

Excellus BlueCross BlueShield



St. John Fisher College Medical Plan Options and Overview

Agenda

- **Overview of 2012 Medical Plans**
 - Enhanced EPO
 - Basic Healthy Blue
 - Consumer Directed Health Plan HDHP and Health Savings Account
- **FSA**
- **Enrolling in a Medical Plan**
- **Prescription Medications:**
 - Prior Authorization
 - Step Therapy
 - Specialty Medications
 - Mail Order
- **Healthy Rewards**
- **Plan Selection tips**
- **Dental**
- **Q&A**

2012 Medical Plans

- **Enhanced EPO J**
- **Basic Healthy Blue**
- **Consumer Directed Health Plan (HDHP)**

Definitions

- **EPO** – Exclusive provider organization
- **PPO** – Preferred provider organization
- **Provider organization** – National BlueCard network

General Comments

- A Primary Care Physician (PCP) is not required (but is recommended)
- Referrals to specialists are not required
- Pre-certifications for specific services are still required
- Use your BlueCard (your ID card) when traveling outside the local area
- To find a provider 24/7 call (800) 810-BLUE
- Medical emergencies are always covered as in-network
- ID cards do NOT include dependents or PCP

Plans Similarities and Differences

	Enhanced EPO J	Basic Healthy Blue	Consumer Directed Health Plan HDHP
PCP Requirement	None	None	None
Referral Requirement	None	None	None
Coverage	Copay	Copay and coinsurance	Coinsurance
Health Savings Account	None	None	Yes
Network	BlueCard	BlueCard	BlueCard
Out of Network Coverage	None	Yes	Yes
Healthy Rewards	Yes	Yes	Yes
Premiums	High	Medium	Low

Enhanced EPO J

	Enhanced EPO J - In Network Only
Deductible	None
Coinsurance	None
Out-of-Pocket Maximum	None
Preventive Services	Covered in Full
Physician Services: PCP	\$20 copayment
Physician Services: Specialist	\$20 copayment
Inpatient Hospital	\$250 copayment
Outpatient Hospital	\$20 copayment
Emergency Care	ER - \$50; Urgent Care - \$25
Prescription Medications	\$10/\$25/\$40; mail order 2 copays for 90 days supply
Chiropractic	\$20 copayment
Healthy Rewards	Up to \$1,000 per family (\$500 per eligible adult)

Basic Healthy Blue Provisions

What is a Deductible?

- The amount you pay out of pocket before your health plan begins to pay benefits that are covered at a coinsurance benefit
- Services that have a copay (for example, office visits, Rx) are not subject to the deductible
- A new deductible starts every year

Basic Healthy Blue Provisions

What is Coinsurance?

- It is the percentage of health care costs you will pay after the deductible is met
- With a 20% in-network coinsurance, the Basic Healthy Blue plan will pay 80% of covered cost after the deductible is paid
- You pay 20% of the covered cost until you meet the out-of-pocket maximum

Basic Healthy Blue Provisions

What is the yearly Out-of-Pocket Maximum?

- It is the most you will pay per calendar year for the deductible and coinsurance
- Once the out-of-pocket maximum is met, Excellus will cover 100% of the costs for covered services
- You will still pay copays after you reach the out-of-pocket maximum

Basic Healthy Blue

Basic Healthy Blue		
	In Network	Out of Network
Deductible	\$250 individual/\$750 Family Maximum	
Coinsurance	20%	40%
Out-of-Pocket Maximum	\$750 individual/\$2,250 family (includes deductible and coinsurance)	
Preventive Services	Covered in Full	Deductible/Coinsurance
Physician Services: PCP	\$25	Deductible/Coinsurance
Physician Services: Specialist	\$40	Deductible/Coinsurance
Inpatient Hospital	Deductible/Coinsurance	Deductible/Coinsurance
Outpatient Hospital	Copay and Deductible/Coinsurance	Deductible/Coinsurance
Emergency Care	ER: \$75 copayment; Urgent Care: \$40	ER: \$75 copayment; Urgent Care: \$40
Prescription Medications	\$5/\$25/\$50; Mail order - 2 copays for 90 days supply	NA
Chiropractic	\$40 copayment	Deductible/Coinsurance
Healthy Rewards	Up to \$1,000 per family (\$500 per eligible adult)	NA

Basic Healthy Blue – Example: Individual

Total bill for inpatient stay	\$	3,000.00
Employee pays deductible	\$	(250.00)
Remaining balance for the cost of service	\$	2,750.00
Health plan covers 80% of the remaining cost	\$	(2,200.00)
Employee must pay 20% of the remaining cost	\$	550.00
Employee pays 20% up to the out-of-pocket maximum	\$	(500.00)
Health plan covers costs after the out-of-pocket maximum has been met	\$	50.00
Total out-of-pocket expense	\$	750.00

Basic Healthy Blue – Example: Family

- Each family member will pay an individual deductible of \$250 until the cumulative family deductible of \$750 is met.
- Out-of-pocket maximum works the same way: each family member has an out-of-pocket maximum for deductible plus coinsurance of \$750. When the cumulative \$2,250 out-of-pocket maximum is met, then additional family members will have no deductible to meet and no coinsurance to pay in that calendar year.

Consumer Directed Health Plan (HDHP)

- It is a consumer-directed healthcare plan that is a High Deductible Health Plan that meets IRS Guidelines
- A Health Savings Account (HSA) will be offered alongside the HDHP
- The college will make a contribution to the Health Savings Account. You may make additional contributions up to the limit established by the IRS

Consumer Directed Health Plan HDHP

	Consumer Directed Health Plan HDHP	
	In Network	Out of Network
Deductible	\$1,300 Individual/\$2,600 Family	
Coinsurance	20%	40%
Out-of-Pocket Maximum	\$3,000 Individual/\$6,000 Family (includes deductible, coinsurance and copayments)	
Preventive Services	Covered in Full	Deductible/Coinsurance
Physician Services: PCP	Deductible/Coinsurance	Deductible/Coinsurance
Physician Services: Specialist	Deductible/Coinsurance	Deductible/Coinsurance
Inpatient Hospital	Deductible/Coinsurance	Deductible/Coinsurance
Outpatient Hospital	Deductible/Coinsurance	Deductible/Coinsurance
Emergency Care	Deductible/Coinsurance	Deductible/Coinsurance
Prescription Medications	\$5/\$35/\$70 after deductible	NA
Chiropractic	Deductible/Coinsurance	Deductible/Coinsurance
Wellness Benefit	Up to \$1,000 per family (\$500 per eligible adult)	NA

Consumer Directed Health Plan (HDHP) operates a little differently...

- If you select Family coverage, you must satisfy the full \$2,600 Family deductible before benefits will be paid for any family member
- No benefits are payable (including Rx benefits) until the deductible is met other than for Preventive Services
- Rx copayments apply toward out-of-pocket maximum

HSA – Health Savings Account

- Savings account used to pay for qualified medical expenses
- Contributions are immediately vested upon deposit
- Withdrawals can not exceed available balance
- Funds roll over from year to year and are portable
- Tax benefits on contributions, earnings and distributions
- Free checking account: no sign up fee, no annual fee, no minimum balance
- Convenient/accessible: checks, Internet, debit card

HSA – Eligibility

- Covered by a qualified HDHP plan
- Not covered by any other non-HDHP plan
- Not claimed as a dependent on another person's tax return
- Not enrolled in Medicare A or B
- At age 65 – no longer able to be enrolled in the plan

HSA – Maximum Annual Contributions

- Determined by IRS regulations
- Total (combined college contribution and individual contributions) \$3,100 for single; \$6,250 for family coverage in combination with college contribution
- Can be made during the calendar year and until the tax return due date of the following year
- Catch-up provisions available for individuals age 55 and older (up to a \$1,000)

HSA – Contributions

- SJFC will contribute \$500 for individual and \$1,000 for a family to the HSA account upfront
- You can only use up to the amount in the account
- You have the following contribution options:
 - Set amount from your paycheck
 - Any amount can be contributed by the member outside the paycheck
 - One-time rollovers from Traditional IRAs (must be covered by the HDHP plan on the last day of the 12th month to avoid penalties)

About The Bank of Castile

- Community banking since 1869
- \$3 billion holding company, Tompkins Financial Corporation
- Locations across WNY
- New Monroe County presence



Consumer Directed Health Plan (HDHP) Example: Individual

Employee HSA Funds	\$	1,500.00
Total bill for healthcare expenses	\$	2,700.00
Employee pays deductible from HSA funds	\$	(1,300.00)
Remaining balance for the cost of service	\$	1,400.00
Health plan covers 80% of the remaining cost	\$	(1,120.00)
Employee must pay 20% of the remaining cost	\$	280.00
Employee uses remaining HSA funds	\$	(200.00)
Total out-of-pocket expense	\$	80.00

Consumer Directed Health Plan (HDHP) Example: Family

Employee HSA Funds	\$	1,500.00
Family member incurs an expense of \$300 and pays using HSA funds	\$	(300.00)
Employee HSA fund balance	\$	1,200.00
Family member gets a routine exam that is covered in full by the health plan	\$	-
Family member incurs an expense of \$900 and pays using HSA funds	\$	900.00
Employee HSA fund balance	\$	300.00
Total out-of-pocket expense	\$	-

“Limited Purpose” FSA with HSA

- Used in Conjunction with Health Savings Account (HSA)
- Pre-Tax Payroll Deductions
- Annual Election Immediately Available
- Reimburses only Dental and Vision Expenses
- Use It or Lose It
- Elections Cannot Be Changed Without a Qualifying Event

2012 Flexible Spending Account with Enhanced EPO J or Basic Healthy Blue

- You can enroll in the full FSA if you are enrolled in the Enhanced EPO J or Basic Healthy Blue
- Consider the new over-the-counter (OTC) rules when determining FSA elections for the next Plan year
 - OTC medications are no longer reimbursable

HealthyRewards Program

- On-line incentive program designed to encourage members to take a more active role in managing their health
- Program credits dividends when you participate and report on activities and progress
- Dividends are not dependent upon results, instead provide value when you exercise regularly and practice healthy eating habits
- Dividends are also credited to those with medical conditions when the member follows treatment regimens
- 1 Dividend = 1 Dollar

HealthyRewards Program

- A subscriber and spouse or domestic partner can earn \$1,000, or \$500 per participant
- Children can participate in HealthyRewards, but **do not** earn dividends
- Dividends can be redeemed for debit or gift cards, or even a check
- Dividends will roll-over as long as you are enrolled in the plans with St. John Fisher College
- Dividends do not accrue interest and should be reported as taxable income

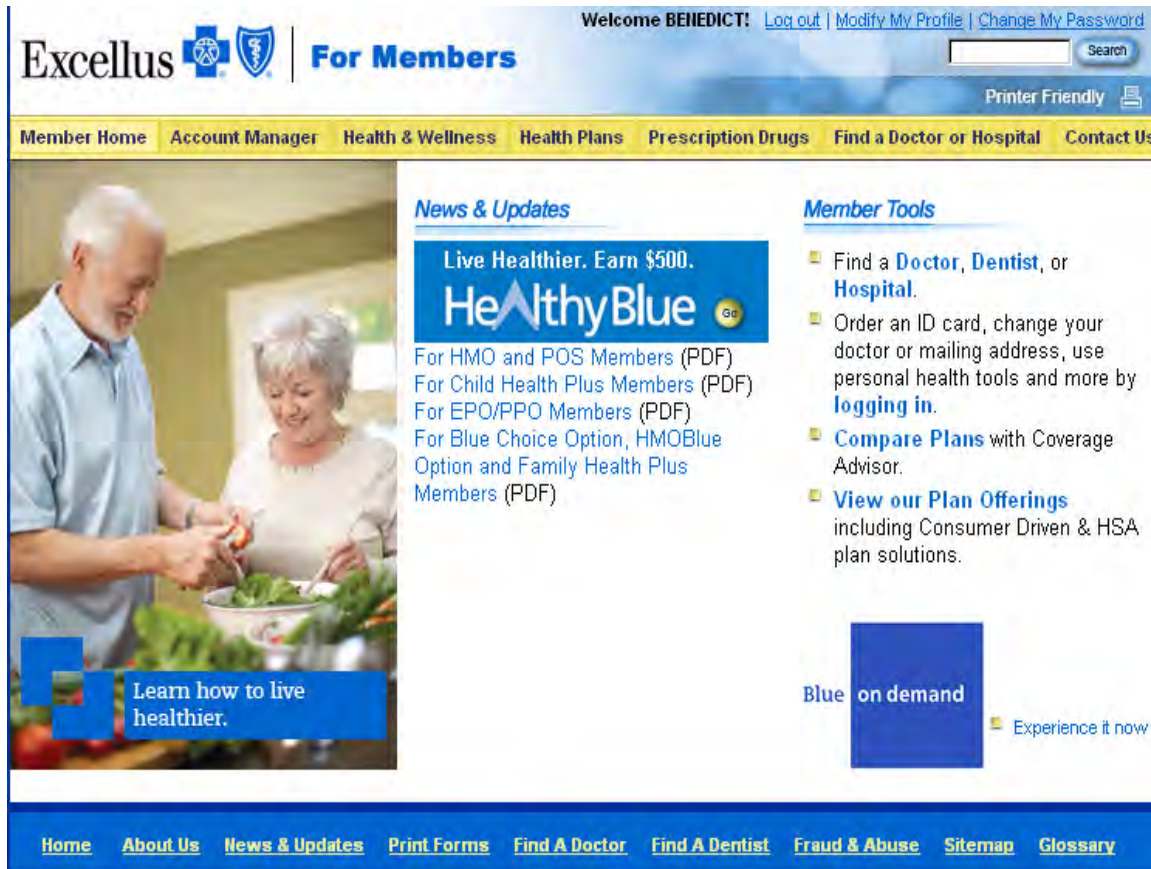
HealthyRewards Program

Action	Dividend Reward
Registration	1
Agree to terms and conditions	2
Complete a Health Risk Assessment / Wellness Profile	35
Non-smoker	40
Smoker and enroll in smoking cessation program	10
Complete 5 calls to quit coach	30

HealthyRewards Program

Action	Dividend Reward
Fitness & Nutrition programs	405 total - 75 dividends for completing the first 8 weeks; 15 dividends for each 2-week increment thereafter
Condition Management	40 – need to complete all requirements
Healthy Living Programs	30 – 10 dividends per completion of a 6-week program; maximum of 3 programs per contract year


HealthyRewards Program



The screenshot shows the 'Excellus For Members' website interface. At the top, there is a navigation bar with the Excellus logo, a search box, and links for 'Log out', 'Modify My Profile', and 'Change My Password'. Below this is a yellow navigation menu with links for 'Member Home', 'Account Manager', 'Health & Wellness', 'Health Plans', 'Prescription Drugs', 'Find a Doctor or Hospital', and 'Contact Us'. The main content area is divided into three sections: a large image of an elderly couple in a kitchen, a 'News & Updates' section, and a 'Member Tools' section. The 'News & Updates' section features a 'Live Healthier. Earn \$500. HealthyBlue' promotion with a 'Go' button and links to PDF documents for various member types. The 'Member Tools' section lists several options: finding a doctor/dentist/hospital, ordering an ID card, comparing plans, and viewing plan offerings. At the bottom, there is a 'Blue on demand' button and a footer with various site navigation links.


Excellus For Members | Welcome BENEDICT! [Log out](#) | [Modify My Profile](#) | [Change My Password](#)

[Search](#)

[Printer Friendly](#) 

[Member Home](#) | [Account Manager](#) | [Health & Wellness](#) | [Health Plans](#) | [Prescription Drugs](#) | [Find a Doctor or Hospital](#) | [Contact Us](#)

News & Updates


Live Healthier. Earn \$500.
HealthyBlue 

[For HMO and POS Members \(PDF\)](#)
[For Child Health Plus Members \(PDF\)](#)
[For EPO/PPO Members \(PDF\)](#)
[For Blue Choice Option, HMOBlue Option and Family Health Plus Members \(PDF\)](#)

Member Tools

- Find a **Doctor, Dentist, or Hospital.**
- Order an ID card, change your doctor or mailing address, use personal health tools and more by **logging in.**
- Compare Plans** with Coverage Advisor.
- View our Plan Offerings** including Consumer Driven & HSA plan solutions.

Learn how to live healthier.

Blue on demand  [Experience it now](#)

[Home](#) | [About Us](#) | [News & Updates](#) | [Print Forms](#) | [Find A Doctor](#) | [Find A Dentist](#) | [Fraud & Abuse](#) | [Sitemap](#) | [Glossary](#)

HealthyRewards Program

You're Off to a Great Start

Earn more dividends by completing activities to support your [personal wellness profile](#). Your scorecard will help you track what you've earned and identify more programs and activities that allow you to earn more. Choose the ones that interest you and will make a difference in your life.

[How this Program Works »](#)

[Set Up a My Fitness Plan](#)

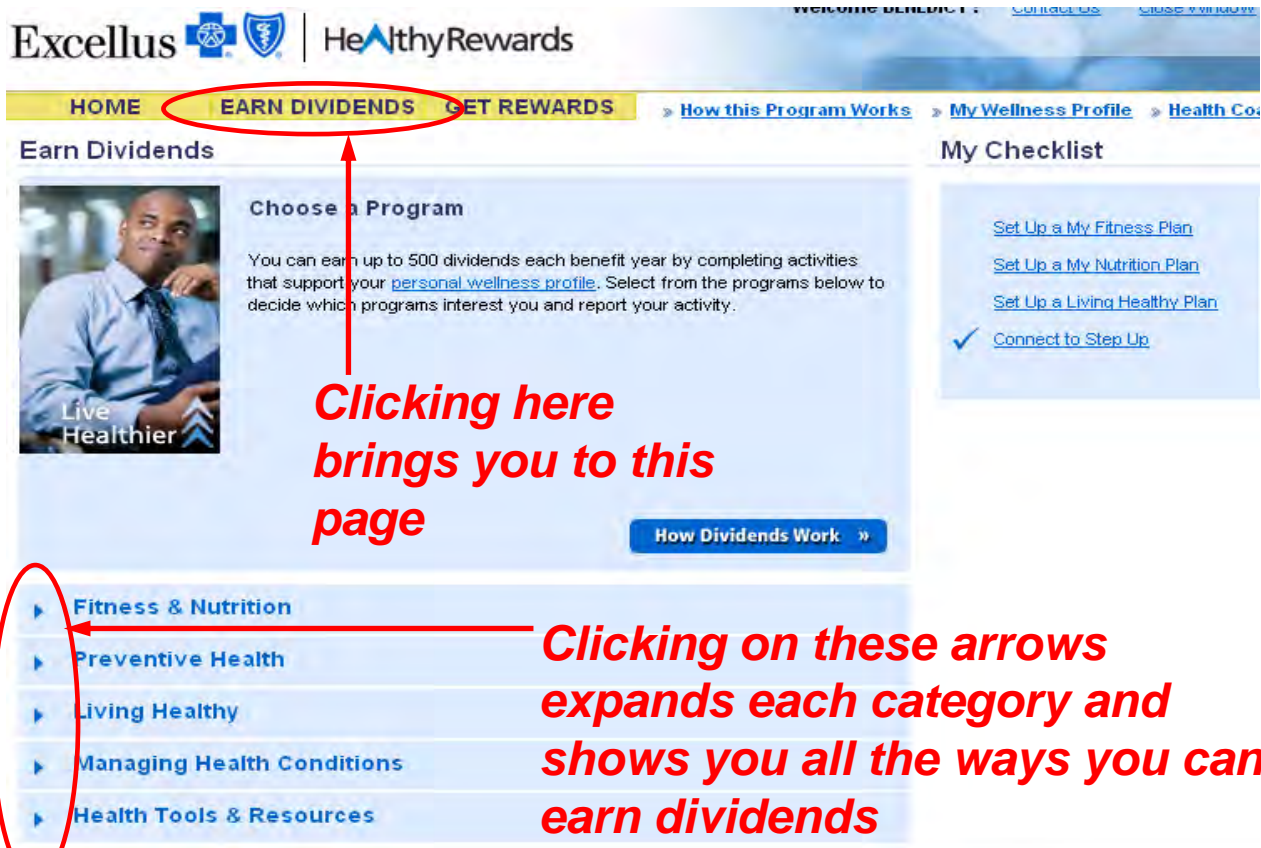
[Set Up a My Nutrition Plan](#)


[Set Up a Living Healthy Plan](#)

[Connect to Step Up](#)

My Scorecard		Program Dates: January 1, 2008 - December 31, 2008	
Activities:	Potential Dividends	Dividends Earned	
Joined, Pledge & Wellness Profile			
▪ Joined HealthyRewards	1	1	
▪ Took Pledge	2	2	
▪ Completed Wellness Profile	35	35	
Fitness & Nutrition Report Activity: Step Up My Fitness My Nutrition			
▪ Completed initial 8-week program	75	0	
▪ Completed 0 additional 2-week program(s)	330	0	
Living Healthy Report Activity			
▪ Completed 0 6-week program(s)	30	0	
Preventive Health Report Activity: Health Recommendations Advance Directives			
▪ Completed preventive health recommendations	25	0	
▪ Completed advance care directives	20	0	
Managing Health Conditions Report Activity			
▪ Completed personalized health recommendations	40	0	
Health Tools & Resources Report Activity			
▪ Used online tools	10	0	
Quit Tobacco			
▪ Does not use tobacco	40	40	
Total Dividends You've Earned =		78	
(Maximum Dividends Available = 500)			

HealthyRewards Program



Excellus  | HeAlthyRewards

HOME **EARN DIVIDENDS** GET REWARDS > [How this Program Works](#) > [My Wellness Profile](#) > [Health Co](#)

Earn Dividends

Choose a Program

You can earn up to 500 dividends each benefit year by completing activities that support your [personal wellness profile](#). Select from the programs below to decide which programs interest you and report your activity.

My Checklist

- [Set Up a My Fitness Plan](#)
- [Set Up a My Nutrition Plan](#)
- [Set Up a Living Healthy Plan](#)
- [Connect to Step Up](#)

How Dividends Work »

- ▶ Fitness & Nutrition
- ▶ Preventive Health
- ▶ Living Healthy
- ▶ Managing Health Conditions
- ▶ Health Tools & Resources

Clicking here brings you to this page

Clicking on these arrows expands each category and shows you all the ways you can earn dividends

Additional Information

- BlueCard Worldwide®
 - Worldwide Coverage for emergency services
 - Emergency services treated as an in-network benefit
 - International provider listing available at www.excellusbcb.com under “Find a Doctor or Hospital”

- Blue 365® (formerly Member Rewards)
 - Provides exclusive member discounts on Health & Wellness, Family Care, Financial Well Being & Travel
 - Log in to excellusbcb.com and click on “Blue 365” logo on home page

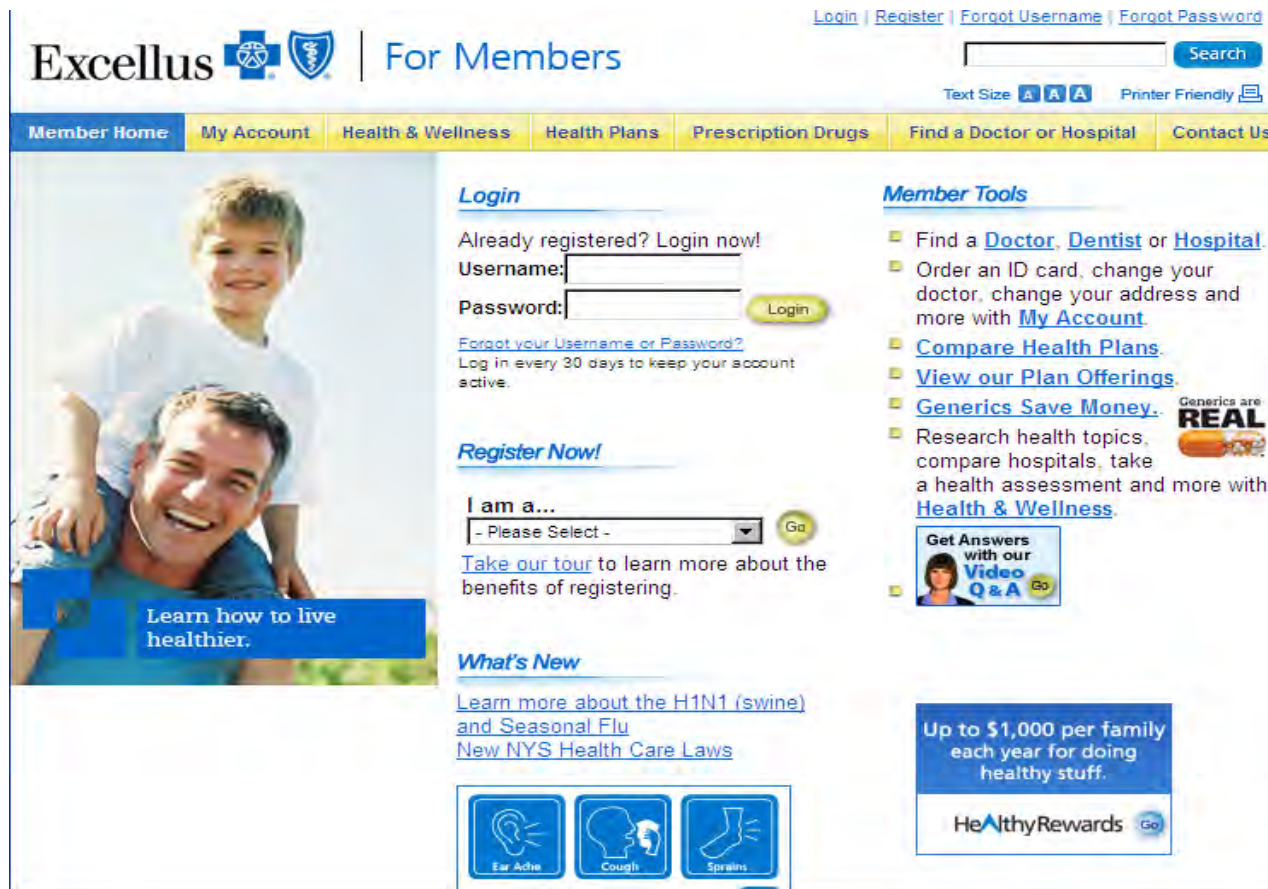
2012 Plan Selection Tips

- Review your current/estimate your future healthcare needs
- Look at the premium payments for each plan
- Review plan options
- Consider contributions to the Health Savings Account by the college if you enroll in the Consumer Driven Healthcare Plan (HDHP)
- Use Cost of Care Worksheet
- Ask questions!!!

2012 Dental Coverage

- No changes to dental coverage
 - Smile Saver I
 - Smile Saver IV

Excellus web tools



The screenshot shows the 'Excellus For Members' website. At the top right, there are links for 'Login', 'Register', 'Forgot Username', and 'Forgot Password'. Below these is a search bar and a 'Search' button. A navigation menu includes 'Member Home', 'My Account', 'Health & Wellness', 'Health Plans', 'Prescription Drugs', 'Find a Doctor or Hospital', and 'Contact Us'. The main content area is divided into several sections:

- Login:** A section for existing users with fields for 'Username:' and 'Password:', a 'Login' button, and a link for 'Forgot your Username or Password?'. A note states 'Log in every 30 days to keep your account active.'
- Register Now!** A section for new users with a dropdown menu for 'I am a...' (set to '- Please Select -') and a 'Go' button. Below it is a link to 'Take our tour'.
- Member Tools:** A list of links: 'Find a Doctor, Dentist or Hospital', 'Order an ID card, change your doctor, change your address and more with My Account', 'Compare Health Plans', 'View our Plan Offerings', 'Generics Save Money', and 'Research health topics, compare hospitals, take a health assessment and more with Health & Wellness'. There is also a 'Get Answers with our Video Q&A' link.
- What's New:** A link to 'Learn more about the H1N1 (swine) and Seasonal Flu' and 'New NYS Health Care Laws'.
- Health & Wellness:** A section with icons for 'Ear Ache', 'Cough', and 'Sprains'.
- HeAlthyRewards:** A promotional box for 'Up to \$1,000 per Family each year for doing healthy stuff.' with a 'Go' button.

On the left side of the main content area, there is a large image of a man carrying a child on his shoulders, with a blue box overlay that says 'Learn how to live healthier.'

THANK YOU

Excellus 