

Effective January 1, 2017



An Anthem Company

# THE EMPIRE SMALL GROUP PRODUCT GUIDE

More choices for groups with  
1 to 100 employees.\*

Discover the small business health plans that live  
up to New York's tough standards. And yours.



We’ve got what you’re looking for:

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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 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 every type of small business and for every type of employee who works to keep your dream alive and well, every day.

Now let’s find you **the perfect plan.**



This document is a summary and does not contain all terms about referenced covered benefits and services. Benefit plans have exclusions, limitations and terms that apply. For more complete details on what's covered and what isn't, review the Contract and Schedule of Benefits. To access a Summary of Benefits and Coverage (SBC), please visit sbc.empireblue.com and select Member.

# Meet our medical plans.

Here’s a brief explanation of the types of health plans we offer:

- PPO

**A preferred provider organization (PPO)** allows members to see providers in-network or out-of-network. Members pay substantially less out of pocket when they use a provider in the PPO network. There's no need to get a referral to see a specialist.
- EPO

**An exclusive provider organization (EPO)** only 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 not available or limited.
- HMO

**A health maintenance organization (HMO)** only covers services from providers in the HMO plan network. Members must choose a PCP in the network. If a specialist is needed, the PCP provides a referral. If services are received from an out-of-network provider, coverage is not available or limited.
- CDHP

**Consumer-driven health plans (CDHP)** feature higher deductibles than traditional insurance plans. They can be paired with a health savings account allowing members to pay for qualified out-of-pocket medical expenses. CDHPs are available as an HMO, EPO or PPO.
- HSA

**Health savings account (HSA)** is a member-owned savings account that you and your employees can fund with pre-tax dollars to help pay for qualified health care expenses, including prescriptions.

## Different networks to meet different demands:

**Preferred Provider Organization (PPO)/Exclusive Provider Organization (EPO) Network**  
Comprehensive coverage<sup>1</sup> within the Empire service area.<sup>2</sup>

**Blue Priority Network** An EPO network, our EPO solution, with comprehensive coverage and access to in-network doctors that participate in our Enhanced Personal Health Care program. It's personalized care and strong benefits at a lower price.

**Pathway Network** An HMO network, our HMO solution, with comprehensive coverage through Empire's 28-county service area. You get lower or no copays. It's good care at a competitive cost.

## Medical plans at a glance

2017 PLAN NAME	Downstate Regions 3, 4, 8	Upstate Regions 1, 7	Metal Level	Network	Plan Type
Empire Platinum PPO 15/0%/3000 80% FAIR Health	✓	-	Platinum	PPO	PPO
Empire Platinum PPO 10/0%/3000	✓	-	Platinum	PPO	PPO
Empire Platinum PPO 250/0%/6000	✓	-	Platinum	PPO	PPO
Empire Platinum EPO 10/0%/3000	✓	-	Platinum	EPO	EPO
Empire Platinum EPO 15/0%/3000	✓	✓	Platinum	EPO	EPO
Empire Gold PPO 1000/10%/5000	✓	-	Gold	PPO	PPO
Empire Gold PPO 1350/0%/3000 w/HSA	✓	-	Gold	PPO	PPO
Empire Gold EPO 1500/0%/7000	✓	✓	Gold	EPO	EPO
Empire Gold EPO 1000/10%/5000	✓	✓	Gold	EPO	EPO
Empire Gold EPO 500/20%/7150	✓	✓	Gold	EPO	EPO
Empire Gold EPO 2500/0%/5000 w/HRA	-	✓	Gold	EPO	EPO
Empire Gold Blue Priority EPO 1350/0%/3000 w/HSA	✓	-	Gold	Blue Priority	EPO
Empire Gold Blue Priority EPO 35/10%/7000	✓	-	Gold	Blue Priority	EPO
Empire Gold Blue Priority EPO 1250/20%/4000	✓	-	Gold	Blue Priority	EPO
Empire Gold Pathway HMO 500/20%/7150	✓	✓	Gold	Pathway	HMO
Empire Silver PPO 2700/0%/4500 w/HSA	✓	✓	Silver	PPO	PPO
Empire Silver PPO 2700/20%/5000 w/HSA	✓	-	Silver	PPO	PPO
Empire Silver EPO 1500/30%/6500	✓	✓	Silver	EPO	EPO
Empire Silver EPO 2700/0%/4500 w/HSA	✓	✓	Silver	EPO	EPO
Empire Silver EPO 2700/20%/5000 w/HSA	✓	✓	Silver	EPO	EPO
Empire Silver EPO 4000/0%/7000	✓	✓	Silver	EPO	EPO
Empire Silver Blue Priority EPO 1500/30%/6500	✓	-	Silver	Blue Priority	EPO
Empire Silver Blue Priority EPO 2700/0%/4500 w/HSA	✓	-	Silver	Blue Priority	EPO
Empire Silver Pathway HMO 1500/30%/6500	✓	✓	Silver	Pathway	HMO
Empire Bronze EPO 5500/20%/6550 w/HSA	✓	✓	Bronze	EPO	EPO
Empire Bronze EPO 5300/50%/6550 w/HSA	✓	✓	Bronze	EPO	EPO
Empire Bronze Blue Priority EPO 5300/50%/6550 w/HSA	✓	-	Bronze	Blue Priority	EPO
Empire Bronze Blue Priority EPO 5500/20%/6550 w/HSA	✓	-	Bronze	Blue Priority	EPO
Empire Bronze Pathway HMO 5300/50%/6550 w/HSA	✓	✓	Bronze	Pathway	HMO

Upstate coverage: Region 1 Albany Area, Region 7 Upstate Clinton/Essex Area  
Downstate and Mid-Hudson coverage: Region 3 Mid-Hudson, Region 4 New York City Area, Region 8 Long Island Area

Preventive care visits are covered 100% with in-network providers<sup>3</sup>

Talk to your broker for more information about our plans.

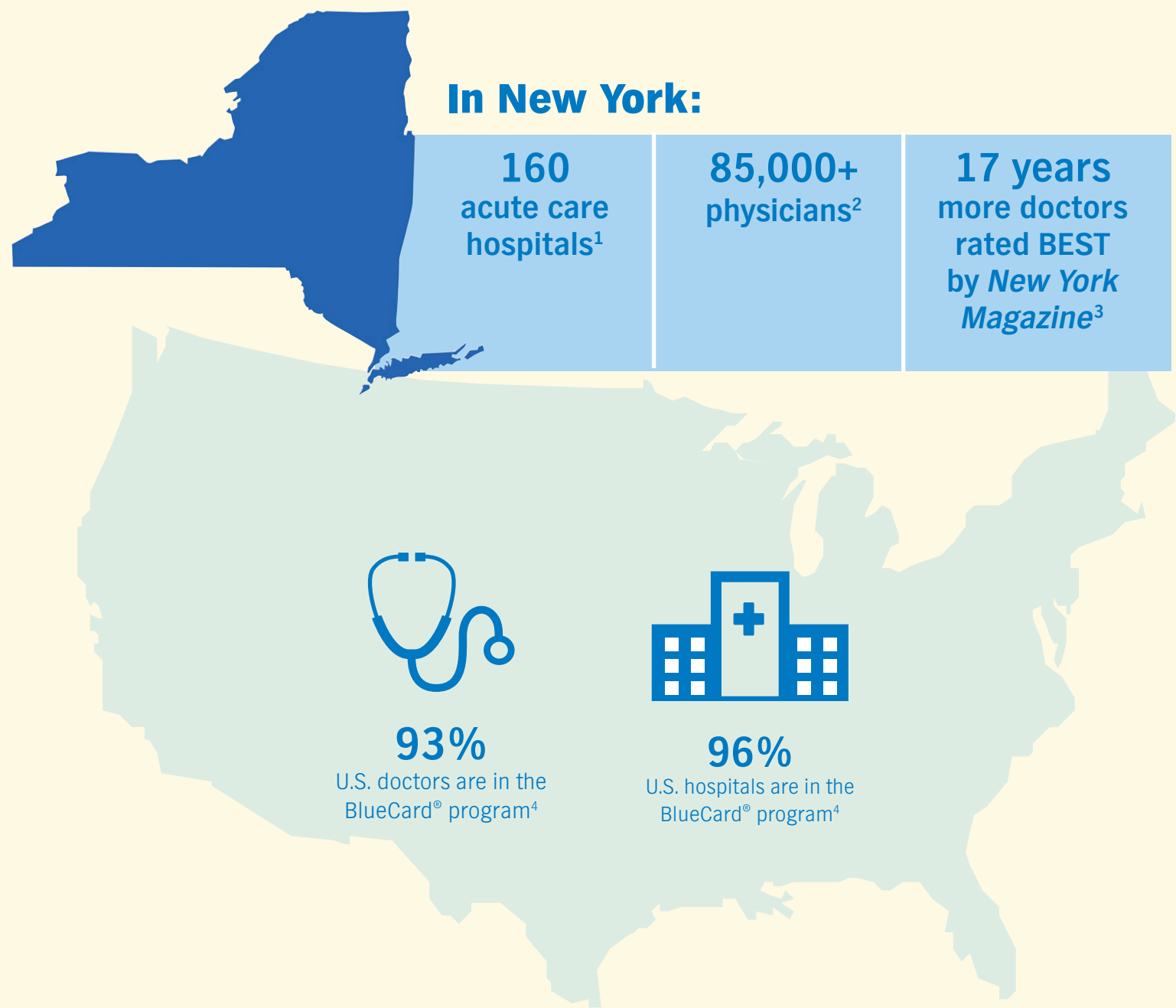
<sup>1</sup>Blue Cross and Blue Shield Association PPO/EPO network comparison data from websites of other national carriers as of 2016. Network data include the BlueCard program's extensive networks of doctors, hospitals and other providers that participate in independent Blue Cross and Blue Shield plans across the country.  
<sup>2</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>3</sup>Applies to preventive services provided in accordance with the comprehensive guidelines supported by the Health Resources and Services Administration, or if the items or services have an "A" or "B" rating from the U.S. Preventive Services Task Force, or if the immunizations are recommended by the Advisory Committee on Immunization Practices.



# We're Empire.

## Get to know the power behind a Blue Cross and Blue Shield plan.

That's a name that brings local and nationwide access to care like no other.



Our strength is backed by some serious numbers through the BlueCard® program.

Providing health coverage for millions of 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 quality care.

And if members live, work or play across the country, or abroad, they'll have access to doctors and hospitals through one single electronic network: BlueCard. The BlueCard program lets them use providers almost everywhere in the U.S. (in urban and rural areas alike) and in nearly 170 countries and territories around the world through BlueCard Worldwide®.<sup>5</sup>

Around the corner and around the world, we are there for you. That's Empire, always.



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

Pathway Network: BlueCard program does not apply to our HMO Small Group health plans with the Pathway network. Pathway network includes coverage under the Away From Home Care program. Away From Home Care is available when members are away for 90 days or more. If you or a covered dependent will be temporarily residing outside your service area for at least 90 days, you may qualify for the Guest Membership program. This special feature allows approved members to use the services of an affiliated Blue Cross and Blue Shield HMO plan in the area where they are staying.

<sup>1</sup>August 2016 data from Anthem Corporate Provider File.

<sup>2</sup>2016, Empire's internal data and Netminder data report on Empire's PPO network issued 05/2016.

<sup>3</sup>Based on New York Magazine's 2016 "Best Doctors" issue reflecting data from Castle Connolly Medical Ltd.'s annual database.

<sup>4</sup>Blue Cross and Blue Shield Association website: [bcbbs.com/about-the-association](http://bcbbs.com/about-the-association), 2016.

<sup>5</sup>The Blue Cross and Blue Shield Association is a national federation of 36 independent, community-based and locally operated Blue Cross® and Blue Shield® companies. The Association owns and manages the Blue Cross and Blue Shield trademarks and names in more than 170 countries and territories around the world. The Association grants licenses to independent companies to use the trademarks and names in exclusive geographic areas. <http://www.bcbbs.com/about-the-association/>





# You don't settle for good enough. Neither do we.

At Empire, we're always working **to find a better way** — for you and your employees.

We know you always need to do more with less. So we took a good look at how we could find even more savings for New York's small businesses. Affordability is important to everyone, and so is the health of those around them. Here's a glimpse of what we've created to give you more options that may work for your business.



# Now you have even more ways to save.

## New pharmacy benefits



Did you know that employees use their pharmacy benefit more frequently than any other health benefit? And, that the average person fills 12 prescriptions per year<sup>1</sup> and only goes to the doctor three times a year?<sup>2</sup> Because pharmacy costs make up about 20% of employer health care costs, we created the following benefits to help you save on your health care premiums. Take a look:

- **90-day refill at retail pharmacies** — Employees can get a 90-day supply of medication from certain participating local retail pharmacies. They can still get a 90-day supply through Home Delivery Pharmacy as well.
- **PreventiveRx Plus** — Employees can get certain preventive drugs at a low cost share or no cost share. By making preventive drugs more affordable, employees are better able to get the drugs they need to avoid certain diseases and related complications. This benefit is designed to keep your employees healthy — and help you save on health care costs.
- **Home delivery choice** — Members have an option of mail delivery or retail pharmacies for their maintenance drugs.

Our Small Group health plans are covered under the Select or National formulary/drug list. Visit page 36 for more details or visit [empireblue.com/pharmacyinformation](http://empireblue.com/pharmacyinformation) for more information.

All Empire Small Group products have pharmacy benefits embedded.

For more information about pharmacy benefits, please contact your broker.

<sup>1</sup>The Henry J. Kaiser Family Foundation, Retail Prescription Drugs Filled at Pharmacies (Annual per Capita) (accessed May 8, 2015): kff.org  
<sup>2</sup>Health, United States, 2015: With Special Feature on Racial and Ethnic Health Disparities. U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, National Center for Health Statistics. Hyattsville, MD, 2016.

## Health and Wellness Incentives Healthy Support

We believe health care is everyday care. That means covering your employees when they need it and helping to keep them healthy today, tomorrow and always.

Sometimes a little incentive is all we need to take that extra healthy step. And that's why we're offering employees and their spouse or partner financial incentives for taking simple steps to live well.

Healthy Support offers easy ways to earn up to \$900 per member, per year:		
Preventive wellness exam and flu shot	\$100	Employees must complete both the wellness exam (\$50) and the flu shot (\$50) to receive the \$100 reward. Activities can be completed in any order. Once the second of the two activities is complete, two separate rewards will be given. <sup>1</sup>
Tobacco-free certification	\$50	Employees complete the online tobacco-free certification after they register and log in at <a href="http://empireblue.com">empireblue.com</a> .
Online wellness toolkit	Up to \$150	Employees earn rewards by using online wellness tools that help them achieve nutrition, exercise, stress and other personal health goals.
Gym reimbursement	Up to \$600	Employees who meet reimbursement qualifications can earn up to \$200 every six months. Employee's spouse can earn \$100 every six months. Up to \$600 annual benefit per family.

Incentives are paid out in gift cards. Once they complete reward activities, employees will get a letter telling them they've received a reward. The letter will have instructions on how to get their reward.

Gym reimbursements are paid out by check. Employees must fill out verification forms, available at [empireblue.com](http://empireblue.com) and submit them.

## New products for January 1, 2017

You asked, we listened. We've added new products to our portfolio. Take a look on page 36.

<sup>1</sup>Amounts vary



# A pioneering approach to care

The kind that works better — **for everyone**

Your employees deserve a better experience getting their health care. That's why we've taken steps to build health care coverage that works for them and you. We're working more closely with our network providers to create more convenient access to care, so your employees know we've got them covered.



Welcome to an exciting **transformation**  
**in the doctor-patient relationship**  
created for Empire members.

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

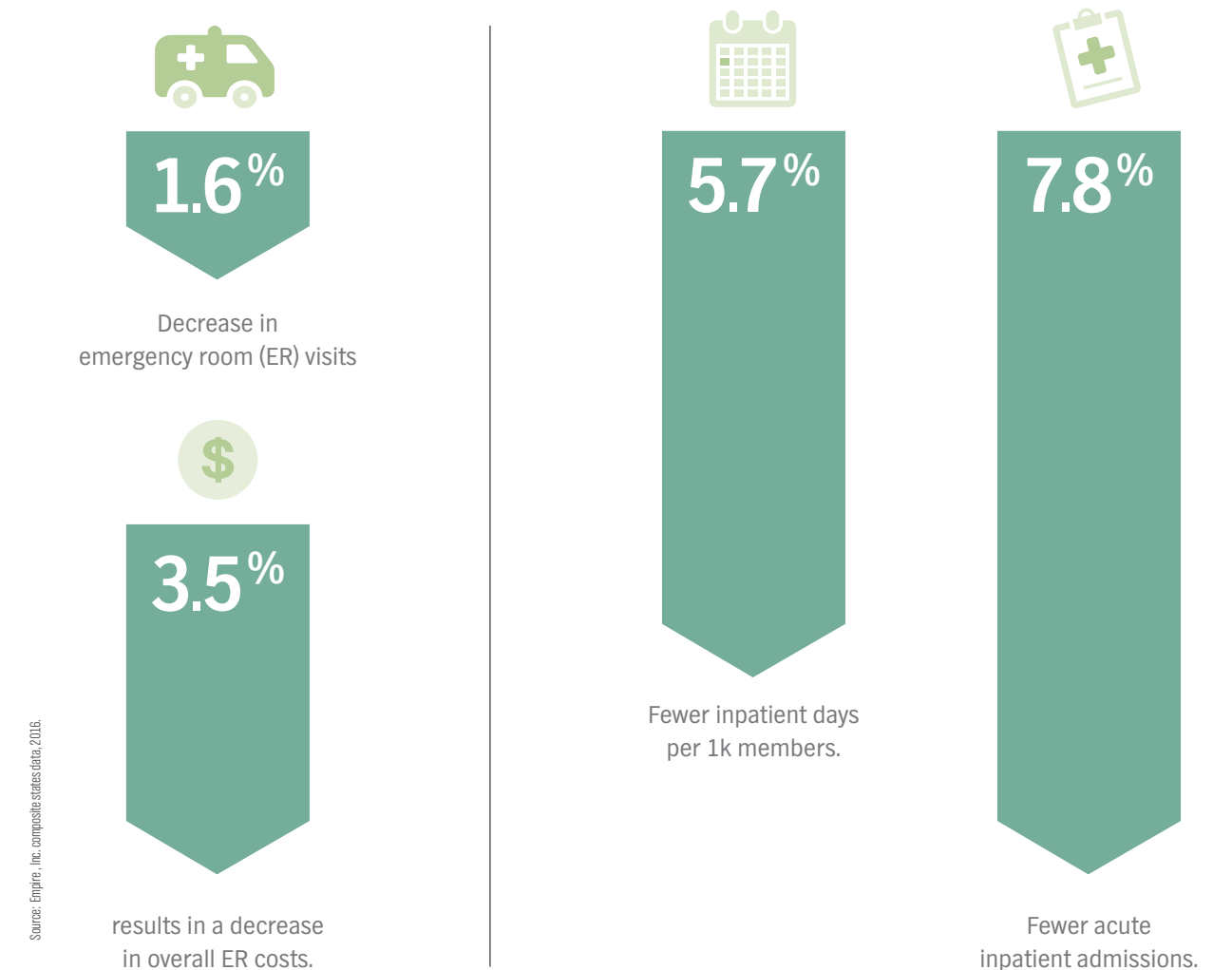
We're changing the way we work with doctors by rewarding them for the quality of the health care they deliver rather than just the amount of patients they see. Our new model puts patients in a circle of care, making them the central focus on a team approach to their overall health. We do this by:

- **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, becomes their health care champion and helps them navigate the health care system.

“Through Empire's Enhanced Personal Health Care program, we contacted women who needed mammograms. Of those who received a mammogram, three had early-stage breast cancer. That's why we have extended hours and systems in place to try to help patients receive the care that they require. Doctors and insurers work closely together to provide better care, focusing on the value, not the volume, of care delivered. It's a great program that ultimately saves lives.”

— Dr. Frank Maselli, MD, Family Practitioner  
Riverdale, Family Practice

The advantages are **undeniable**



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





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



When using **LiveHealth Online**, your employees can have face-to-face video visits with board-certified doctors or licensed psychologists and therapists right from their computer or mobile device. In just minutes, they can connect to a doctor to address common health issues. And psychologists and therapists are also available by appointment in four days or less.<sup>2</sup>



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

Benefits when seeing a **doctor** using LiveHealth Online:

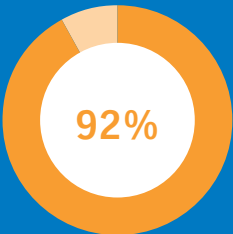
- No appointments
- Easy to use
- Board-certified doctors
- Available for non-members
- Doctors diagnose health issues and may prescribe medicine<sup>3</sup>
- Cost effective: \$49 or less per visit depending on the health plan

Benefits when seeing a **psychologist or therapist** using LiveHealth Online:

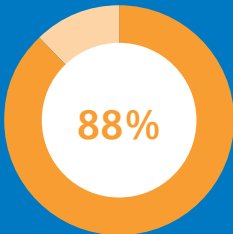
- Appointments available in four days or less<sup>2</sup>
- Easy to use
- Licensed psychologists and therapists
- Cost effective: cost is similar to an office therapy visit

Members must be at least 18 years old to see a therapist online and have their own LiveHealth Online account. Psychologists and therapists using LiveHealth Online do not prescribe medications.

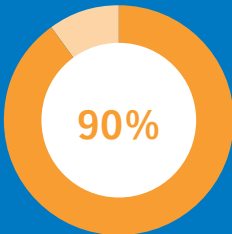
LiveHealth Online delivers high member satisfaction<sup>4</sup>



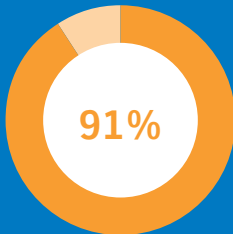
Reasonable wait time



Easy to use



Doctors were professional and helpful



Given enough time for visit

<sup>1</sup>Not available in Alaska, Arkansas, Texas or outside the U.S.  
<sup>2</sup>Appointments subject to availability of a therapist.  
<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](https://livehealthonline.com) to view the service map by state.

<sup>4</sup>LiveHealth Online Consumer Post Visit Survey results, 2016.





## You demand affordable plan options

We offer choices to fit the needs of most types of business. With 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 needs and preferences, you'll find the right health plan, right here. We offer a full range of high-quality plans with a wealth of solutions designed to help you control costs. Our commitment to you is to get it exactly right.



# 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 focus on more than just pharmacy costs — we’re looking at the bigger picture — the value of better health. **That’s why all Empire Small Group products include pharmacy benefits.**

We also make it easy for employees with single-sign-on access to their pharmacy benefits through **empireblue.com**.

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**.



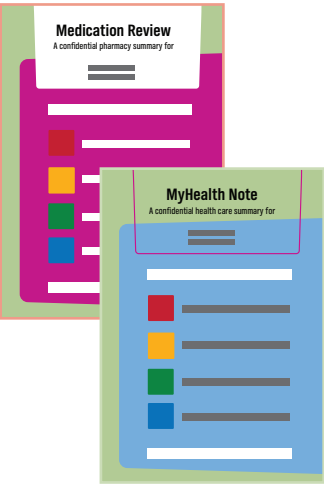
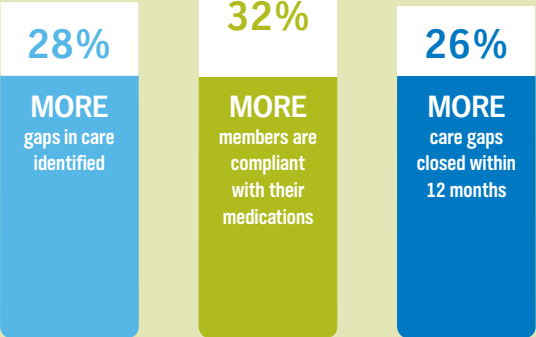
By combining medical and pharmacy and coordinating these benefits systemwide, we are writing a prescription for **more effective and more affordable health care** for you and your employees.

## Better health and lower costs of care begin with better medication management

With our pharmacy, clinical and cost-of-care programs, **we can help your employees live healthier.**

-  Helping manage chronic conditions
-  Addressing medication gaps
-  Improving adherence to taking medications as prescribed
-  Saving money with generics, home delivery and a broad network of pharmacies

## The results speak for themselves<sup>1</sup>



## Here’s how we do it:

With pharmacy and medical 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 doctor to identify and help close gaps in care, switch members to more effective and less expensive drugs and communicate safety concerns.

## 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**.



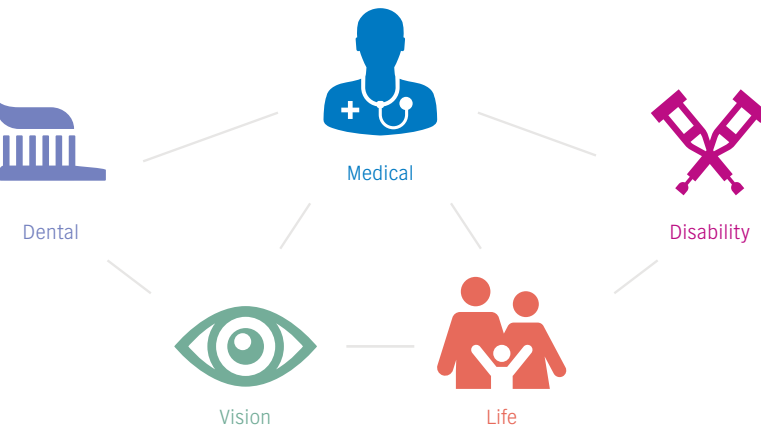
<sup>1</sup>Outcomes for MyHealth Advantage using our pharmacy data when compared to carve-out pharmacy data. Results based on most recent measurable 12 months (July 2014 – June 2015) of data available for clinical and cost-of-care programs for Empire and affiliated plans in other states commercial business.

# Specialty benefits

## Empire’s Whole Health Connection<sup>SM</sup> — your medical and specialty solution

Empire medical plans include pediatric dental, pediatric vision and basic adult vision coverage.\* However, you can add Empire dental or vision products to your medical plan for more comprehensive coverage. Experience the ease of one application, one implementation process, one bill and one ID card.

Your employees deserve the best — and we can help you do right by them with vision, dental, life and disability plans that build on their medical coverage. After all, more care options can mean happier, more productive employees. Our specialty plans are clinically connected to our medical plans. This means we have the potential to deliver a bigger and better picture of health for employees with less hassle and more savings for your clients.



## Pediatric dental and vision benefits are included in all of our medical plans. Adult vision is also included at no additional cost.\*

You also can purchase enhanced dental and vision and life and disability plans separately. For benefit details, please see the dental and vision grids at the back of this guide.

\*Excludes Healthy New York Small Group plans.

# Dental

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

We’re helping change the face of health care by simplifying how our medical and dental plans work together.

## 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
- Simplified enrollment and administration for medical, dental and vision plans
- Strong local and national networks
- Competitive pricing
- A brand you can trust

## A huge network

Access to one of the **largest dental networks in the nation**, with **122,000+** unique dentists and **328,000** access points

## International emergency

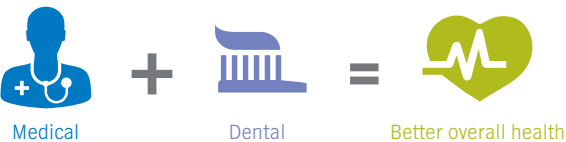
Dental program for emergency services while traveling or working abroad



33%

Average savings on covered services<sup>1</sup>

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



That’s why many of our plans have **100% coverage** for in-network preventive services such as periodic exams, cleanings and X-rays. In addition, we have automatic enrollment for an additional cleaning or periodontal treatment for members with certain health conditions who are engaged in one of our Care Management programs.

For product details, see the grid on page 38.



### Brush biopsy

Benefit to help detect oral cancer



### 100% in-network coverage

For cleanings, exams and X-rays



### Extra cleaning or periodontal treatment

For eligible members engaged in one of our Care Management programs



### Online Dental Health Assessment

An online tool that helps members better understand their oral health with personalized dental health scores

<sup>1</sup>Average in-network claims savings for Dental Prime and Dental Complete plans, 2015.



Vision

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

Vision care can play a powerful role in early detection and more effective management of chronic conditions. In fact, eye exams can help identify serious conditions like diabetes, high blood pressure and high cholesterol.










When we connect Blue View Vision with our medical plans, providers can better see the total health of the member, which helps them deliver better, more informed care.

Connection of care<sup>1</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

Blue View Vision<sup>SM</sup> is included in all Empire Small Group health plans with coverage for yearly eye exams plus frames and lenses for children (up to age 19). Adults have coverage for yearly eye exams plus frames (\$130 in-network allowance) and lenses every two years.<sup>2</sup> Enhanced benefits are also available. For benefit details, please see the Blue View Vision grid on page 40. For a list of participating Blue View Vision providers in your area, visit [empireblue.com](http://empireblue.com) and select *Find A Doctor*.

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





Big discounts

35% to 40% off extra glasses<sup>3</sup>



Lots of doctors

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



Less hassle

Simplified administration from enrollment through claims processing

<sup>1</sup>Any member information, claims data and health history shared is relevant and HIPAA-compliant.  
<sup>2</sup>Excludes Healthy New York Small Group plans.  
<sup>3</sup>Laws in some states may prohibit network providers from discounting products and services that are not covered benefits under the plan.



# Life and disability

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. We offer 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.

## Our 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\*
- Protected by identity theft recovery services
- All customer service calls are answered live

\*Internal data for Empire and its affiliated Blue Plans, 2015



## A new way of looking at them

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



### 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

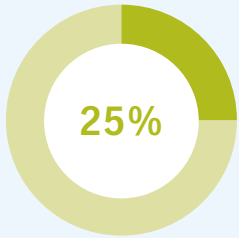


### Newborn parenting resources

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

<sup>1</sup>Empire and its affiliated Blue Plans Productivity Solutions Quantifying Value Study, 2015.  
<sup>2</sup>Available with short-term disability.

## A little coaching makes a big difference



25%

lower medical costs<sup>1</sup>

With Anthem Life coverage, when members engage with a medical nurse care manager, their average medical costs are \$8,000 less during their disability claim period.<sup>1</sup>



## 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 may get Guaranteed Issue!

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



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 with low minimum participation requirements. 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 impact on your bottom line.

For more information on how to add voluntary dental, vision, life and disability plans to your benefit package, talk to your broker.

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



# Taking your employees' health personally

**Health and wellness** for all, but in the end it **comes down to you**

You matter. What a great feeling to know someone's got your back, helping you and your employees stay healthy, today and tomorrow.

Our team of wellness experts study the reasons why people engage in healthy behaviors, programs and activities. We take their data to heart to find better solutions that can bring your employees to optimum health and optimum performance.





# Total Population Health solution

Let's get personal. Everyone has their own unique set of health issues and goals. That's why we built our wellness programs to speak to each person 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.

## Wellness programs

- Lifestyle improvement
- Preventive care alerts
- 24/7 NurseLine
- Health and wellness incentives


## Clinical programs


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


## Online resources


- Health assessment
- Discounts
- Provider cost and quality information
- Online wellness coaching
- Communication campaigns
- The Weight Center





 **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 aims to identify possible health risks, care gaps and savings options. Care gaps are sent to providers as well to ensure the best care possible.


 **Health and wellness incentives** offer members financial rewards for getting and staying healthy. These are available on all plans and include financial incentives for taking preventive care steps (flu shots or wellness exams) to driving lifestyle changes like being or becoming tobacco free (see page 9 for details).


 The **ConditionCare** program teams up certain members with nurse coaches and other health professionals who aim to 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 said the tools and materials were easy to understand.<sup>1</sup>

 **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>

 **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.

 **LiveHealth Online** gives members access to board-certified doctors or licensed psychologists and therapists through live video on their smartphone, tablet or computer with a webcam (see pages 14-15 for details).

 **Case Management** nurses help certain 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 many treatment options.

 The **Cancer Care Quality Program** is an innovative quality 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, Year-End Annual Wellness Report for ConditionCare, 2014.  
<sup>2</sup>Internal Health and Wellness Solutions Member Satisfaction Study, 2015.  
<sup>3</sup>Doctors using the LiveHealth Online tool charge an average fee of \$49.  
<sup>4</sup>Appointments subject to availability of a therapist.  
<sup>5</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.

For details on our health and wellness options, talk to your broker.



# Great tools and resources to make managing health care easier than ever

We've made it easy for you to get started. Here's what we're talking about:

→ **Easier plan administration**

**EmployerAccess at empireblue.com** has everything you need for more efficient benefits administration. Our online tool makes it simple to enroll members, check eligibility, view your contract, check on coverage and more. It's our job to help you save time and make doing business with us easier than ever before. View user guides, demos and more at **empireblue.com**. With EmployerAccess, you can:



View and pay bills



Process enrollment changes



View your group's benefits




Add new subscribers

**Register online today** Just go to **empireblue.com**, select *Employer* and then *New York*. It's that easy.


→ **Employee toolkit emails** allow you to communicate your plan benefits to your employees.  
empireblue.com/employertoolkit

→ **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 improve health with resources on weight management, quitting tobacco and eating healthy. 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:




Health kits and challenges




Health articles




Promotional materials



Wellness calendar



Employer guide to wellness



Webinars

Go to **timewellspent.empireblue.com**

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

→ Connect to **care anywhere** with our **mobile app — Empire Anywhere**

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.™** Just search for “**Empire Anywhere.**”

→ **Get care through LiveHealth Online**

Employees can connect to a doctor or licensed psychologist or therapist and have a face-to-face video visit on their computer or mobile device.\*



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

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



\*Member cost share applies.





## You want it all. We get it.

With more choices and more access to the care your employees demand, here's where you'll find the plan your business needs.

We know each employer has a unique mix of employees and needs. That's why we designed a variety of plan options that allow you to create the ultimate benefits package that's perfect for your group. That means meeting both your employees' needs and your budget. So let's get you started, first by finding out what's important to you.



# Empire’s Small Group plans at a glance

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

brand + metal tier + product type + copay or deductible/coinsurance/out-of-pocket maximum

All plans feature **Healthy Support Get Active**.

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 find a specific SOB for any of these plans, **visit [sgplans.empireblue.com](https://www.empireblue.com/splans) or [sbc.empireblue.com](https://www.sbc.empireblue.com)**.

Plan Type	Plan Name	Network	Contract Code <sup>1</sup>	Deductible (Individual/Family)	Coinsurance	Annual out-of-pocket maximum (single/family)	Office Visits (PCP & online care/Specialist)	Urgent Care	Emergency Room	Outpatient Surgery	Hospital Inpatient	Pharmacy <sup>2</sup> : 30-day supply (tier 1/tier 2/tier 3)	Home Delivery Pharmacy (tier 1/tier 2/tier 3)	Pharmacy Drug List Type
Platinum														
PPO	Empire Platinum PPO 15/0%/3000 FAIR Health	PPO	2KH2	\$0/\$0	0%	\$3,000/\$6,000	\$15/\$30	\$30	\$200	\$200	\$300 per day-max 3 days	\$10/\$35/\$75	\$25/\$105/\$225	National
	Empire Platinum PPO 10/0%/3000	PPO	1ZX1	\$0/\$0	0%	\$3,000/\$6,000	\$10/\$20	\$50	\$200	\$150	\$200 per day-max 3 days	\$100/\$200 pharmacy Ded, then \$5/\$30/\$60	\$13/\$90/\$180	National
	Empire Platinum PPO 250/0%/6000	PPO	2KJ0	\$250/\$750	0%	\$6,000/\$12,000	\$25/\$50	Deductible, then \$50	Deductible, then \$200	Deductible, then 0% coinsurance	Deductible, then \$1,000	\$10/\$35/\$75	\$25/\$105/\$225	National
EPO	Empire Platinum EPO 10/0%/3000	EPO	2KGU	\$0/\$0	0%	\$3,000/\$6,000	\$10/\$20	\$50	\$200	\$150	\$200 per day-max 3 days	\$100/\$200 pharmacy Ded, then \$5/\$30/\$60	\$13/\$90/\$180	National
	Empire Platinum EPO 15/0%/3000	EPO	1ZX9	\$0/\$0	0%	\$3,000/\$6,000	\$15/\$30	\$30	\$200	\$200	\$300 per day-max 3 days	\$10/\$35/\$75	\$25/\$105/\$225	National
Gold														
PPO	Empire Gold PPO 1000/10%/5000	PPO	2KHA	\$1,000/\$3,000	10%	\$5,000/\$10,000	\$30/\$50	\$75	\$300	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	\$10/\$35/\$75	\$25/\$105/\$225	National
	Empire Gold PPO 1350/0%/3000 w/HSA	PPO	2KJQ	\$1,350/\$2,700*	0%	\$3,000/\$6,000	Deductible, then \$20/\$40	Deductible, then \$40	Deductible, then \$250	Deductible, then \$200	Deductible, then \$500	Deductible, then \$10/\$40/\$80	\$25/\$120/\$240	National
EPO	Empire Gold EPO 1500/0%/7000	EPO	2KJ8	\$1,500/\$3,000	0%	\$7,000/\$14,000	\$30/\$60	Deductible, then \$60	Deductible, then \$300	Deductible, then 0% coinsurance	Deductible, then \$500	\$10/\$35/\$75	\$25/\$105/\$225	National
	Empire Gold EPO 1000/10%/5000	EPO	2KGL	\$1,000/\$3,000	10%	\$5,000/\$10,000	\$30/\$50	\$75	\$300	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	\$10/\$35/\$75	\$25/\$105/\$225	National
	Empire Gold EPO 500/20%/7150	EPO	2KHS	\$500/\$1,500	20%	\$7,150/\$14,300	\$25/\$50	\$75	\$300	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	\$10/\$35/\$75	\$25/\$105/\$225	National
	Empire Gold Blue Priority EPO 1350/0%/3000 w/HSA	Blue Priority	2KJY	\$1,350/\$2,700*	0%	\$3,000/\$6,000	Deductible, then \$20/\$40	Deductible, then \$40	Deductible, then \$250	Deductible, then \$200	Deductible, then \$500	Deductible, then \$10/\$40/\$80	\$25/\$120/\$240	National
	Empire Gold Blue Priority EPO 35/10%/7000	Blue Priority	2KKE	\$0/\$0	10%	\$7,000/\$14,000	\$35/\$50	\$100	\$350	\$500	\$500 per day-max 3 days	\$10/\$35/\$75	\$25/\$105/\$225	National
	Empire Gold Blue Priority EPO 1250/20%/4000	Blue Priority	2KKW	\$1,250/\$2,500	20%	\$4,000/\$8,000	\$25/\$50	\$75	\$250	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	\$10/\$35/\$75	\$25/\$105/\$225	National
HMO	Empire Gold Pathway HMO 500/20%/7150	Pathway	2KN8	\$500/\$1,500	20%	\$7,150/\$14,300	\$25/\$50	\$75	\$300	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	\$10/\$35/\$75	\$25/\$105/\$225	Select
Silver														
PPO	Empire Silver PPO 2700/0%/4500 w/HSA	PPO	2KHJ	\$2,700/\$5,400	0%	\$4,500/\$9,000	Deductible, then \$25/\$50	Deductible, then \$50	Deductible, then \$300	Deductible, then \$200	Deductible, then \$500	Deductible, then \$10/\$40/\$80	\$25/\$120/\$240	National
	Empire Silver PPO 2700/20%/5000 w/HSA	PPO	2KMJ	\$2,700/\$5,400	20%	\$5,000/\$10,000	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then \$10/\$40/\$80	\$25/\$120/\$240	National
EPO	Empire Silver EPO 1500/30%/6500	EPO	2KLC	\$1,500/\$3,000	30%	\$6,500/\$13,000	\$35 for first 3 visits, then deductible and 30% coinsurance	Deductible, then 30% coinsurance	Deductible, then \$300	Deductible, then 30% coinsurance	Deductible, then 30% coinsurance	\$250/\$500 pharmacy Ded, then \$15/\$40/\$80	\$38/\$120/\$240	National
	Empire Silver EPO 2700/0%/4500 w/HSA	EPO	2KJG	\$2,700/\$5,400	0%	\$4,500/\$9,000	Deductible, then \$25/\$50	Deductible, then \$50	Deductible, then \$300	Deductible, then \$200	Deductible, then \$500	Deductible, then \$10/\$40/\$80	\$25/\$120/\$240	National
	Empire Silver EPO 2700/20%/5000 w/HSA	EPO	2KMA	\$2,700/\$5,400	20%	\$5,000/\$10,000	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then \$10/\$40/\$80	\$25/\$120/\$240	National
	Empire Silver EPO 4000/0%/7000	EPO	2KK6	\$4,000/\$8,000	0%	\$7,000/\$14,000	\$30/\$50	Deductible, then \$50	Deductible, then \$300	Deductible, then 0% coinsurance	Deductible, then \$500	Deductible, then \$15/\$50/\$90	\$38/\$150/\$270	National
	Empire Silver Blue Priority EPO 1500/30%/6500	Blue Priority	1KTU	\$1,500/\$3,000	30%	\$6,500/\$13,000	\$35 for first 3 visits, then deductible and 30% coinsurance	Deductible, then 30% coinsurance	Deductible, then \$300	Deductible, then 30% coinsurance	Deductible, then 30% coinsurance	\$250/\$500 pharmacy deductible, then \$15/\$40/\$80	\$38/\$120/\$240	Select
	Empire Silver Blue Priority EPO 2700/0%/4500 w/HSA	Blue Priority	2KL4	\$2,700/\$5,400	0%	\$4,500/\$9,000	Deductible, then \$25/\$50	Deductible, then \$50	Deductible, then \$300	Deductible, then \$200	Deductible, then \$500	Deductible, then \$10/\$40/\$80	\$25/\$120/\$240	Select
HMO	Empire Silver Pathway HMO 1500/30%/6500	Pathway	2KNG	\$1,500/\$3,000	30%	\$6,500/\$13,000	\$35 for first 3 visits, then deductible and 30% coinsurance	Deductible, then 30% coinsurance	Deductible, then \$300	Deductible, then 30% coinsurance	Deductible, then 30% coinsurance	\$250/\$500 pharmacy Ded, then \$15/\$40/\$80	\$38/\$120/\$240	Select
Bronze														
EPO	Empire Bronze EPO 5500/20%/6550 w/HSA	EPO	1ZW2	\$5,500/\$11,000	20%	\$6,550/\$13,100	Deductible, then \$50/\$75	Deductible, then \$75	Deductible, then \$350	Deductible, then \$350	Deductible, then \$500	Deductible, then \$15/\$50/\$90	\$38/\$150/\$270	National
	Empire Bronze EPO 5300/50%/6550 w/HSA	EPO	2MWS	\$5,300/\$10,600	50%	\$6,550/\$13,100	Deductible, then 50% coinsurance	Deductible, then 50% coinsurance	Deductible, then 50% coinsurance	Deductible, then 50% coinsurance	Deductible, then 50% coinsurance	Deductible, then 50%/50%/50%	50%/50%/50%	National
	Empire Bronze Blue Priority EPO 5300/50%/6550 w/HSA	Blue Priority	1ZWT	\$5,300/\$10,600	50%	\$6,550/\$13,100	Deductible, then 50% coinsurance	Deductible, then 50% coinsurance	Deductible, then 50% coinsurance	Deductible, then 50% coinsurance	Deductible, then 50% coinsurance	Deductible, then 50%/50%/50%	50%/50%/50%	Select
	Empire Bronze Blue Priority EPO 5500/20%/6550 w/HSA	Blue Priority	2KLU	\$5,500/\$11,000	20%	\$6,550/\$13,100	Deductible, then \$50/\$75	Deductible, then \$75	Deductible, then \$350	Deductible, then \$350	Deductible, then \$500	Deductible, then \$15/\$50/\$90	\$38/\$150/\$270	Select
HMO	Empire Bronze Pathway HMO 5300/50%/6550 w/HSA	Pathway	2KNQ	\$5,300/\$10,600	50%	\$6,550/\$13,100	Deductible, then 50% coinsurance	Deductible, then 50% coinsurance	Deductible, then 50% coinsurance	Deductible, then 50% coinsurance	Deductible, then 50% coinsurance	Deductible, then 50%/50%/50%	50%/50%/50%	Select

<sup>1</sup>Non-embedded INN deductible; all other plans are embedded deductibles.  
<sup>2</sup>Please see benefit proposal for final contract code.  
<sup>3</sup>Pharmacy deductible, when applicable, does not apply to tier 1 drugs.  
All product offerings are subject to regulatory review and approval and are subject to change.  
Pediatric dental and vision covered with all Small Group plans

Dental Prime and Dental Complete

Plans with more coverage choices

When we created the Dental Prime and Dental Complete plans, we made sure they could be custom fit. That means 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 essential health benefits (EHBs) are included with your medical plan. You can also add adult dental coverage or supplement the pediatric dental EHBs to a higher level of coverage by purchasing one of our stand-alone 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 50, 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 periodic 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.

In addition, we also offer voluntary dental plans, which allow you to offer dental coverage to your employees without adding to your expenses. And our voluntary plans only require that five or more employees enroll.

2017 Dental Prime and Dental Complete plans

	Value	Classic		Enhanced		Voluntary	
PLANS	Passive	Passive	Active	Passive	Active	Passive	Active
Diagnostic and preventive services (in network/out of network)	100%/100%	100%/100%	100%/80%	100%/100%	100%/80%	100%/100%	100%/80%
Basic services (in network/out of network)	80%/80%	80%/80%	80%/60%	90%/90%	90%/70%	\$80/\$80	\$80/\$60
Major services (in network/out of network)	Not covered	50%/50%	50%/50%	60%/60%	60%/50%	50%/50%	50%/50%
Endodontic, periodontal and oral surgery services (in network/out of network)	Not covered, 80%/80%	80%/80% or 50%/50%	80%/60%	90%/90%	90%/70%	80%/80% or 50%/50%	80%/60% or 50%/50%
Orthodontia	Not covered	Not covered, 50% children only, 50% adults and children		Not covered, 50% children only, 50% adults and children		Not covered, 50% children only	
Dental implants	Not covered	Covered		Covered		Covered or not covered	
Posterior composites	Benefit as amalgam	Benefit as amalgam		Benefit as amalgam or covered		Benefit as amalgam or covered	
Annual deductible (per person/family)	\$50/\$150	\$25/\$75 or \$50/\$150		\$50/\$150		\$50/\$150	
Annual benefit maximum and orthodontia maximum	\$1,000	\$1,000, \$1,500, \$2,000 or \$2,500		\$2,000 or \$2,500		\$1,000, \$1,500 or \$2,000	
Waiting periods (major and orthodontia)	No waiting period	No waiting period		No waiting period		Major: 12 months Ortho: None or 12 months	
Annual maximum carryover	Not included	Included or not included		Not included or included		Not included or included	
Out-of-network reimbursement	90th or MAC	90th or MAC		90th or MAC		90th or MAC	
Dental network	Dental Prime or Dental Complete	Dental Prime or Dental Complete		Dental Prime or Dental Complete		Dental Prime or Dental Complete	

In 2017, 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, one payment.

Services provided by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurance, Inc., licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.

MAC = maximum allowable charge  
80th and 90th = percentile of FAIRHEALTH.

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 more information, contact your broker.



Blue View Vision coverage

Blue View Vision<sup>SM</sup> is included in all Empire Small Group health plans with coverage for yearly eye exams plus frames and lenses for children (up to age 19). Adults have coverage for yearly eye exams plus frames (\$130 in-network allowance) and lenses every two years.\*

Enhance your standard vision benefits with additional coverage. See plans to the right.

For more information, contact your broker.

Plan	Copay <sup>1</sup> for Eye Exam/Eyeglass Lenses	Copay for Frames/Contact Lenses Allowance <sup>1,2</sup>	Eye Exam (frequency)	Eyeglass Lenses (frequency)	Frames (frequency)	Contact Lenses (frequency)
Full Service Plan A1	\$10/\$0	\$130/\$130	Once per calendar year	Once per calendar year	Once per calendar year	Once per calendar year
Full Service Plan A2	\$15/\$0	\$120/\$115	Once per calendar year	Once per calendar year	Once per calendar year	Once per calendar year
Full Service Plan A3	\$10/\$10	\$130/\$130	Once per calendar year	Once per calendar year	Once per calendar year	Once per calendar year
Full Service Plan A4	\$10/\$20	\$130/\$130	Once per calendar year	Once per calendar year	Once per calendar year	Once per calendar year
Full Service Plan A5	\$20/\$20	\$130/\$130	Once per calendar year	Once per calendar year	Once per calendar year	Once per calendar year
Full Service Plan A6	\$10/\$25	\$130/\$130	Once per calendar year	Once per calendar year	Once per calendar year	Once per calendar year
Full Service Plan B1	\$10/\$0	\$130/\$130	Once per calendar year	Once per calendar year	Once every other calendar year	Once per calendar year
Full Service Plan B2	\$10/\$20	\$100/\$100	Once per calendar year	Once per calendar year	Once every other calendar year	Once per calendar year
Full Service Plan B3	\$10/\$20	\$130/\$130	Once per calendar year	Once per calendar year	Once every other calendar year	Once per calendar year
Full Service Plan B4	\$20/\$20	\$130/\$130	Once per calendar year	Once per calendar year	Once every other calendar year	Once per calendar year
Full Service Plan B5	\$10/\$10	\$130/\$130	Once per calendar year	Once per calendar year	Once every other calendar year	Once per calendar year
Full Service Plan B6	\$10/\$25	\$130/\$130	Once per calendar year	Once per calendar year	Once every other calendar year	Once per calendar year
Full Service Plan C1	\$10/\$0	\$130/\$130	Once per calendar year	Once every other calendar year	Once every other calendar year	Once every other calendar year
Full Service Plan C2	\$10/\$20	\$130/\$130	Once per calendar year	Once every other calendar year	Once every other calendar year	Once every other calendar year
Full Service Plan C3	\$20/\$20	\$130/\$130	Once per calendar year	Once every other calendar year	Once every other calendar year	Once every other calendar year
Full Service Plan C4	\$25/\$0	\$120/\$115	Once per calendar year	Once every other calendar year	Once every other calendar year	Once every other calendar year
Full Service Plan C5	\$10/\$20	\$100/\$100	Once per calendar year	Once every other calendar year	Once every other calendar year	Once every other calendar year
Full Service Plan C6	\$20/\$20	\$100/\$100	Once per calendar year	Once every other calendar year	Once every other calendar year	Once every other calendar year
Full Service Plan C7	\$20/\$20	\$130/\$80	Once per calendar year	Once every other calendar year	Once every other calendar year	Once every other calendar year
Full Service Plan C8	\$10/\$25	\$130/\$130	Once per calendar year	Once every other calendar year	Once every other calendar year	Once every other calendar year
Full Service Plan C9	\$30/\$30	\$100/\$100	Once per calendar year	Once every other calendar year	Once every other calendar year	Once every other calendar year
Materials Only Plan MO1	Not Covered/\$10	\$130/\$130	Not Covered	Once per calendar year	Once per calendar year	Once per calendar year
Materials Only Plan MO2	Not Covered/\$10	\$130/\$130	Not Covered	Once per calendar year	Once every other calendar year	Once per calendar year
Materials Only Plan MO3	Not Covered/\$0	\$130/\$130	Not Covered	Once per calendar year	Once per calendar year	Once per calendar year
Materials Only Plan MO4	Not Covered/\$20	\$130/\$130	Not Covered	Once per calendar year	Once every other calendar year	Once per calendar year
Materials Only Plan MO5	Not Covered/\$20	\$130/\$130	Not Covered	Once per calendar year	Once per calendar year	Once per calendar year
Materials Only Plan MO6	Not Covered/\$0	\$130/\$130	Not Covered	Once per calendar year	Once every other calendar year	Once per calendar year
Exam Only Plan E01 <sup>3</sup>	\$0/Not Covered	Not Covered	Once per calendar year	Not Covered	Not Covered	Not Covered
Exam Only Plan E02 <sup>3</sup>	\$5/Not Covered	Not Covered	Once per calendar year	Not Covered	Not Covered	Not Covered
Exam Only Plan E03 <sup>3</sup>	\$10/Not Covered	Not Covered	Once per calendar year	Not Covered	Not Covered	Not Covered
Exam Only Plan E04 <sup>3</sup>	\$15/Not Covered	Not Covered	Once per calendar year	Not Covered	Not Covered	Not Covered
Exam Only Plan E05 <sup>3</sup>	\$20/Not Covered	Not Covered	Once per calendar year	Not Covered	Not Covered	Not Covered

\*Excludes Healthy New York Small Group plans.  
<sup>1</sup>Above amounts reflect in-network copays and allowances.  
<sup>2</sup>Non-elective contacts covered in full.  
<sup>3</sup>These are retention plans only.  
Benefits include coverage for member's choice of covered eyeglass lenses or contact lenses, but not both Health, Dental, Vision, and EAP products and services are offered by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurance, Inc., licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.



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This document is a summary and not a contract or policy. Benefit plans have exclusions, limitations and terms that apply. This brochure is not a contract with Empire BlueCross BlueShield. If there is any difference between this brochure and the ***Evidence of Coverage, Summaries of Benefits***, and related Amendments, the provisions of the ***Evidence of Coverage, Summaries of Benefits*** and related Amendments will govern. For more information, please call Empire's Small Group Contact Center at 1-866-422-2583, Monday – Friday from 8:30 a.m. – 5 p.m.

A Small Group must have at least one active, full-time FTE employee (working at least 20 hours per week), but no more than 100 FTE employees. A Small Group can consist of one non-spouse employee plus the business owner; a group of 100 would consist of the business owner plus 99 employees. Empire Dental is offered to groups 2-50.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Empire BlueCross BlueShield.

Health, Dental, Vision, and EAP products and services are offered by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurance, Inc., licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. Life & Disability products are underwritten by Anthem Life & Disability Insurance Company, an affiliate of Empire HealthChoice Assurance, Inc. Independent licensees of the Blue Cross and BlueShield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.