

TAKING CARE OF YOUR TEAM AND YOUR BUSINESS

When you have a partner with
the coverage and resources
to address health holistically,
everybody benefits.



2024

Excellus BlueCross BlueShield
PPO Product Designs for Large Groups
At a Glance

What's new in 2024*

ThriveWellSM 1

ThriveWell is a digital home base dedicated to engaging teams in health and wellbeing. Our partnership with Virgin Pulse will give employees the tools to make small, everyday changes to their wellbeing that are focused on the areas they want to improve the most. They'll build healthy habits, have fun with friends, and experience the lifelong rewards of better health and wellbeing.

ThriveWell will be embedded in all Fully Insured plans and available as a buy-up for Self-Funded and Minimum Premium plans.

Our suite of rewards programs is designed to provide employees with helpful incentives for getting and staying healthy. Based on the incentives that groups are looking to offer, we have several different reward options available to be purchased.

Headspace for meditation, sleep, and stress relief

Headspace, powered by Virgin Pulse, is a leading digital mindfulness-based mental health app that helps members take care of their minds. The Headspace app includes hundreds of exercises and meditations for stress relief, focus, productivity, and sleep. It is designed to bring wellbeing resources together into a seamless, personalized, and easy-to-use experience. The Headspace app provides an experience comparable to Calm[®] and will be replacing Calm beginning January 2024.

Virtual physical therapy and MSK²

Members receive virtual access to a holistic team of specialty medical doctors, physical therapists, health coaches, and nutritionists. Virtual physical therapy visits will be covered in full (subject to deductible, where applicable), and included as a telemedicine service.

REACH Kidney Care

Our Care Management Team is partnering with REACH Kidney Care, a kidney health management program designed to benefit members along the continuum of kidney disease, specifically targeting members with Stage 4 and 5 chronic kidney disease (CKD). At no cost to members, REACH will provide one-on-one, individualized care management, both in person and virtually, to help members navigate their health in a way that best fits their life.

Dental preferred packaging

To help make selecting the right plan easier, we've created four preferred package options. They are great places to start if you're brand new to dental or need help navigating through some of our popular levels of coverage. The new packages vary, with coverage options that range from a focus on preventive care to more comprehensive coverage featuring orthodontia, and generous annual maximums.

* Subject to DFS approval

Virgin Pulse is a separate company and offers a digital wellbeing service on behalf of Excellus BCBS.

1 Subject to final contract terms

2 Pending final contract between the parties

Self-service Support Tools & Resources

Wellbeing for all, all in one place

Introducing ThriveWell,* a digital home base dedicated to engaging teams in health and wellbeing, supported by Virgin Pulse.

Our partnership with Virgin Pulse will give employees the tools to make small, everyday changes to their wellbeing that are focused on the area they want to improve the most. They'll build healthy habits, have fun with friends, and experience the lifelong rewards of better health and wellbeing.

Within ThriveWell, employees will have the ability to:



Connect a fitness tracker so they can log activity and watch for small improvements over time.



Set their interests by choosing to work on areas that matter the most to them, like eating habits, sleep, physical activity, relationships, or finances.



See a clear picture of their health with a certified Health Risk Assessment (Health Check).



Add friends and family, connecting with up to 10 others to help encourage and motivate one another.



Gather coworkers for the latest company step challenge! Or gather a small group of coworkers or friends, and challenge one another to start a new healthy habit.



Use the digital coaching tool to make simple changes to their health, one small step at a time.

* Embedded for all Fully Insured group plans with the exception of Minimum Premium arrangements. Buy-up option available for Minimum Premium and Self-Funded group plans.

Virgin Pulse is a separate company and offers a digital wellbeing service on behalf of Excellus BlueCross BlueShield, a nonprofit independent licensee of the Blue Cross Blue Shield Association.


Plans for Mid and Large Employer Groups –


Plan Highlights¹ (See Blue on Demand for all available options)


PLAN TYPE	COPAY		HYBRID	DEDUCTIBLE
Plan Name	Blue Simplicity 2 package options available	Signature Copay 1	Signature Hybrid 1	Signature Deductible 4 HSA-Qualified
Deductible: Individual/Family	N/A	N/A	Variety of Options Available (Family is 2X or 3X the Individual) ²	
Out-of-Pocket Maximum	\$7,000/\$7,900	Variety of Options Available (Family is 2X or 3X the Individual) ²		
Aggregation Design	Individual or Family			
Coinsurance	N/A	N/A	Variety of Coinsurance Options	N/A
MEDICAL				
Preventive Care	Level 1 \$0	\$0	\$0	\$0
Primary Care Visits	Level 2 Copay	PCP Copay	PCP Copay	Deductible/PCP Copay
Specialist Visit	Level 3 Copay	SPC Copay	SPC Copay	Deductible/SPC Copay
Mental Health: Outpatient and Office	Level 2 Copay	PCP Copay	PCP Copay	Deductible/PCP Copay
Telemedicine Visit (Includes Behavioral Health Services)	Level 1 \$0	Covered in Full	Covered in Full	Deductible/ Covered in Full
Hospital Facility: Inpatient	Level 6 Copay	IP Copay	Deductible/Coinsurance	Deductible/IP Copay
Hospital Facility: Outpatient Surgery	Level 5 Copay	OP Copay	Deductible/Coinsurance	Deductible/OP Copay
Urgent Care	Level 3 Copay	Urgent Care Copay	Urgent Care Copay	Deductible/Urgent Care Copay
Emergency Room Visit	Level 4 Copay	ER Copay	ER Copay	Deductible/ER Copay
Maternity: Inpatient	Level 6 Copay	IP Copay	Deductible/Coinsurance	Deductible/IP Copay
PHARMACY				
Prescription Drug	Not Subject to a Deductible	Not Subject to a Deductible	Not Subject to the Deductible	Deductible Applies/Promoted Options for Preventive Rx
Diabetic Insulin and Supplies	Level 2 Copay	PCP Copay	PCP Copay	Deductible/PCP Copay
OUT-OF-NETWORK COVERAGE				
Deductible	N/A	Variety of Deductible Options	2X In-Network Deductible	2X In-Network Deductible
Out-of-Pocket Maximum	2x In-Network Maximum			
Coinsurance	N/A	Variety of Coinsurance Options	Variety of Coinsurance Options	Variety of Coinsurance Options
WELLBEING				
Incentive Program Buy-Ups	Incentive and rewards programs available through ThriveWell			
Stress Management Program	Headspace			

¹ Subject to DFS approval

² Up to federal HHS limits

 **Stable:** Designed for people who prefer the peace of mind of minimal out-of-pocket costs

 **Blended:** Designed for people who want a blend of predictable out-of-pocket costs and lower premiums

 **Balanced:** Designed for people who want the confidence of an easy-to-understand plan with a lower premium

Plans for Mid and Large Employer Groups –

Plan Highlights¹ (See Blue on Demand for all available options)

PLAN TYPE	DEDUCTIBLE		
Plan Name	Signature Deductible 4 Non-HSA	Signature Deductible 3 HSA-Qualified	Signature Deductible 3 Non-HSA
Deductible: Individual/Family	Variety of Options Available (Family is 2X or 3X the Individual) ²		
Out-of-Pocket Maximum	Variety of Options Available (Family is 2X or 3X the Individual) ²		
Aggregation Design	Individual or Family		
Coinsurance	N/A	Variety of Coinsurance Options	Variety of Coinsurance Options
MEDICAL			
Preventive Care	\$0	\$0	\$0
Primary Care Visits	Deductible/PCP Copay	Deductible/Coinsurance	Deductible/Coinsurance
Specialist Visit	Deductible/SPC Copay	Deductible/Coinsurance	Deductible/Coinsurance
Mental Health: Outpatient and Office	Deductible/PCP Copay	Deductible/Coinsurance	Deductible/Coinsurance
Telemedicine Visit (Includes Behavioral Health Services)	Deductible/ Covered in Full	Deductible/ Covered in Full	Deductible/ Covered in Full
Hospital Facility: Inpatient	Deductible/IP Copay	Deductible/Coinsurance	Deductible/Coinsurance
Hospital Facility: Outpatient Surgery	Deductible/OP Copay	Deductible/Coinsurance	Deductible/Coinsurance
Urgent Care	Deductible/ Urgent Care Copay	Deductible/Coinsurance	Deductible/Coinsurance
Emergency Room Visit	Deductible/ER Copay	Deductible/Coinsurance	Deductible/Coinsurance
Maternity: Inpatient	Deductible/IP Copay	Deductible/Coinsurance	Deductible/Coinsurance
PHARMACY			
Prescription Drug	Not Subject to the Deductible	Deductible Applies/Promoted Options for Preventive Rx	Not Subject to the Deductible
Diabetic Insulin and Supplies	Deductible/PCP Copay	Deductible/Coinsurance	Deductible/Coinsurance
OUT-OF-NETWORK COVERAGE			
Deductible	2X In-Network Deductible	2X In-Network Deductible	2X In-Network Deductible
Out-of-Pocket Maximum	2X In-Network Maximum	2X In-Network Maximum	2X In-Network Maximum
Coinsurance	Variety of Coinsurance Options	Variety of Coinsurance Options	Variety of Coinsurance Options
WELLBEING			
Incentive Program Buy-Ups	Incentive and rewards programs available through ThriveWell		
Stress Management Program	Headspace		

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² Up to federal HHS limits



Blended: Designed for people who want a blend of predictable out-of-pocket costs and lower premiums



Value Maximizing: Designed for people who want the lowest premium and most control over their health care expenses

Synchronized Health

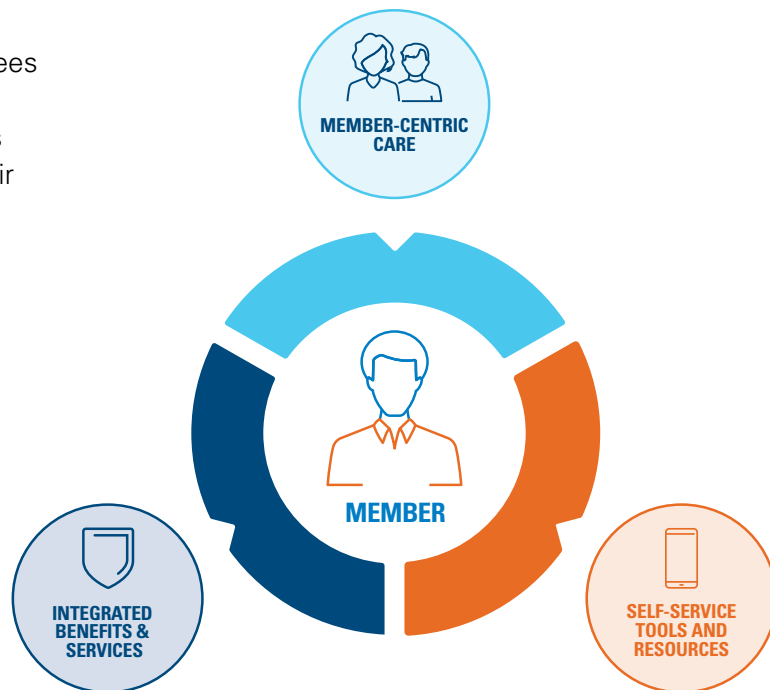
Connecting every aspect of employee health

We know there's more to managing employee health than selecting affordable medical plans to keep employees healthy and productive. It's about ensuring that every aspect of the team's health is covered. That someone is not only looking out for their physical wellbeing, but their mental, emotional, and financial health as well. That the right level of guidance and information is always just a call, click, or text away. And that there's an entire team of doctors, nurses, health coaches, social workers, behavioral health specialists, and respiratory therapists available to orchestrate care and provide human connections despite physical barriers.

It's what we call **Synchronized Health.
And it puts members at the center of care.**



[View our short video to learn more!](#)



Member-centric Care

Dozens of proven, data-driven clinical support programs give members the guidance and tools they need to meet their personal health goals while saving employers money.

- Wellbeing Programs
- Care Management
- Disease Management
- Behavioral Health
- Utilization Management
- Pharmacy Management
- And dozens more

Self-service Support Tools

For members who want the power to get help on their own terms, free self-service support tools make it easier than ever to get information and care anytime, anywhere.

- ThriveWell
- Headspace
- Online Accounts
- Mobile App
- Cost Transparency Tools
- Wellframe®
- Telemedicine
- Welvie®

Integrated Benefits & Services

When you integrate additional benefits and administration with medical benefits, Excellus BCBS can support employees with a more complete view of their health. That leads to more proactive support to help keep employees healthy and costs down.

- Dental
- Vision
- Stop Loss
- Administrative Services
- HSA/HRA Spending Accounts

Businesses and their employees can feel confident knowing that we're looking out for every aspect of their health – leading to better care, bigger savings, and greater peace of mind.

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Please note, this is not a contract. It is intended to highlight some of the options available under our medical plans. Benefits are determined by the terms of the member contract. All benefits are subject to medical necessity.

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