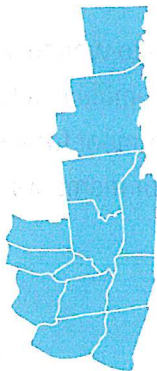


NETWORK OPTIONS

With BlueShield you can be confident that no matter the situation or location, you and your employees will be covered. Network providers cost an average of 10–16% less, so we make finding one easy.



FLEXIBILITY OF A LOCAL NETWORK WITH POS, HMO, AND ASCEND



POINT OF SERVICE (POS)/HEALTH MAINTENANCE ORGANIZATION (HMO)

- POS plans are flexible and the most affordable for those who get health care close to home. With a POS plan, your employees have in-network access to 99% of the doctors in our 13-county service area.
- HMO and POS plans offer the same coverage in the service area, but HMO plans have no out-of-network coverage.

**INTRODUCING
ASCEND**
AN EMPLOYEE CHOICE
PLAN WITH LOWER
COST-SHARE OPTIONS

ASCEND

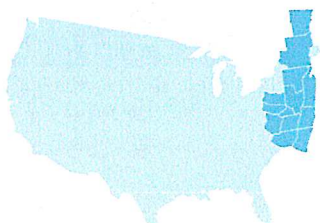
- Ascend is a tiered benefit plan providing premium savings.
- Optimum Choice provides the lowest member cost-share. Flexible Choice allows members to access alternative providers, but at a higher cost-share.
- Ascend is available to employers in Albany, Montgomery, Rensselaer, and Schenectady counties.
- Visit bsneny.com/choose-ascend to learn more.

COVERAGE BEYOND THE CAPITAL REGION WITH PPO, EPO, AND EX NETWORKS



PREFERRED PROVIDER ORGANIZATION (PPO)/EXCLUSIVE PROVIDER ORGANIZATION (EPO)

- PPO and EPO networks offer the same great local coverage. They go the distance with employees who live or travel outside the POS service area.
 - PPO coverage includes all BlueCard® providers both in and out of our service area. With an EPO network, you must see a BlueShield provider in our service area. Nationally, you have access to the entire BlueCard network.



EXPANDED NETWORK (EX)

A POS with an EX network works best for those who live or work in the 13-county area but often receive treatment or services elsewhere. They must choose a primary care provider (PCP) in the service area who will coordinate their care in and outside the region.

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 BlueShield.

DOCTOR ON DEMAND® TELEMEDICINE



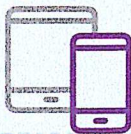
Illness and accidents can happen any time. Your employees don't have to wait to see a doctor for common issues such as allergies, back pain, bronchitis, pneumonia, cold, flu, and sinus infections. Members can also receive behavioral health treatment for anxiety, depression, and more. Telemedicine visits are covered at a \$0 copay for members (subject to deductible on HSA-qualified plans).

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.

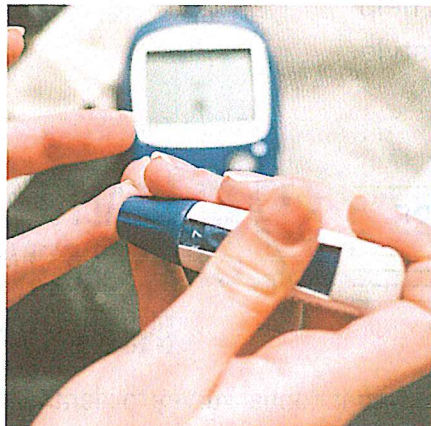


CASE AND DISEASE MANAGERS

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.

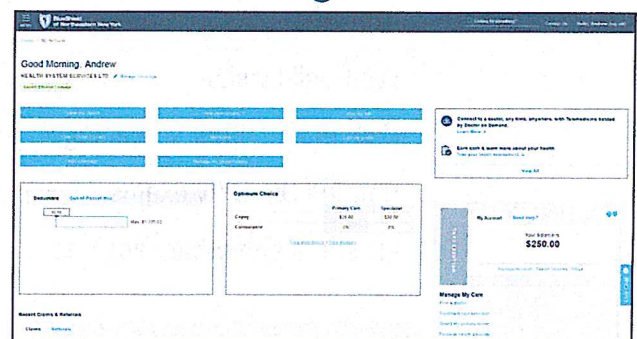
MYBLUEHEALTH

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

WebMD

EMPLOYER AND MEMBER PORTALS

Provides 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 and mobile app 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
- Sports programs, camps, and lessons



\$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

Including enhanced coverage on all Platinum, Gold, and Silver plans with

600 +

BRAND-NAME AND GENERIC DRUGS

at no additional cost to members. Bronze POS Classic and Bronze HMO include Federal ACA Preventive Drug list with over 350 covered drugs at no member cost.

BlueShield of Northeastern New York is a division of HealthNow New York Inc., an independent licensee of the Blue Cross and Blue Shield Association. The Blue Shield® and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. Doctor On Demand®, Welvie®, Livongo®, Wellframe®, and WebMD® are independent companies.