



# 2021 Quick Reference Guide

## EXCHANGE MODEL

Through the HealthPass insurance and benefits exchange, employers have the ability to offer health insurance and benefit plans to fit their employees' needs and budgets. The exchange allows employees to pick from a wide range of insurance carriers, provider networks, metal tiers and plan types.

## DEFINED CONTRIBUTION

An employer sets a fixed dollar amount to contribute towards employee benefits. Each employee can then buy up or down to a plan that is right for their personal and family's medical needs and budget.

## SIMPLIFIED AND EASY ADMINISTRATION

- 1<sup>st</sup> of the month effective date.
- Universal forms - 1 employee form for enrollment/waivers/terminations/COBRA.
- 1 itemized invoice - 1 check written to HealthPass.
- [www.healthpassny.com](http://www.healthpassny.com) includes broker administer accounts function, adds/terms, easy forms access, proposals and links to web-based directories.

## ELIGIBILITY

HealthPass is available to companies with 1-100 full-time equivalent employees. Companies must be located in the five boroughs of NYC, Long Island, Westchester, Rockland, Orange, Putnam, Dutchess, Ulster or Sullivan counties to be eligible.

## PARTICIPATION REQUIREMENTS

Carrier Offerings: EmblemHealth, Healthfirst, Oscar, Oxford - Metro

HealthPass Participation Requirements: 75% of the eligible employees must either enroll in HealthPass or submit a valid waiver. 20% of the total eligible employees must enroll with a HealthPass medical plan.

### To include Oxford - Liberty

Liberty Participation Requirements: 75% of the eligible employees must either enroll in HealthPass or submit a valid waiver. 60% of the total eligible employees, after valid waivers, must enroll in Oxford - Liberty and/or Oxford - Metro plans.

## MEDICAL CARRIER OUT-OF-AREA REQUIREMENTS

### EmblemHealth

- Prime plans: Employees must live/work/reside in NY, NJ and CT. Prime PPO and Prime Gold Virtual members have access to the First Health National Network and can reside in any of the 50 US states.
- Select Care plans: Employees must live/work/reside in NY.
- Millennium plans: Employees must live/work/reside in the five boroughs, Nassau, Suffolk and Westchester.

### Healthfirst

- Pro plans: Employees must live/work/reside in the five boroughs, Nassau and Suffolk.

### Oscar

- Circle plans: Employees must live/work/reside in the five boroughs, Nassau, Suffolk, Westchester and Rockland.

### Oxford

- Metro plans: Employees must live/work in NY and NJ.
- Liberty non-gated plans: Employees can live anywhere in the continental US.
- Liberty gated (G) plans: Employees must live in NY, NJ or CT. *These members have access to Choice Plus when they travel or have children attending college outside of the Oxford service area (NY/NJ/CT).*

## COBRA/NY STATE CONTINUATION ADMINISTRATION

- A voluntary benefit where HealthPass administers COBRA/NY State Continuance on behalf of the employer.
- Members are billed directly at home, keeping employers away from becoming "collection agencies".

## DENTAL AND VISION\*

- Dental and vision plans are available through Guardian, Solstice and UnitedHealthcare.
  - 3 DHMO, 3 EPO and 6 PPO dental plans.
  - 3 PPO vision plans.
- Employers can offer employees one of the dental and/or vision packages listed on the Ancillary Rate Sheets and the Notice of Election.

## TERM LIFE/AD&D/LTD\*

- Guardian EverGuard and EverGuard *Plus* are voluntary packages that protect employees and their loved ones with comprehensive coverage in the event of death, dismemberment or disability.
- Employers can offer employees one of the Guardian EverGuard products listed on the Ancillary Rate Sheets and the Notice of Election.
- No minimum participation requirements.
- Late enrollment allowed.

## ACCIDENT COVERAGE\*

- Guardian AccidentGuard Adv provides an extra level of financial protection to help cover out-of-pocket medical expenses.
- In the event of an accident Guardian will pay a cash benefit for every covered expense - from x-rays to ambulance service, regardless of what is paid by medical insurance.
- To enroll employees are required to have comprehensive hospital, surgical and medical insurance either through HealthPass or as a valid medical waiver.
- No minimum participation requirements.
- Late enrollment allowed.

## ID THEFT\*

- ID Theft protection delivers low-cost proactive identity and credit monitoring through Allstate Identity Protection or LifeLock.
- Allstate Identity Protection and LifeLock defend employees and their families from evolving cyber threats.
- No minimum participation requirements.
- Late enrollment allowed.

\*Available to eligible employees whether they elect or waive medical coverage. These are not stand-alone group products.

## TELEMEDICINE

All copays are waived due to the National Health Emergency through 4/20/2021

- **EmblemHealth** - When a member uses their Teladoc services there is no charge excluding HSA plans where a \$45 copay applies prior to the deductible. AdvantageCare Physicians Centers are also available to schedule virtual visits. Virtual plan members have access to ACPNY via the EmblemHealth app. Medly Pharmacy medication delivery service is available at no cost.
- **Healthfirst** - When a member uses their Teladoc services there is no charge excluding HSA plans where a \$40 Primary/\$75 Specialist copay applies prior to the deductible. Capsule, Medly Pharmacy and ExactCare medication delivery services, for non-maintenance medications, also available.
- **Oscar** - When a member uses their Doctor on Call services there is no charge. Rx renewal and Capsule Rx medication delivery also available through Doctor on Call.
- **Oxford** - All new and renewing groups can access virtual doctor visits on [myuhc.com](http://myuhc.com) or through the UnitedHealthcare mobile app. Copays vary by plan.

## PRESCRIPTION MAIL ORDER

- **EmblemHealth** - When a member uses Express Scripts to order a 90-day supply of a drug they will pay 2.5 months of copays. Register on-line at [www.express-scripts.com](http://www.express-scripts.com)
- **Healthfirst** - When a member uses CVS Caremark to order a 90-day supply of a drug the member will pay 2 months of copays. Register on-line at [www.caremark.com/wps/portal](http://www.caremark.com/wps/portal)
- **Oscar** - When a member uses CVS Caremark to order a 90-day supply of a drug they will pay 2.5 months of copays. Register on-line at [www.caremark.com/wps/portal](http://www.caremark.com/wps/portal)
- **Oxford** - When a member uses OptumRx to order a 90-day supply of a drug they will pay 2.5 months of copays. Register on-line at [www.optumrx.com](http://www.optumrx.com)

## ADDED VALUES

### EmblemHealth

- Gym reimbursement - 50 visits per a 6-month period and earn up to \$200. The covered spouse earns \$100 per 50 visits within a 6-month period.
- Acupuncture is a covered benefit excluding Millennium plans.
- Adult dental and vision coverage - included in the Prime Silver, Select Care Silver, Prime Bronze and Select Care Bronze plans. (Pediatric dental and vision included on all plans.)

### Healthfirst

- Gym reimbursement - 50 visits per 6-month period and earn \$200. The covered spouse will earn \$100 for 50 visits within a 6-month period.
- Acupuncture is a covered benefit.

### Oscar

- Step tracking - Track steps to earn up to \$100 a year in Amazon gift cards.
- Acupuncture is a covered benefit.

### Oxford

- Gym reimbursement - 50 visits per a 6-month period and earn \$200. The covered spouse and eligible dependents (age 13 and older) earn \$100 for 50 visits per 6-month period.
- Motion - Members can earn \$3/day (up to \$1,095/year) for meeting walking goals by enrolling in our Liberty Gold HSA 1500 Motion plan or Liberty Silver HSA 4000 Motion plan
- Real Appeal - A personalized transformation coach to help guide you and customize steps to fit your weight loss needs, personal preferences, medical history and goals. 24/7 support is available online.

## DEDUCTIBLES

- Medical deductible applies to policy year.
- Rx deductible applies to policy year.
- Dental and vision deductibles apply to calendar year.

## OUT-OF-NETWORK PLANS

- **EmblemHealth** - Uses 80% of Fair Health.
- **Guardian** - DentalGuard PPO and DentalGuard PPO Plus use MAC.
- **Solstice** - Dental PPO uses 80% UCR and the Dental Value PPO uses MAC.
- **UnitedHealthcare** - Both the Low PPO and High PPO use MAC.

## HEALTH ADVOCACY

- Health advocacy helps members when they need it most by: finding the right doctors, scheduling appointments, resolving benefit issues, working with insurance companies and much more!
- Health advocacy services cover eligible employees, their spouses, dependent children, parents and parents-in-law.

## EXTRA PRODUCTS AND SERVICES

- POP Kit Section 125
- FSA & Commuter Benefits from OCA
- Pet Insurance from Nationwide
- Hearing benefits from Your Hearing Network
- To find out more visit - [healthpass.com/more-products-and-services](http://healthpass.com/more-products-and-services)

## IMPORTANT CONTACTS

- ☎ Sales, Client Services and Renewals 888-313-7277  
Billing and Commission 888-313-7010

- ✉ [clientservices@healthpassny.com](mailto:clientservices@healthpassny.com)  
[renewals@healthpassny.com](mailto:renewals@healthpassny.com)  
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