Medical plans to **fit every type** of business need

With unbeatable health and wellness extras that deliver **superior long-term value**

Get ready to meet your match! No matter what the size of your business and your unique needs and preferences, you'll find the right health plan, right here. We offer a range of high-quality plans for every budget. Our commitment to you is to get it exactly right.

Here's a brief explanation of the types of health plans we offer in the Small Group market. For specific information, you can refer to the product grids at the back of this brochure.

- EPO** **An exclusive provider organization** covers services received from providers in the EPO network. Members don't need a referral from a primary care physician (PCP) to see a specialist. If services are received from an out-of-network provider, coverage is limited.
- HMO** **A health maintenance organization** covers services received from providers in the HMO plan network. Members must choose a PCP in the Pathway network. If a specialist is needed, the PCP provides a referral.
- HDHP** **High-deductible health plans** feature higher deductibles than traditional insurance plans. These plans can be paired with a health savings account allowing members to pay for qualified out-of-pocket medical expenses.
- HSA** **Health savings account** is a savings account members can fund with pretax dollars and apply toward qualified health care expenses, including prescriptions.



**We're listening.** Let's talk about your specific health care needs and we'll find the perfect solution for you and your employees, together.

## Pharmacy benefits

Together with medical – better and easier than ever

You may not know it, but pharmacy benefits are the most widely used benefits. At Empire, we're not just pricing a bottle of pills, or focusing on pharmacy costs alone – we're looking at the bigger picture – the value of better health.

And, we make it easy. You can offer your employees access to the care they need and you get one seamless, simple experience: one website, one contact, one account team, one contract and one invoice. Our pharmacy and medical experts are at the same table, have the same resources and work together to help your employees live healthier.



By **combining medical and pharmacy** and coordinating these benefits systemwide, we are writing a prescription for **more effective and more affordable health care** for you and your employees.

### Home Delivery Complete

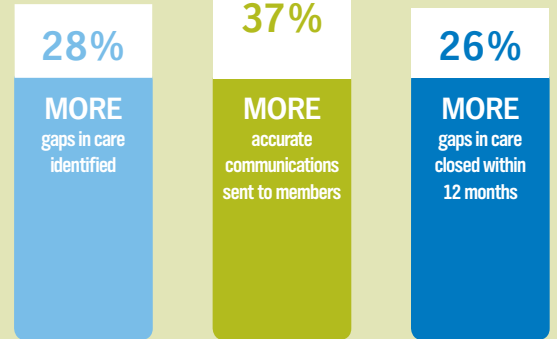
All of our Small Group plans include the Home Delivery Complete pharmacy benefit, a mandatory mail-order pharmacy requirement for maintenance medications. Through the Home Delivery Complete benefit, members who fill maintenance medications at a retail pharmacy will be required to use the home delivery pharmacy to access their pharmacy benefits.

### Empire Select Drug List

Each of our Small Group plans use the **Empire Select Drug List** that contains a number of FDA-approved medications in each therapeutic category and class, while meeting the requirements of the ACA. The list is divided into three tiers. Tier 1 drugs have the lowest cost share. Tier 2 drugs have a higher cost share. Tier 3 drugs may have a coinsurance up to a maximum dollar amount per prescription.

Outcomes for MyHealth Advantage using our pharmacy data when compared to carrier's pharmacy data. Results based on most recent, measurable 12 months of data available for clinical and cost-of-care programs for enterprise commercial business.

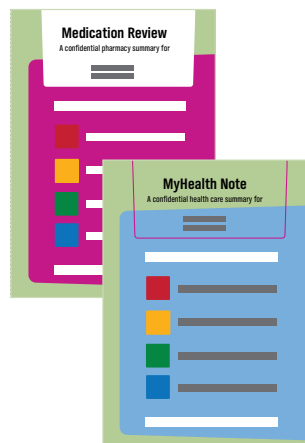
# The results speak for themselves



In evaluating a plan, it's important to look at the drug list to understand which drugs are covered. View our drug lists online at [empireblue.com/pharmacyinformation](http://empireblue.com/pharmacyinformation).

## Here's how we do it

When pharmacy and medical are combined, **we can target members with specific messaging** such as cost savings for generics and therapeutic equivalents. And we can coordinate that messaging between the member and the physician to identify and close gaps in care, switch members to more effective and less expensive drugs and communicate safety concerns.



#### Medication Review

A monthly member mailing that includes recent pharmacy claims, information about current drugs they're taking, safety concerns and ways to save money.

#### MyHealth Note

By combining members' medical, pharmacy and lab data with benefit information, we can make recommendations, coordinate with doctors and notify members.

## Let's get technical with pharmacy

It's easy to fill prescriptions, check copays or coinsurance and more by going to **empireblue.com** or **downloading our mobile app**.

We are closing the gap between giving members information and **getting them to act on it**.



## For all your health care needs, Empire is your **total health solution**

See how our **medical, dental, vision, life and disability plans work together** for your employees health and your bottom line.

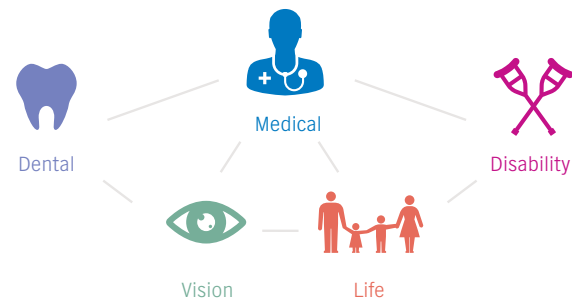
Meet your one carrier, one solution: **Empire Whole Health Connection<sup>SM</sup>**

We believe health care should serve the whole person — head to toe, at each stage of life. It should also be easy to administer, so you don't get bogged down in paperwork.

Let us tell you about how you can have **one solution for all your health benefits needs.**

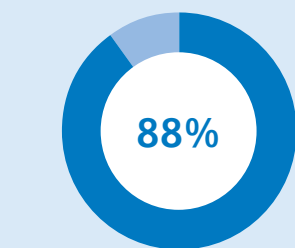
Through electronic health records, we get claims and clinical data from network dentists, eye doctors, primary care physicians and care coordinators, which allows us to create more complete health profiles for our members.

The advantages can't be matched by even the best stand-alone carriers.

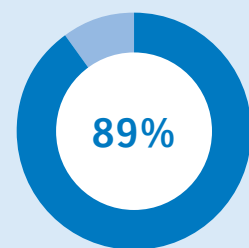


## Empire Whole Health Connection

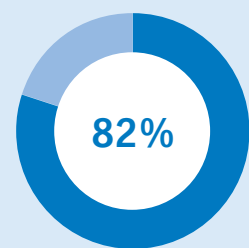
Real choice. Quality care. Lower costs.



of employers say increased provider communications improves care



of employees believe they'd get better service with connected plans



of employers understand that integration saves money

## Strong alone, better together

- Clinically coordinated care through our connected health plan portfolio
- Benefits from one source, so you spend less energy managing multiple plans
- Strong local and national networks
- Competitive pricing
- A brand you can trust

## Empire dental

Our Dental Prime and Dental Complete plans are built for **greater choices, better oral health** and **ultimate business value.**

### A huge network

Access to one of the largest dental networks in the nation, **with 98,000+** unique dentists and **251,000** access points

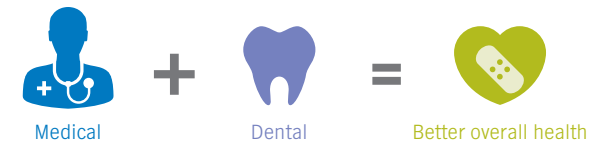


**30% to 32%**  
average savings on covered services<sup>1</sup>

### International emergency

Dental program for emergency services while traveling or working abroad

We're helping change the face of health care by simplifying how our medical and dental plans work together—delivering more complete care at an affordable cost with less hassle.



Good dental health and early detection can play an important role in helping your employees stay healthy. In fact, 90% of the body's diseases show signs and symptoms in the mouth.<sup>2</sup>

Dentists often have the first opportunity to notice early signs of a chronic disease. Our Dental Prime and Dental Complete plans offer these benefits for optimal oral and overall health.

That's why many of our plans have **100% coverage** for preventive services, such as exams, cleanings and X-rays. In addition, we have automatic enrollment for an additional cleaning or periodontal treatment for pregnant and diabetic members engaged in one of our diabetic or maternal health care management programs.

For product details, see the grid toward the back of this brochure.

1. Average in-network claims savings for Dental Complete plans.  
2. Academy of General Dentistry Know Your Teeth website: Warning Signs in the Mouth Can Save Lives. (Rev. January 2012)

Source: Internal survey results.



#### Brush biopsy

benefit to help detect oral cancer



#### 100% in-network coverage

for cleanings, exams and X-rays



#### Extra cleaning or periodontal treatment

for pregnant and diabetic members



#### "Ask a hygienist"

Email questions to licensed dental professionals and get quick, private personalized advice at no extra cost

# Empire vision

**More doctors, better discounts** and a clear path to overall health with Blue View Vision<sup>SM</sup>

Vision care plays a powerful role in early detection and more effective management of chronic conditions. In fact, eye exams are an important avenue to identify high-risk conditions like diabetes, high blood pressure and high cholesterol.

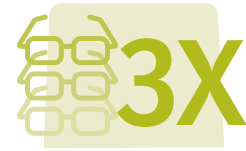


When we connect Blue View Vision with our medical plans through electronic health records, providers can see the total health of the member which helps them deliver better, more informed care. It also leads to lower costs and simplified plan management.

### Connection of care<sup>2</sup>

- Claims and clinical data go into members' electronic health files
- Vision providers can see information quickly
- Automatic referrals go to our ConditionCare program if a health issue is found

For a list of Blue View Vision plans, see the grid toward the back of this brochure.



People are 3x more likely to get an annual eye exam than an annual physical<sup>1</sup>

Members can use in-network benefits and get savings from:



1. Centers for Disease Control and Prevention, Chronic Disease Prevention and Health Promotion.  
2. Any member information, claims data and health history shared is relevant and HIPAA-compliant.  
3. Laws in some states may prohibit network providers from discounting products and services that are not covered benefits under the plan.



### Bigger discounts

The industry's best discounts including 35% to 40% off extra glasses<sup>3</sup>



### More doctors

Over 33,000 doctors at more than 26,000 locations nationwide



### Less hassle

Simplified administration from enrollment through claims processing

# Let's protect your employees against the unexpected

It's time to talk about **life and disability** coverage that goes way beyond a check.

When a life-changing event happens, you can count on Empire's affiliate, Anthem Life and Disability Insurance Company (Anthem Life), to be there with superior service from a caring staff, quick payment of claims and support services for employees and their families. Anthem Life offers a wide variety of options, so you can tailor a benefits program to your employees' needs and your budget, all from one single point of contact.

## Anthem life and disability features

- Timely payments and support services
- Benefits employees can use before and after a loss
- Simplified benefit administration and dedicated customer service
- Support services that help employees get back to work and back to life
- Personalized service from Claims Management team

- We can help you with Social Security disability filings and approvals
- You get a designated service team with industry-leading claims turnaround times with 99.9% accuracy\*
- Identity theft recovery services
- All customer service calls are answered live

\*Internal data 2014



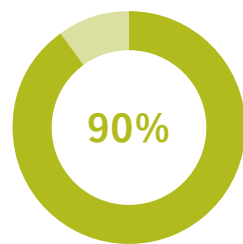
At the heart of Empire's more personalized approach to health care is **building better connections** between employers and employees, patients and doctors, people and better health.



## Life and disability

### A new way of looking at it

When it comes to life and disability insurance, we do more than just send a check. We give employees and their families valuable extras.



of disabilities are caused by illness, not accidents<sup>1</sup>



### Travel assistance

Members with life coverage have a safety net if an emergency arises while they're more than 100 miles away from home



### Resource Advisor

Emotional, legal and financial support for members with life and disability coverage



### Beneficiary Companion

Help for families after a death, dealing with death certificates, creditors and more for members with life and disability coverage



### Newborn Parenting Resources

Provides eight weeks of personal life coaching services to help new mothers transition back to work and work-life balance<sup>2</sup>



## When you package disability with one of our medical plans ...

your employees are connected with teams of clinical, behavioral health, vocational rehabilitation and counseling specialists who can help them get back to life and back to work.

## You get Guaranteed Issue!

That means some of our life and disability coverage options are available without your employees having to go through health underwriting — and there are no health questionnaires to fill out.

<sup>1</sup> Council for Disability Awareness, Chances of a Disability, 2012.  
<sup>2</sup> Available with short-term disability.



You want to offer dental, vision, life and disability coverage, **but you just can't cover the cost.**

**That's ok. We've got another way.**



paid by the employee



We understand it can be a tough balancing act. You want to offer a competitive benefits package that helps attract and retain the best employees, but your dollars only go so far.

That's why we offer a **voluntary portfolio** for dental, vision, life and disability plans at no extra cost to you. You pick the plan designs and your employees choose the coverage at affordable group rates. And because **the employee pays 100%** of these costs, there is no negative impact on your bottom line.



**Voluntary plans** offer you a way to strengthen the value of your benefits plan and **improve employee satisfaction**, at no extra cost to you.



## Take your employees' health (and yours) to the next level

### With our Total Population Health solution

It's time to get personal. Everyone has their own unique set of health issues and goals. So we built our wellness programs to speak to everyone on the wellness spectrum — from the super healthy to those needing immediate support. Our programs are managed by a team of experts who connect members to the right programs for their specific needs. This way, no one falls through the cracks.



#### Clinical programs

- Medical management
- Health coaching/advocacy
- Disease management
- Behavioral health
- Maternity
- Gaps in care

#### Wellness programs

- Lifestyle improvement programs (Healthy Lifestyles)
- Preventive alerts
- 24/7 NurseLine

#### Online resources

- Well-being Assessment
- Discounts
- Provider cost/quality information
- Online wellness coaching
- Communication campaigns

Find a whole world of **health and wellness programs** right here with your Empire plan.



**MyHealth Advantage** is an outreach program that helps members stay current with their health care and save money. By analyzing member health data and history, the program identifies possible health risks, care gaps and savings options. Care gaps are sent to providers as well to ensure the best care possible.



**24/7 NurseLine** is staffed with registered nurses who are just a phone call away at any time. Nurses can answer questions about a medical concern or help members choose the right level of care. Members can call the same phone line and listen to hundreds of health topics in the AudioHealth Library. The recordings are available in English and Spanish.



**Healthy Lifestyles** is an online health resource that helps members transform their behaviors and improve their health in a variety of areas including weight, nutrition, physical activity, tobacco use, stress and depression. Some plans may include incentives.



**LiveHealth Online** gives members 24/7 access to doctors through a mobile device or a computer with a webcam. Board-certified doctors can evaluate nonemergency illnesses or conditions and prescribe basic medications, if needed,<sup>3</sup> for \$49 or less depending on health plan benefits.<sup>4</sup>



The **ConditionCare** program teams up members with nurse coaches and other health professionals who give them holistic, integrated and seamless health management for chronic conditions including asthma, chronic obstructive pulmonary disease (COPD) and heart disease. Of those members in the program, 90% were satisfied with their ConditionCare nurse interactions and felt the tools and materials were easy to understand.<sup>1</sup>



**Case Management** nurses help members deal with complex health issues and navigate the health care system. Backed by a team of physicians, pharmacists, exercise physiologists and others — our nurses have the latest information on treatment options.



**Future Moms** helps moms-to-be have a healthy pregnancy. Experienced nurses provide individualized care for pregnant members to help ensure a full-term, healthy baby. Of those members in the program, 90% said the information and tools helped them have a healthy pregnancy.<sup>2</sup>



The **Cancer Care Quality Program** is a new innovative initiative that allows oncologists to compare planned cancer treatments against evidence-based clinical criteria and potentially receive enhanced reimbursement. A goal of the program is to promote access to quality, evidence-based, affordable health care for our members and to provide the framework to begin changing the cancer care paradigm. This program also allows our members to be identified earlier for our Case Management program.

<sup>1</sup> Voice of the Customer 2014 Year-End Annual Wellness Report for ConditionCare.

<sup>2</sup> Internal Health and Wellness Solutions Member Satisfaction Study, 2014.

<sup>3</sup> Prescription availability is defined by physician judgment and state regulations. LiveHealth Online is available in most states and is expected to expand to more in the near future. Visit the home page of livehealthonline.com to view the service map by state.

<sup>4</sup> Doctors using the LiveHealth Online tool charge an average fee of \$49.

## Testimonials



Vince, IT  
Future Moms

Vince is the go-to guy for computer issues and almost everything else technical. Always in control, no one thought he'd be such a nervous wreck when he found out his wife, Mary was expecting. He's been hounding everyone with questions, even the mail lady. Michelle, the office manager tells him about Empire's Future Moms program and gives him the number. As soon as he gets home, Vince and Mary call Future Moms and are connected to Mandie, a registered nurse who talks to them about risk factors, screenings and healthy choices for safe deliveries. Mandie is going to send them books and more resources and tells them to call anytime because Future Moms nurses are available 24/7. Mary called back twice, that night.

### Meet SB Office Supplies

A story of health and wellness benefits in action



Devon, Operations  
Healthy Lifestyles

When the office elevator went out, Devon had to walk up two flights of stairs. By the time he got to his desk, he looked like he was caught in a downpour. Unfettered, he grabbed his usual breakfast doughnut and opened his first email. It was from Empire's Healthy Lifestyles program and it was about weight management! He double checked to see if maybe it was actually from his wife. But then he remembered doing an online health survey at empireblue.com where he answered questions about his weight concerns. Maybe it was a sign. He logged into Healthy Lifestyles, completed his personalized well-being plan and made a commitment to start working toward his health goals. Now he has access to resources for weight management, online tools for fitness and nutrition and support from online coaches and communities.



Georgi, Accounting  
24/7 NurseLine

Georgi's daughter, Tina, is an 8-year-old soccer fiend who never stops running and rarely gets sick. So when Georgi hears her crying at 1 a.m., she knows something's definitely wrong. Georgi calls 24/7 NurseLine and tells the nurse Tina's symptoms. The nurse says Tina's temperature is a bit too high and suggests that Georgi take her to an urgent care center. The nurse finds several in-network urgent care centers near Georgi. One of them is right around the corner. Soon Tina is back up to speed and Georgi feels like the best mom in the world because she had these great resources at her fingertips to help her child get better quickly.



Raja, Warehouse  
ConditionCare

Raja has dealt with loud warehouse workers for years. Nothing surprises or scares her, except when she feels an asthma attack coming on. Because she has Empire, her medical claims were flagged and sent to a ConditionCare nurse, Kacey, who called Raja right away. After yelling at her crew to pipe down, Raja talked with Kacey about taking her medication, using an inhaler and avoiding triggers. Kacey promised to follow up with Raja soon, but in the meantime, she plans to send her information and helpful resources and maybe she'll even throw in some earplugs.



Mark, Sales  
LiveHealth Online

Mark is a Sales rep who loves to chat, but lately his coughing and sneezing is making everyone run and hide. He's got no time to see a doctor, so Michelle, the office manager, is brave enough to pull him into a conference room and show him how to use LiveHealth Online to visit a doctor with an app on his smartphone. Mark can't believe he's connected with a board-certified doctor in seconds who gives him a diagnosis: "You have a virus. Go home, get some rest and if you don't feel better in a few days, follow up with your primary care doctor." Mark follows the doctor's directions and the whole office feels better.

## So what else can we do for you?

**A lot!** We've got great tools and resources to make managing health care easier than ever.

Like any great relationship, we'll always be right by your side so your employees can find the help they're looking for, whatever their health needs and goals. And we've made it easy for you to get started.

**Here's what we're talking about:**

### → A wellness toolkit to help you create a culture of health, right at work

**Time Well Spent®** is our online health and wellness resource that has all kinds of ways to communicate important health information to your employees about specific health issues (like diabetes and asthma) and overall health improvement. It comes at no extra cost to you and has information on dental, vision, life and disability — and even some in Spanish. Here's just a sample:

Start your company's journey to wellness!



Health kits



Health articles



Promotional materials



Wellness Calendar



Employer guide to wellness

## Go to [timewellspent.empireblue.com](http://timewellspent.empireblue.com)

### → Easier plan administration

**EmployerAccess at empireblue.com** has everything you need for more efficient benefits administration.

Our quick, easy-to-access online tool makes it simple to enroll members, check eligibility, view your contract, check on coverage and more — in one spot. It's our job to help you save time and make doing business with us easier than ever before.

With EmployerAccess you can:



Process enrollment changes



View your group's benefits



View and pay bills



Add new subscribers



## Register online today

Just go to [empireblue.com](http://empireblue.com), select **Employer** and then your state. It's that easy.

## We've also got **all this for your employees...**

### → Connect to **care anywhere** with our **mobile app**

Our **Empire mobile app** can make it easier than ever for your employees to manage their health care. They can just download the free app and always be prepared.



Find a doctor



Get a virtual ID card



Compare provider costs and quality



Manage prescription benefits



View claims

## Download today

Available for free from Google Play™ or the App Store<sup>SM</sup>.

### → Visit a doctor with our **LiveHealth Online** app

Employees can connect to a doctor anytime, anywhere. They can sign up for LiveHealth Online and have a face-to-face conversation on their computer or mobile device.



### → Visit **empireblue.com** for **24/7 information**

- Get tools and resources on topics like nutrition, weight loss and tobacco use
- Join online communities for added support from people with similar experiences
- Find a doctor or hospital in the network and nearby
- Compare and evaluate different hospitals for quality and cost
- Get discounts on healthy living products and services
- Order a new ID card or print a temporary one
- View benefits or check on a claim
- Submit benefit questions



### → Getting more **social**

We're bringing health and wellness to the forefront of daily living by sharing the health with our members and the entire social stratosphere. So while you're posting, sharing, tweeting, or just plain emailing, why not add a little health into the mix?

## Just search **“Health. Join in.”**

Follow us for motivation, inspiration, recipes, workouts and some great healthy fun.



Empireblue.com is now available in Spanish: **es.empireblue.com**

## What's new for 2016?

See what upcoming **Affordable Care Act** changes could mean for your group

Beginning on January 1, 2016, the Affordable Care Act (ACA) redefines the number of employees that make up a small group. Currently, small groups are defined as having 2 to 50 employees, but in 2016 the definition changes to having 2 to 100 employees. This change will affect the types of health plans that groups with 51 to 100 employees can choose from.

### Rating methods

Under the ACA, we will continue to set premium rates based on community rating for small group businesses.

### Empire rating factors

- Family size
- Address (rating regions)

### More resources to help you

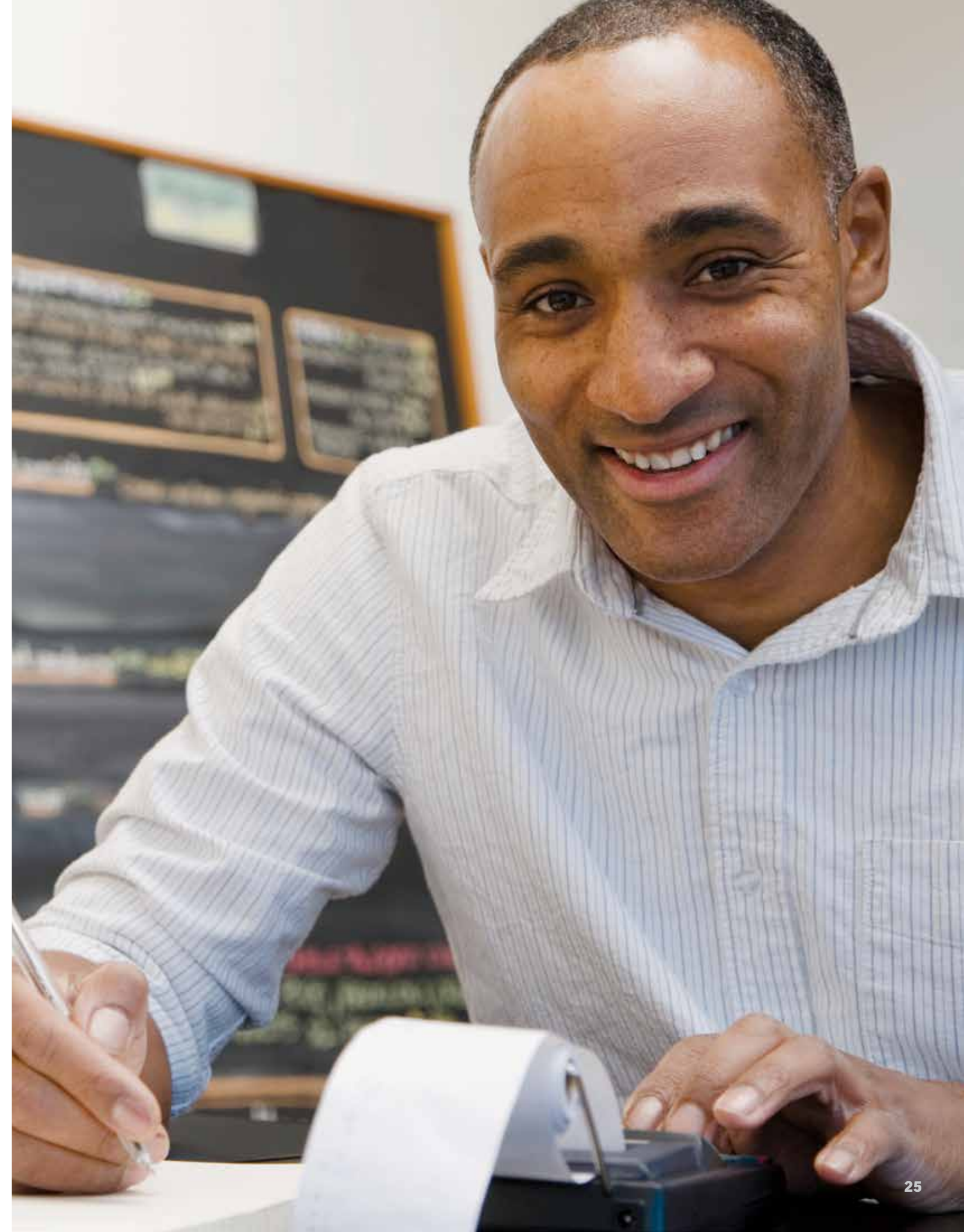
Learn more about ACA, also known as health care reform, by going to our blog at [blog.makinghealthcarereformwork.com](http://blog.makinghealthcarereformwork.com). Here you can stay up-to-date with the impacts and changes that may affect your business. See what leading industry experts have to say about ACA, wellness in the workplace and the best ways to manage costs.

### Vision and dental coverage with your medical plan

Pediatric dental enhanced health benefits (EHB) coverage is included in all of our Empire medical plans at no additional cost. Adult vision coverage is also included in all of our Empire medical plans, excluding Healthy New York.

### Questions?

Contact Empire's GBA Broker Call Center for more information, at 1-866-422-2583, Monday – Friday from 8:30a.m. – 5p.m., or visit our website at [empireblue.com](http://empireblue.com).



# It's time to meet your match

We know each employer has a unique mix of employees and needs. So we designed a portfolio of plan options that allows you to create the benefits package that's perfect for your group. It's a simple but strong strategy that gets right to the heart of the matter: the health of your business.

So let's get started. **See which type of plan speaks to what's most important to you.**



**Like what you have now?**



**Want savings for you and your employees?**

## A basic plan design

For employers who want to keep the **same type of plan**

These are the plans that your employees may be most familiar with. They have predictable costs, like offering lower copays and deductibles.

- Rich benefits
- Focused network to help lower your costs
- In-network preventive care covered 100%

## High-deductible health plans

An alternative benefit option that offers **savings for you and your employees**

When employees have a greater stake in the game, they'll most likely make smarter health care decisions and use their benefits more wisely. With this plan option, employees have more control over how they spend their health care dollars, and could save on premiums. These plans, also known as consumer-driven health plans (CDHP)s, can be paired with a health savings account (HSA), which offers tax savings to employees.

- Higher up-front deductibles
- Lower premiums
- HSA-qualified plan options
- In-network preventive care covered 100%

In the product grids that follow, look for *HSA* in the plan name.

### **Healthy Support — offering incentives for getting healthy and staying healthy**

All of our Small Group plans (excludes Healthy New York) include one of our Healthy Support packages offering online resources, including trackers and webinars, plus health incentives of up to \$700 per year.

#### **Get Active**

- \$50 gift card for completing annual preventive adult wellness exam
- \$50 gift card for receiving annual flu vaccination
- \$50 gift card for certifying tobacco-free
- Healthy Lifestyles incentives (up to \$150 annually)
- Gym reimbursement (up to \$400 annually)

#### **Get Active with dental**

Offers all the features that **Get Active** lists above and includes adult dental and vision coverage.

# Product details

Below is a chart of our Small Group health plan offerings.

The **plan naming structure** includes these elements:

Empire + metal tier + network name + product type + deductible/coinsurance/out-of-pocket maximum

The below overview represents in-network benefits. Please refer to the *Evidence of Coverage (EOC)* with the *Schedule of Benefits (SOB)* and any riders associated with the plan for complete coverage details and related terms and conditions. **To download a specific SOB** for any of these plans, **visit [sbc.empireblue.com](http://sbc.empireblue.com)**.

All product offerings are subject to regulatory review and approval and are subject to change.

### Empire Gold plans

Product type	Plan name	Network	Contract code <sup>1</sup>	Deductible structure <sup>2</sup>	Deductible (single/family)	Coinsurance	Office visits (PCP <sup>3</sup> /specialist/online care)	Emergency room	Urgent care	Hospital inpatient	Annual out-of-pocket maximum	Pharmacy: <sup>4</sup> 30-day supply (tier 1/tier 2/tier 3)	Healthy Support
HMO	Empire Gold Pathway HMO 1250/10%/6000 Plus	Pathway	1KTJ	Embedded	\$1,250/\$2,500	10%	Deductible/coinsurance	Deductible/coinsurance	Deductible/coinsurance	Deductible/coinsurance	\$6,000/\$12,000	Deductible/coinsurance	Get Active

### Empire Silver plans

EPO	Empire Silver Pathway EPO 1500/30%/5500 Plus	Pathway	1KQE	Embedded	\$1,500/\$3,000	30%	\$35 for first 3 visits, then deductible/coinsurance	Deductible/coinsurance	Deductible/coinsurance	Deductible/coinsurance	\$5,500/\$11,000	\$500 pharmacy deductible, then \$15/\$40/greater of \$80 or 30%	Get Active
	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	Pathway	1KPS	Embedded	\$1,500/\$3,000	30%	\$35 for first 3 visits, then deductible/coinsurance	Deductible/coinsurance	Deductible/coinsurance	Deductible/coinsurance	\$5,500/\$11,000	\$500 pharmacy deductible, then \$15/\$40/greater of \$80 or 30%	Get Active w/dental
	Empire Silver Pathway EPO 2600/20%/4500 Plus w/HSA	Pathway	1KS8	Embedded	\$2,600/\$5,200	20%	Deductible/coinsurance	Deductible/coinsurance	Deductible/coinsurance	Deductible/coinsurance	\$4,500/\$9,000	Deductible/coinsurance	Get Active

### Empire Bronze plans

EPO	Empire Bronze Pathway EPO 3500/50%/6550 Plus w/HSA	Pathway	1KQA	Embedded	\$3,500/\$7,000	50%	Deductible/coinsurance	Deductible/coinsurance	Deductible/coinsurance	Deductible/coinsurance	\$6,550/\$13,100	Deductible/coinsurance	Get Active
	Empire Bronze Pathway EPO 4500/30%/6550 Plus w/HSA	Pathway	1KQ1	Embedded	\$4,500/\$9,000	30%	Deductible, then \$50/\$75/\$50	Deductible, then \$300	Deductible, then \$100	Deductible/coinsurance	\$6,550/\$13,100	Deductible, then \$15/\$50/greater of \$90 or 30%	Get Active

1 Please see benefit proposal for final contract code.

2 Here's an overview of embedded deductible products: Each member has an individual deductible/OOP amount. Any deductible amount contributed by an individual family member will apply to the family deductible amount, but no individual family member is required to contribute more to the family deductible than their individual deductible amount. The OOP accumulates on an embedded basis also.

3 Some plans may include a reduced cost share when seeing an Enhanced Personal Health Care provider. Contact your Empire Sales representative for details.

4 Pharmacy deductible, when applicable, does not apply to tier 1 drugs.



## Dental Prime and Dental Complete

### Plans with **more coverage choices**

When we created the new Dental Prime and Dental Complete plans, we made sure they could be custom fit. That means lots of choices in coverage, including options for:

- Dental implants.
- Composite (tooth-colored) fillings on any tooth, not just the front teeth.
- Orthodontic benefits for kids and adults, or kids only.
- Annual maximum carryover, which lets members carry over some unused benefits to the next year.

Pediatric dental EHB benefits are included with your medical plan. You can also add adult dental coverage or supplement the pediatric dental EHB to a higher level of coverage by purchasing one of our standalone Dental Prime and Dental Complete plans. See the grid that follows for more information.

### **Value, Classic** and **Enhanced** dental plans

For groups of 2 to 100, we offer a choice of dental plans that use our Dental Complete and the deeper discounted Dental Prime networks. You can choose from our Value, Classic and Enhanced levels. So you can select the level that fits your needs and budget:

- **Value dental plans** cover the basics like cleanings, exams, X-rays and fillings.
- **Classic dental plans** cover basic dental services, as well as most major services.
- **Enhanced dental plans** have the most coverage, with choices for higher levels of coverage/annual maximums and lower coinsurance for members.

### 2016 **Dental Prime** and **Dental Complete** plans (new business only)

In 2016, we will be offering the below dental plans. These dental plans allow for streamlined administration providing groups that have Empire medical and Empire dental with the convenience of one bill, payment and ID card with mobile app viewing technology.

	Value	Classic	Enhanced		Voluntary
	Passive	Passive	Passive	Active	Passive
Diagnostic and preventive services	100%/100%	100%/100%	100%/100%	100%/100%	100%/100%
Basic services	80%/80%	80%/80%	90%/90%	90%/80%	80%/80%
Major services	Not covered	50%/50%	60%/60%	60%/50%	50%/50%
Endodontic, periodontal and oral surgery services	Not covered	Basic, Major	Basic	Basic	Major
Implants	Not covered	Not covered, covered	Covered	Covered	Not covered
Posterior composites	Not covered	Covered	Covered	Covered	Covered
Orthodontia	Not covered	Not covered, children only or children and adults	Not covered or children only	Not covered or children only	Not covered, children
Annual deductible (per person / family)	\$50/\$150	\$50/150	\$25/\$75, \$50/\$150	\$25/\$75, \$50/\$150	\$50/\$150
Annual benefit maximum and orthodontia maximum	\$1,000	\$1,000	\$1,500, \$2,000, \$2,500	\$1,500, \$2,000, \$2,500	\$1,000, \$1,500, \$2,000
Waiting periods (major and orthodontia)	No waiting period	No waiting period	No waiting period	No waiting period	12-month waiting period
Annual maximum carryover	Yes	Yes	Yes	Yes	Yes
Out-of-network reimbursement	90th	90th	90th	90th	90th
Dental network	Complete	Complete	Complete		Complete

The above is a summary. See the *Certificate of Coverage* with the *Schedule of Benefits* and any riders associated with the plan for complete coverage details and related terms and conditions.

**For renewing business, please contact your Empire representative for a complete copy of the plan options available.**

## Get vision coverage and **see increased productivity**

### Blue View Vision stand-alone plans (2 to 100 employees)

Plan	Copoly <sup>1</sup> for		Frequency				
	Eye exam/ eyeglass lenses	Frames/contact lenses allowance <sup>2</sup>	Eye exam	Eyeglass lenses	Frames	Contact lenses	
Full service	A1	\$10/\$0	\$130/\$130	Once per calendar year	Once per calendar year	Once per calendar year	Once per calendar year
	A2	\$15/\$0	\$120/\$115	Once per calendar year	Once per calendar year	Once per calendar year	Once per calendar year
	A3	\$10/\$10	\$130/\$130	Once per calendar year	Once per calendar year	Once per calendar year	Once per calendar year
	A4	\$10/\$20	\$130/\$130	Once per calendar year	Once per calendar year	Once per calendar year	Once per calendar year
	A5	\$20/\$20	\$130/\$130	Once per calendar year	Once per calendar year	Once per calendar year	Once per calendar year
	A6	\$10/\$25	\$130/\$130	Once per calendar year	Once per calendar year	Once per calendar year	Once per calendar year
	B1	\$10/\$0	\$130/\$130	Once per calendar year	Once per calendar year	Once every other calendar year	Once per calendar year
	B2	\$10/\$20	\$100/\$100	Once per calendar year	Once per calendar year	Once every other calendar year	Once per calendar year
	B3	\$10/\$20	\$130/\$130	Once per calendar year	Once per calendar year	Once every other calendar year	Once per calendar year
	B4	\$20/\$20	\$130/\$130	Once per calendar year	Once per calendar year	Once every other calendar year	Once per calendar year
	B5	\$10/\$10	\$130/\$130	Once per calendar year	Once per calendar year	Once every other calendar year	Once per calendar year
	B6	\$10/\$25	\$130/\$130	Once per calendar year	Once per calendar year	Once every other calendar year	Once per calendar year
	C1	\$10/\$0	\$130/\$130	Once per calendar year	Once every other calendar year	Once every other calendar year	Once every other calendar year
	C2	\$10/\$20	\$130/\$130	Once per calendar year	Once every other calendar year	Once every other calendar year	Once every other calendar year
	C3	\$20/\$20	\$130/\$130	Once per calendar year	Once every other calendar year	Once every other calendar year	Once every other calendar year
	C4	\$25/\$0	\$120/\$115	Once per calendar year	Once every other calendar year	Once every other calendar year	Once every other calendar year
	C5	\$10/\$20	\$100/\$100	Once per calendar year	Once every other calendar year	Once every other calendar year	Once every other calendar year
	C6	\$20/\$20	\$100/\$100	Once per calendar year	Once every other calendar year	Once every other calendar year	Once every other calendar year
C7	\$20/\$20	\$130/\$80	Once per calendar year	Once every other calendar year	Once every other calendar year	Once every other calendar year	
C8	\$10/\$25	\$130/\$130	Once per calendar year	Once every other calendar year	Once every other calendar year	Once every other calendar year	
C9	\$30/\$30	\$100/\$100	Once per calendar year	Once every other calendar year	Once every other calendar year	Once every other calendar year	
Material only	M01	Not covered/\$10	\$130/\$130	Not covered	Once per calendar year	Once per calendar year	Once per calendar year
	M02	Not covered/\$10	\$130/\$130	Not covered	Once per calendar year	Once every other calendar year	Once per calendar year
	M03	Not covered/\$0	\$130/\$130	Not covered	Once per calendar year	Once per calendar year	Once per calendar year
	M04	Not covered/\$20	\$130/\$130	Not covered	Once per calendar year	Once every other calendar year	Once per calendar year
	M05	Not covered/\$20	\$130/\$130	Not covered	Once per calendar year	Once per calendar year	Once per calendar year
	M06	Not covered/\$0	\$130/\$130	Not covered	Once per calendar year	Once every other calendar year	Once per calendar year
Exam only <sup>3</sup>	E01	\$0/Not covered	Not covered	Once per calendar year	Not covered	Not covered	Not covered
	E02	\$5/Not covered	Not covered	Once per calendar year	Not covered	Not covered	Not covered
	E03	\$10/Not covered	Not covered	Once per calendar year	Not covered	Not covered	Not covered
	E04	\$15/Not covered	Not covered	Once per calendar year	Not covered	Not covered	Not covered
	E05	\$20/Not covered	Not covered	Once per calendar year	Not covered	Not covered	Not covered

1 Above amounts reflect in-network copays and allowances.

2 Benefits include coverage for member's choice of eyeglass lenses or contact lenses, but not both. Non-elective contacts covered in full.

3 Retention plans only.





An **Anthem** Company

This is not a contract or policy. This brochure is not a contract with Empire BlueCross BlueShield. If there is any difference between this brochure and the *Evidence of Coverage, Member Booklet, Summaries of Benefits*, and related Amendments, the provisions of the *Evidence of Coverage, Member Booklet, Summaries of Benefits* and related Amendments will govern. For more information, please call Empire's GBA Broker Call Center at 1-866-422-2583, Monday - Friday from 8:30a.m. - 5 p.m.

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