

NEW YORKERS DEMAND ANSWERS.

Here they are.

FAQs about Empire's EPO health plans
with the Blue Priority network.



An Anthem Company



For small businesses to make it in New York, they have to be demanding — right down to their health insurance plans.

At Empire BlueCross BlueShield (Empire), it's our priority to offer great health benefits at a great value. That's why we created a solution that focuses on quality of care and cost savings. It's called our Blue Priority network option for EPO health plans. This document is designed to help you get to know this health plan option — and decide whether it's right for your company.

We've built the Blue Priority network to help improve the way our members access care. Our goal is to work collaboratively with doctors, employers and consumers to transform health care in a way that works for everyone.

About the Blue Priority network

Q: What makes the Blue Priority network different?

A: The Blue Priority network provides access to in-network primary care physicians (PCP), the majority of whom take part in our Enhanced Personal Health Care (EPHC) program. The EPHC program is a patient-centered, value-based approach to health care. It includes doctors who work together to change the way they care for patients. To help create this team-based model of care, we support and reward doctors who:

- Deliver better outcomes rather than the volume of care.
- Use the data collected to improve health care efficiency and effectiveness.
- Meet quality standards and lower costs.

As a result, our EPHC program, combined with the Blue Priority network, makes it possible for us to offer **8% to 10%¹** in premium savings below what other networks cost.

Q: How does Empire support doctors in the Blue Priority network?

A: At Empire, we encourage the EPHC program's "value over volume" approach by rewarding in-network primary care physicians. For example, we reward doctors who:

- Coordinate care carefully with other doctors.
- Reach out to patients to follow up on their treatments.
- Improve their quality of care.

Q: What employers benefit most from the Blue Priority network?

A: The Blue Priority network is an available option for new and existing Small and Large Groups looking for a lower-cost focused network alternative. This network is a perfect choice for employers who:

- Are open to new, efficient approaches to patient care.
- Value personalized care over a larger network.
- Want strong benefits with a low-cost option.

Q: How do members benefit from the EPHC program and the Blue Priority network?

A: Our members benefit from:

- Access to doctors with extended office hours.
- Coordinated care delivery.
- An emphasis on preventive health care.
- A care plan designed to meet their needs.
- The latest treatment guidelines and recommendations.

Q: What EPO health plans are available with this network?

A: Our EPO health plans with the Blue Priority network include:

For Large Groups:

- Prism EPO
- Prism EPO with in-network cost share
- Prism Deductible First EPO
- Total Blue EPO HSA
- Total Blue EPO HRA

For Small Groups:

- Empire Gold Blue Priority EPO
- Empire Gold Blue Priority EPO with HSA
- Empire Silver Blue Priority EPO
- Empire Silver Blue Priority EPO with HSA
- Empire Bronze Blue Priority EPO with HSA



Doctors, hospitals and other facilities

Q: How many doctors are in the network?

A: Blue Priority gives employees and their families access to thousands of physicians in our 28-county New York service area.²

Q: Where are Blue Priority in-network doctors located?

A: Blue Priority in-network doctors are available in 28 New York counties, including:³

- **Downstate counties:** Bronx, Columbia, Delaware, Dutchess, Greene, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.
- **Upstate counties:** Albany, Clinton, Essex, Fulton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington.

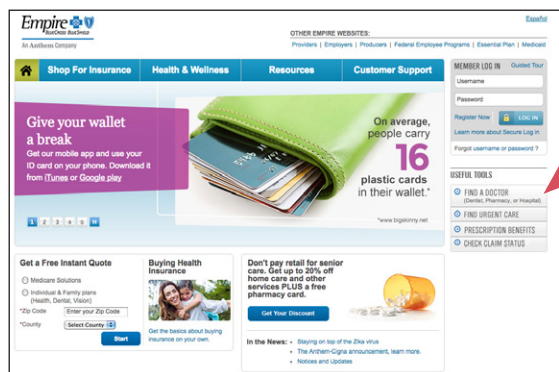
Q: Can members see doctors outside of the 28-county New York service area?

A: Yes, members with a Blue Priority EPO plan have access to a broad network of hospitals and doctors through the BlueCard® program, including more than 96% of hospitals and 93% of doctors across the country.⁴

Q: How can I and/or a member find an in-network doctor?

A: It's easy to find a Blue Priority in-network doctor online. Just follow these quick steps:

1. Log in to **empireblue.com** and under *Useful Tools* on the right, select **Find a Doctor**.



2. Select:
 - a. Insurance type — **Through my employer**
 - b. Your state — **New York**
 - c. Searching for — **Medical**
 - d. Plan/Network — Select your specific **EPO Blue Priority plan**. For example, select “Empire Gold Blue Priority EPO.”

3. Select **Continue**.

4. Choose the kind of doctor or medical professional you want to find.

5. Enter your location.

6. Select **Search**.

7. Next, your list of in-network doctors will appear.

Not a registered member? **Register now**. As a registered member, you have easy access to finding a doctor, viewing recent claims history, rating a doctor and more.

Q: How does a doctor know if a member has a Blue Priority EPO health plan?

A: The member's ID card will say “Blue Priority.”

Coverage and costs

Q: What do Blue Priority EPO health plans cover?

A: Blue Priority EPO health plans only cover in-network doctors and services in our 28-county New York service area. If a member visits an out-of-network doctor within our 28-county New York service area, he or she will need to pay the full cost of the visit, unless it's a medical emergency.

Here's what's covered:

- In-network covered care at a lower premium cost
- In-network preventive care covered at 100%
- Emergency care services

Q: What happens if it's a medical emergency?

A: If a member is rushed to an out-of-network hospital for emergency care, Blue Priority EPO health plans will cover the visit through the BlueCard® program. Keep in mind, the Blue Priority network has no out-of-network coverage except in emergencies. If a member sees an out-of-network doctor or is admitted to an out-of-network hospital, he or she will need to pay for the full cost of the visit when it's not an emergency or for authorized care. For a complete list of covered benefits, view our Summary of Benefits at empireblue.com.

Q: How much can a company save by choosing the Blue Priority network?

A: The cost savings are estimates and exact numbers vary. However, employers can expect their premiums to be about 8% to 10% less than employers with other health plans.

Health plan requirements

Q: Does this plan require members to have primary care physicians (PCPs)?

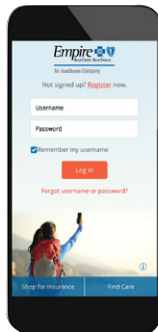
A: No, having a PCP isn't required, but we highly recommend it. The Blue Priority network provides access to in-network PCPs, the majority of whom take part in the EPHC program, so members who visit PCPs enjoy coordinated and quality care.

Q: Do members need referrals to see specialists?

A: No, members don't need referrals to see specialists.

Q: Are there pre-authorization requirements?

A: Yes, Blue Priority EPO health plans have preauthorization requirements that are described in the benefit plan. If you have questions about preauthorization requirements, contact your Empire sales representative.



Empire Anywhere — We've got an app for you

Our Empire Anywhere mobile app allows you to have your ID card at your fingertips, find a doctor, compare costs, check claims and much more when you're on the go. You can download the app for free by visiting Google Play or iTunes and searching for **Empire Anywhere**.

Ready to learn more? We're here to support you.

To learn more about the value of our Blue Priority network option with EPO health plans, contact your Empire sales representative.

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.

References to covered benefits and related terms are for description purposes only. Please view your Evidence of Coverage for complete descriptions of covered benefits and coverage terms and conditions. Potential savings are in comparison to the PPO network health plans.

¹Potential savings only applies to the claim cost portion of the rate attributable to residents of Manhattan, Queens, Bronx, Brooklyn, Richmond, Nassau, Suffolk, Westchester and Rockland counties. Potential savings are in comparison to the PPO network health plans.

²If a doctor isn't part of the Blue Priority network, he or she is an out-of-network doctor.

³Empire'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.

⁴Blue Cross and Blue Shield Association website: bcbs.com/about-the-association.

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