

# 2024 What You Need to Know

With a new year comes exciting new changes to bring groups and members even better coverage. Take a look at what's in store for 2024.\*



## For All Groups

### ThriveWell<sup>SM1</sup>

Introducing ThriveWell, 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 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.

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

ThriveWell Rewards programs are designed to provide employees with helpful incentives for getting and staying healthy. Based on the incentives that groups are looking to offer, we have different options available to be purchased.

For **Small Group**, ThriveWell will be embedded in all plans, offering rewards of up to \$200 per subscriber and \$200 per spouse, or domestic partner, for a total rewards payout of up to \$400 per plan year.



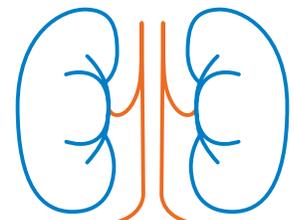
### Virtual Physical Therapy for Musculoskeletal (MSK) Management<sup>2</sup>

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 & 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.



## For Large Groups

### Dental Preferred Packaging

To help make selecting the right plan easier, we've created four preferred package options – a great place 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 in coverage, with options focused on preventive care to more comprehensive coverage featuring orthodontia, and generous annual maximums.



### Integrated Access to Headspace for Meditation, Sleep & Stress

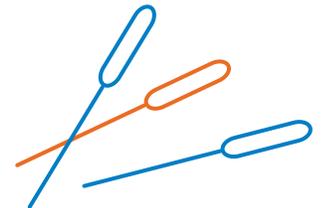
Headspace, powered by Virgin Pulse, is a leading, digital mindfulness-based mental health app that helps members take care of their minds. The Headspace app includes hundreds of exercises and meditations for stress relief, focus, productivity, and sleep designed to bring wellbeing resources together 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.



## For Small Groups

### Acupuncture at PCP Cost Share

Introducing a lower PCP cost share option that will help make acupuncture care more accessible and affordable. Acupuncture visits will now be covered at the PCP cost share limited to 10 visits per year (subject to deductible, where applicable). Previously covered at Specialist cost share for Small Groups, this update applies to all Non-Standard plans, excluding Deductible Non-Standard A plans.



### \$0 Outpatient Mental & Behavioral Care

We're committed to lowering the total cost and other barriers to care for our members. Beginning in 2024, outpatient mental and behavioral health services, including substance use support, will now be covered in full. This applies to all Non-Standard plans (subject to deductible, where applicable).



**Learn more about 2024 Open Enrollment at [ExcellusForBusiness.com/SalesHub](https://ExcellusForBusiness.com/SalesHub) or talk to your account representative for more details.**

\* 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.

A nonprofit independent licensee of the Blue Cross Blue Shield Association



**Everybody  
Benefits**