



Health PassSM



Health PassSM / BENEFITS EXCHANGE



Health PassSM / ANCILLARY EXCHANGE



Health PassSM / PEO



An Anthem Company

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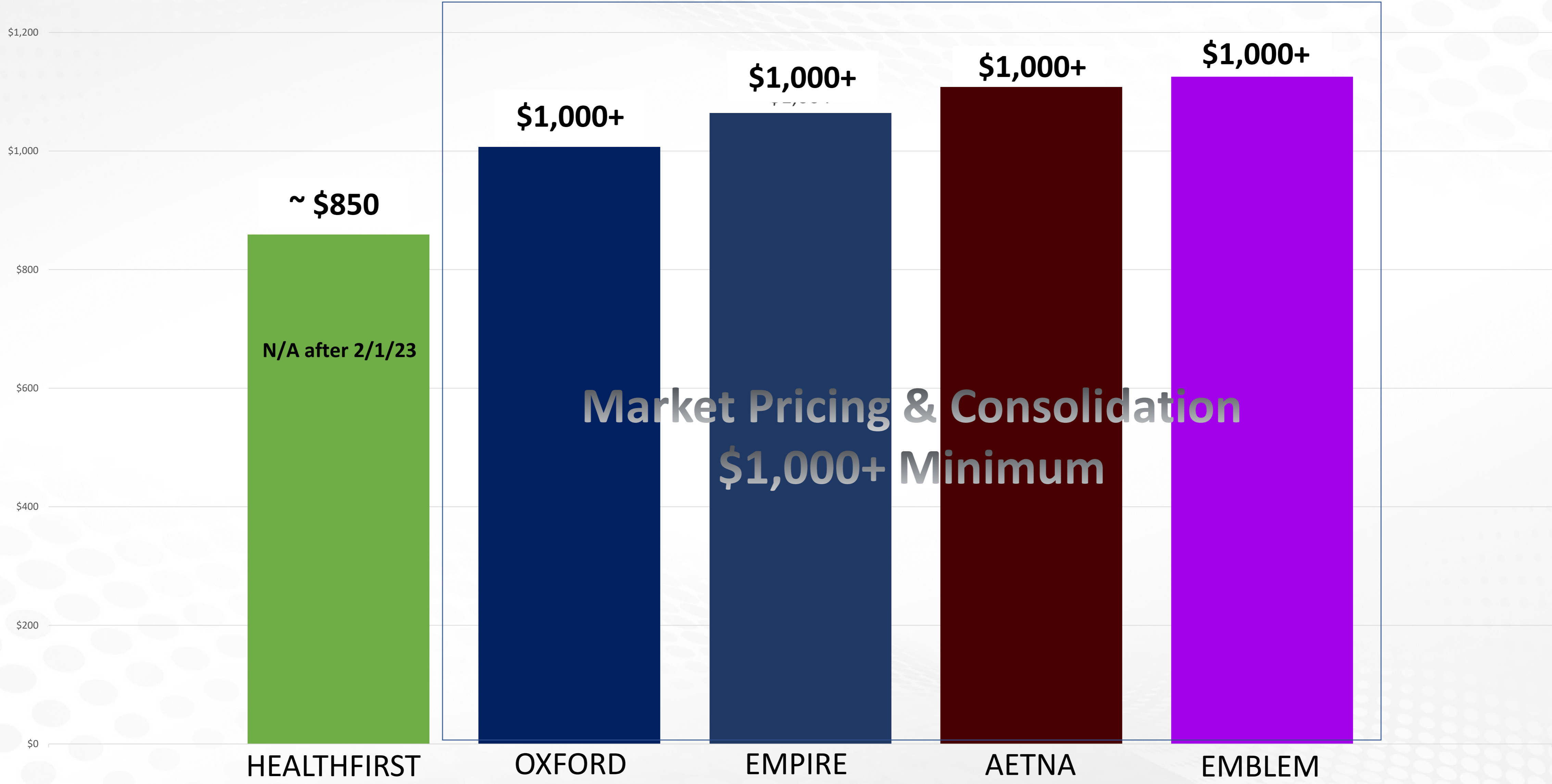
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Small Group Sales & Retention Executive

Introducing Empire Webinar

Small Group Carrier Landscape Q1 2023 - Gold






Health PassSM / BENEFITS EXCHANGE

Empire  
BLUECROSS BLUESHIELD

An Anthem Company

Empire Plans 4/1/2023





 <p>Empire   BLUECROSS BLUESHIELD</p> <p>An Anthem Company</p>	Networks (Plans)	Metal Tiers (Plans)
	<p>PPO/EPO (3)</p> <p>Blue Access (3)</p> <p>Connection (4)</p>	<p>Platinum (2)</p> <p>Gold (3)</p> <p>Silver (5)</p>

Empire Platinum EPO 5/25
 Empire Connection Platinum EPO 20/40

Empire Blue Access Gold EPO 30/55
 Empire Connection Gold EPO 25/50
 Empire Connection Gold EPO 30/55

Empire Silver EPO 40/70
 Empire Silver EPO HSA 3500
 Empire Blue Access Silver EPO 25/50
 Empire Blue Access Silver EPO HSA 3000
 Empire Connection Silver EPO 40/70

Medical Portfolio as of 4/1/2023

Carrier	Plans	Network
	<ul style="list-style-type: none"> • 2 Platinum • 3 Gold • 2 Silver • 2 Bronze 	<ul style="list-style-type: none"> • Bridge (Renewal Only through 5/1) • Prime
	<ul style="list-style-type: none"> • 2 Platinum • 3 Gold • 5 Silver 	<ul style="list-style-type: none"> • PPO/EPO • Blue Access • Connection
	<ul style="list-style-type: none"> • 1 Platinum • 1 Gold • 2 Silver • 1 Bronze 	<ul style="list-style-type: none"> • Healthfirst (Renewal Only through 4/1)
	<ul style="list-style-type: none"> • 1 Platinum • 6 Gold • 6 Silver • 2 Bronze 	<ul style="list-style-type: none"> • Liberty • Metro

Participation Requirements

HealthPass:

- 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.

Empire PPO/EPO and Blue Access Requirements:

- Available to groups with 10 or more employees enrolling in any medical plan offered through HealthPass with a \$750 minimum monthly employer contribution per employee.

If the group does not meet the PPO/EPO and Blue Access Requirements at open enrollment:

- Employees who selected Empire PPO/EPO and Blue Access plans will need to select alternative plans or they will be mapped into Empire Connection plans within the same selected metal tier. If the member's group is located in a county where Connection plans are not available, enrollment will be pended until an alternative plan is selected by the member.

Employer Example – 10 or more lives

Employer with:

- *10 employees enrolling with HealthPass*
 - *Contributes at least \$750 per employee/month*
- 2 EE's Choose Empire Platinum PPO/EPO Network
 - 1 EE Chooses Empire Gold Plan with Blue Access Network
 - 4 EE's Choose Empire Silver Plan with Connection Network
 - 2 EE Chooses Oxford Bronze Plan with Metro Network
 - 1 EE Chooses Silver EmblemHealth Plan with Prime Network



Employer Example – 10 or more lives

Employer with:

- *10 lives enrolling with HealthPass*
 - *Contributing at least \$750 per employee/month*
 - *Looking for both Empire Blue Access and Oxford Liberty Networks*
-
- 6 EE Choose Oxford Plan with Liberty Network
 - 2 EE's Choose Empire Plan with PPO/EPO or Blue Access Network
 - 1 EE's Chooses Empire Plan with Connection Network
 - 1 EE Chooses an Oxford Plan with Metro Network



Employer Example – Under 10 Lives

Employer with:

- 5 employees enrolling with HealthPass

- 3 EE's Choose Empire Silver Plan with Connection Network
- 1 EE Chooses a Gold Oxford Plan with Metro Network
- 1 EE Chooses a Silver EmblemHealth plan with Prime Network






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Nick Reali

Small Group Sales & Retention Executive

Network

- All providers in Connection network are in Blue Access
- All providers in Connection and Blue Access networks are in PPO/EPO

PPO/EPO	Blue Access	Connection
<p>Our broadest in-network coverage</p> <p>Nearly 100% hospital participation in our service area</p> <p>70,000 participating doctors¹</p> <p>194,000 provider access points¹</p> <p> National access</p>	<p>Expanded in-network coverage with up to 8% premium savings²</p> <p>In-network access to nearly all key hospital systems in our service area</p> <p>98% provider match to our PPO/EPO network³</p> <p> National access</p>	<p>A network tailored to deliver the greatest premium savings—up to ~15%²</p> <p>In-network access to the majority of key hospital systems in our service area</p> <p>70% provider match to our PPO/EPO network³</p> <p> National access</p>

Rx Networks:

- BaseRx Network - Includes Walgreens & Duane Reade
- Advantage Network – Excludes Walgreens & Duane Reade
- Mail Order - CarelonRx
 - When a member uses CarelonRx to order a 90-day supply of a drug they will pay 2.5 months of copays

Empire Platinum Plans

	Empire Platinum EPO 5/25	Empire Connection Platinum EPO 20/40
Network	PPO/EPO	Connection
Deductible - Individual/Family	\$0/\$0	\$0/\$0
MOOP - Individual/Family	\$3,500/\$7,000	\$2,750/\$5,500
Primary/Specialist	\$5/\$25 copay	\$20/\$40 copay
Diagnostic Lab Work	No charge	No charge
Diagnostic X-Rays	\$50 copay	\$50 copay
Radiology/Major Diagnostic Test	\$250 copay	\$250 copay
Inpatient Hospital Stay	\$400 copay/admission	\$500 copay/admission
Emergency Room In-Network	\$300 copay	\$300 copay
Urgent care (NON-emergency room care)	\$75 copay	\$50 copay
Rx Drug Network	Base Network	Advantage Network
Rx Tier 1/2/3	\$10/\$35/\$70 copay	\$10/\$35/\$70 copay
Rx Deductible Individual/Family	\$100/\$200 Deductible does not apply to Tier 1 drugs	\$100/\$200 Deductible does not apply to Tier 1 drugs

Empire Gold Plans

	Empire Blue Access Gold EPO 30/55	Empire Connection Gold EPO 25/50	Empire Connection Gold EPO 30/55
Network	Blue Access	Connection	Connection
Deductible - Individual/Family	\$1,000/\$2,000	\$0/\$0	\$1,000/\$2,000
MOOP - Individual/Family	\$6,750/13,500	\$8,500/\$17,000	\$6,750/\$13,500
Primary/Specialist	\$30/\$55 copay (ded does not apply)	\$25/\$50 copay	\$30/\$55 copay (ded does not apply)
Diagnostic Lab Work	No charge	No charge	No charge
Diagnostic X-Rays	\$50 copay	\$50 copay	\$50 copay
Radiology/Major Diagnostic Test	\$250 copay	\$250 copay	\$250 copay
Inpatient Hospital Stay	\$500 copay	\$500 copay	\$500 copay
Emergency Room In-Network	\$500 copay	\$750 copay	\$500 copay
Urgent care (NON-emergency room care)	\$60 copay (ded does not apply)	\$50 copay	\$60 copay (ded does not apply)
Rx Network	Base Network	Advantage Network	Advantage Network
Rx Tier 1/2/3	\$10/\$40/\$80 copay	\$10/\$40/\$80 copay	\$10/\$40/\$80 copay
Rx Deductible Individual/Family	\$150/\$300 Deductible	\$150/\$300 Deductible	\$150/\$300 Deductible

Empire Silver Plans

	Empire Silver EPO 40/70	Empire Silver EPO HSA 3500	Empire Blue Access Silver EPO HSA 3000
Network	PPO/EPO	PPO/EPO	Blue Access
Deductible- Individual/Family	\$3,000/\$6,000	\$3,500/\$7,000	\$3,000/\$6,000
MOOP - Individual/Family	\$9,100/\$18,200	\$7,450/\$14,900	\$7,450/\$14,900
Primary/Specialist	\$40/\$70 copay (ded does not apply)	\$20/\$50 copay	\$20/\$50 copay
Diagnostic Lab Work	\$20 copay (ded does not apply)	\$25 copay	\$25 copay
Diagnostic X-Rays	\$75 copay	\$50 copay	\$50 copay
Radiology/Major Diagnostic Test	50% coinsurance	\$250 copay	\$250 copay
Inpatient Hospital Stay	50% coinsurance	\$1,500 copay	\$1,500 copay
Emergency Room In-Network	50% coinsurance after deductible	\$500 copay	\$500 copay
Urgent care (NON-emergency room care)	\$75 copay (ded does not apply)	\$100 copay	\$100 copay
Rx Drug Network	Base Network	Base Network	Base Network
Rx Tier 1/2/3	\$25/\$75/\$90 copay	\$10/\$50/\$90 copay	\$10/\$50/\$90 copay
Rx Deductible Individual/Family	\$200/\$400 deductible	Combined with In-Network medical ded	Combined with In-Network medical ded/ Combined with In-Network out-of-pocket limit

Empire Silver Plans Continued




	Empire Blue Access Silver EPO 25/50	Empire Connection Silver EPO 40/70
Network	Blue Access	Connection
Deductible Individual/Family	\$4,550/\$9,100	\$3,000/\$6,000
MOOP - Individual/Family	\$9,100/\$18,200	\$9,100/\$18,200
Primary/Specialist	\$25/\$50 copay (ded does not apply)	\$40/\$70 copay (ded does not apply)
Diagnostic Lab Work	\$20 copay (ded does not apply)	\$20 copay (ded does not apply)
Diagnostic X-Rays	\$75 copay	\$75 copay
Radiology/Major Diagnostic Test	50% coinsurance	50% coinsurance
Inpatient Hospital Stay	50% coinsurance	50% coinsurance
Emergency Room In-Network	50% coinsurance	50% coinsurance
Urgent care (NON-emergency room care)	\$50 copay (ded does not apply)	\$75 copay (ded does not apply)
Rx Drug Network	Base Network	Advantage Network
Rx Tier 1/2/3	\$25/\$75/\$90 copay	\$25/\$75/\$90 copay
Rx Individual/Family	\$200/\$400 does not apply to Tier 1 drugs	\$200/\$400 does not apply to Tier 1 drugs

Empire Value Adds

- Engagement Package 200 member and their Spouse/Domestic Partner can earn up to \$200 max each year
- Up to \$400 of fitness membership dues. All family members 18 and older can receive this gym reimbursement
- Sydney Health, members have a single point of access to their benefits, tools, and resources
 - Easy pharmacy refills and updates
 - Tailored experience based on individual history
 - Find Care with personalized match and virtual care
 - Ability to get questions answered via chat
 - Electronic ID Cards



Healthfirst Alternatives

Hospital System	 Healthfirst	 Connection	 Metro
Memorial Sloan Kettering Cancer Center	√	√	√
Mount Sinai Hospital	√	√	√
Montefiore	√	√	√
Northwell	√	√	
Maimonides Medical Center	√	√	
NYU Langone	√		
Catholic Health	√		√
Hospital for Special Surgery		√	√
New York Presbyterian Hospital		√	√

Conclusion

- Empire - Great Addition for New and Renewing Groups
 - Empire broker commission 4%
 - All HealthPass Brokers must be credentialed with Empire, *we can help!*
- HealthPass Website
 - Rate Sheets Available
 - Broker Calculator
 - Forms/Documents
- Three HealthPass Platforms
 - Benefits Exchange
 - Ancillary Exchange
 - PEO
- Healthfirst Strategy Webinar – Thursday, February 9th



Thank You!

