

WELCOME

**BENEFIT
CLERK**

FALL SEMINAR



A nonprofit independent licensee of the Blue Cross Blue Shield Association

News You Can Use

Kelli Lasher, Regional Sales Manager



COVID-19 Benefits and Coverage



Non-COVID Telehealth Visits

- Cost share for in-network non-COVID telehealth visits will apply. Out-of-network will be subject to the deductible and coinsurance benefit.
- Telehealth visits are any visits that are conducted via telephone, e-mail or video chat, this includes telemedicine services provided by MDLive for acute medical and behavioral health care

COVID-19 Visits

- No cost for members for medically necessary office, urgent care or ER visits related to COVID-19

COVID-19 Benefits and Coverage



Testing Criteria

- No cost for medically necessary testing as consistent with CDC guidance
- Includes diagnostic/viral testing as well as antibody testing medically appropriate for diagnosis and treatment of an individual by an attending provider
- Lab performing testing must be appropriately certified

When is Testing Not Covered

- Testing ordered or performed solely for purposes of pandemic control and reopening of businesses or schools is not covered
- Testing performed on asymptomatic individuals solely to assess health status as required by employers, health agency, school, etc is not covered

COVID-19 Benefits and Coverage



Vaccine Coverage

- Provided at no cost during Public Health Emergency
- All COVID-19 vaccines are authorized and are safe and effective
- A prescription is not required

Resources

- <https://www.chooseexcellus.com/covid19/>

The screenshot shows the Excellus website header with the logo and navigation links for "Contact Us" and "Member Login/Register". Below the header is a dark blue banner with the text "Excellus BlueCross BlueShield Updates on COVID-19 (Coronavirus)". Underneath the banner is a light blue navigation bar with links for "COVID-19 Testing & Treatment >", "Vaccines >", "Member Coverage & Support >", "Business & Broker Resources >", "Provider Resources >", and "Community Support >". The main content area features the heading "Our Members Come First" and a paragraph stating: "The safety and wellbeing of our members and our 3,500+ local employees are at the center of everything we do. We're proud of what we've been able to do to support our members, our communities and each other during this pandemic. We're continuing to monitor COVID-19 and vaccine developments and will keep you updated on what you need to know." Below the text are two buttons: "COVID-19 Vaccine FAQ" and "Your Benefits and Coverage". On the right side of the page, there is a photograph of a woman and a young girl looking at a tablet together.

ID Card Regulation Overview



Changes to ID cards:

- ID cards will be sent to all subscribers **and** dependents
 - Subscriber will continue to receive 2 set of cards
 - Dependents will receive 1 card in their own envelope with message
- ID card will include the following additional information
 - Plan's provider network name
 - Urgent care copay or coinsurance
 - Plan's pharmacy website information
 - Coinsurance for PCP, Specialist and Emergency Room, instead of copay if applicable
 - Any deductible (in and out-of-network)
 - Any out-of-pocket maximum (in and out-of-network)
 - Phone number and website address for consumer assistance
- Language stating that the coverage is self funded

Sample ID Card



Sample Dependent ID Card



Excellus PPO

Subscriber Name

Sample J Subscriber

Subscriber ID

VYK 200000297

Effective On

01/01/2019

Plan Type	PPO	Emergency Room	\$150
Provider Ntwk	BPN	Prescriptions	\$30/\$50/\$70
Plan Code	302/802	<i>Deductible may be required before copay</i>	
RxBin	003858	Ind Deductible	In / Out-of-Network \$500 / \$500
RxPCN	A4	Fam Deductible	\$1500 / \$1500
RxGrp	EXLHPRX	Ind Out-of-Pocket Max	\$1500 / \$1500
RxFormulary	4256	Fam Out-of-Pocket Max	\$4500 / \$4500

Scan to view all cost shares



Rx



Excellus PPO

Subscriber Name

Sample J Subscriber

Subscriber ID

VYK 200000297

Effective On

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Plan Type	PPO	Emergency Room	\$150
Provider Ntwk	BPN	Prescriptions	\$30/\$50/\$70
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RxGrp	EXLHPRX	Ind Out-of-Pocket Max	\$1500 / \$1500
RxFormulary	4256	Fam Out-of-Pocket Max	\$4500 / \$4500

Scan to view all cost shares



Rx

Online Subscriber Tools & Resources

Jason Warchal, Wellbeing Engagement Consultant



Find These Answers Online

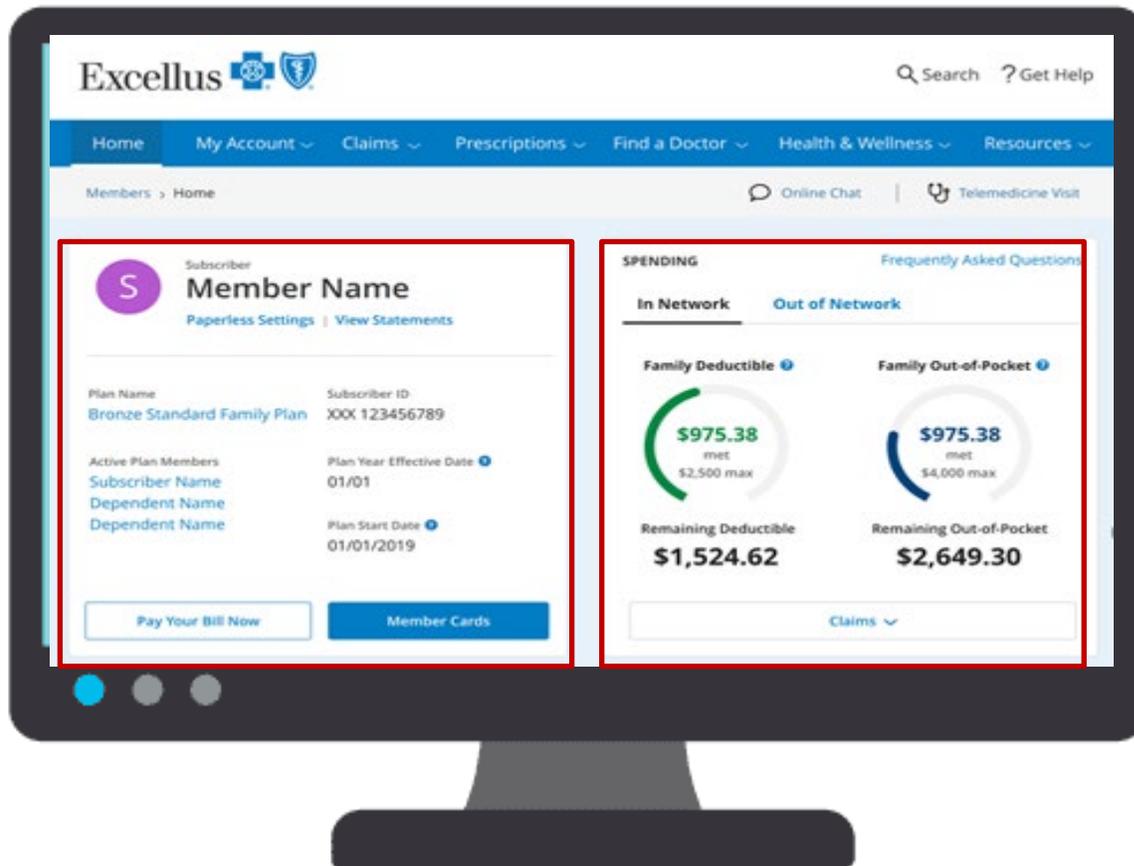


- Have I met my deductible?
- I need a member ID card
- Why was my claim denied?
- What are my benefits?
- Is this service covered?
- Is this provider in network?
- What is the estimated cost?
- Do I have a discount for gym membership?

For the latest COVID-19 information please visit: www.chooseexcellus.com/covid19

Your Dashboard

Log in to view your dashboard – **desktop**, **tablet**, or **smartphone**!

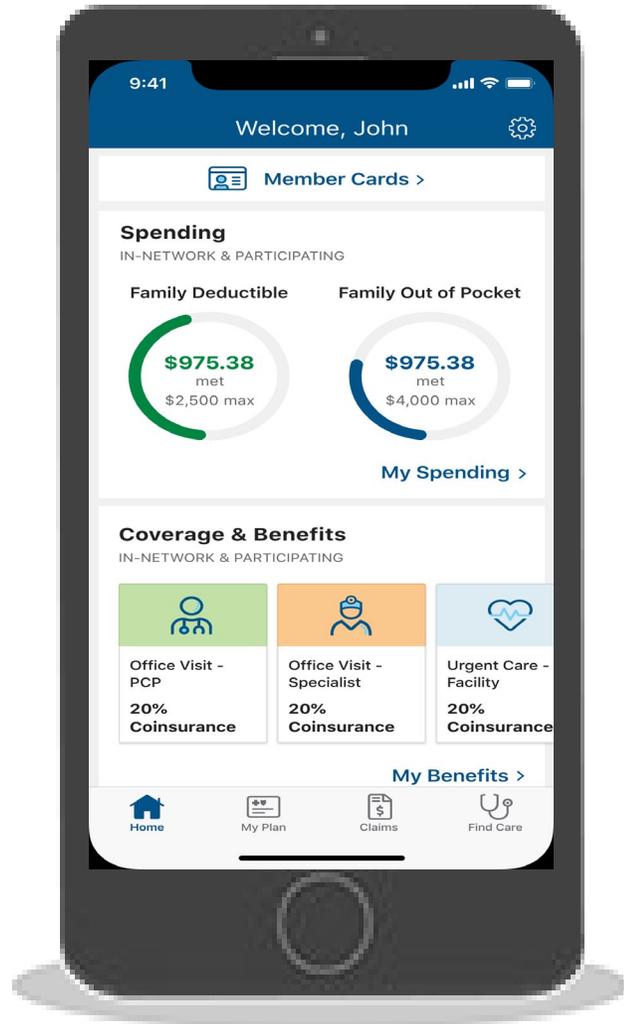


From your dashboard, you can view:

- Your Plan
- Active Members
- Subscriber ID
- View/Order Member Card
- Deductible & Spending
- Claims Details
- Benefits Summary

...and **more!**

Mobile App



You have convenient access to:



**View and Order
Member ID Cards**



**Track Spending
and Deductibles**



**Check Coverage
and Benefits**



**Find a Doctor,
Urgent Care, or
Hospital**

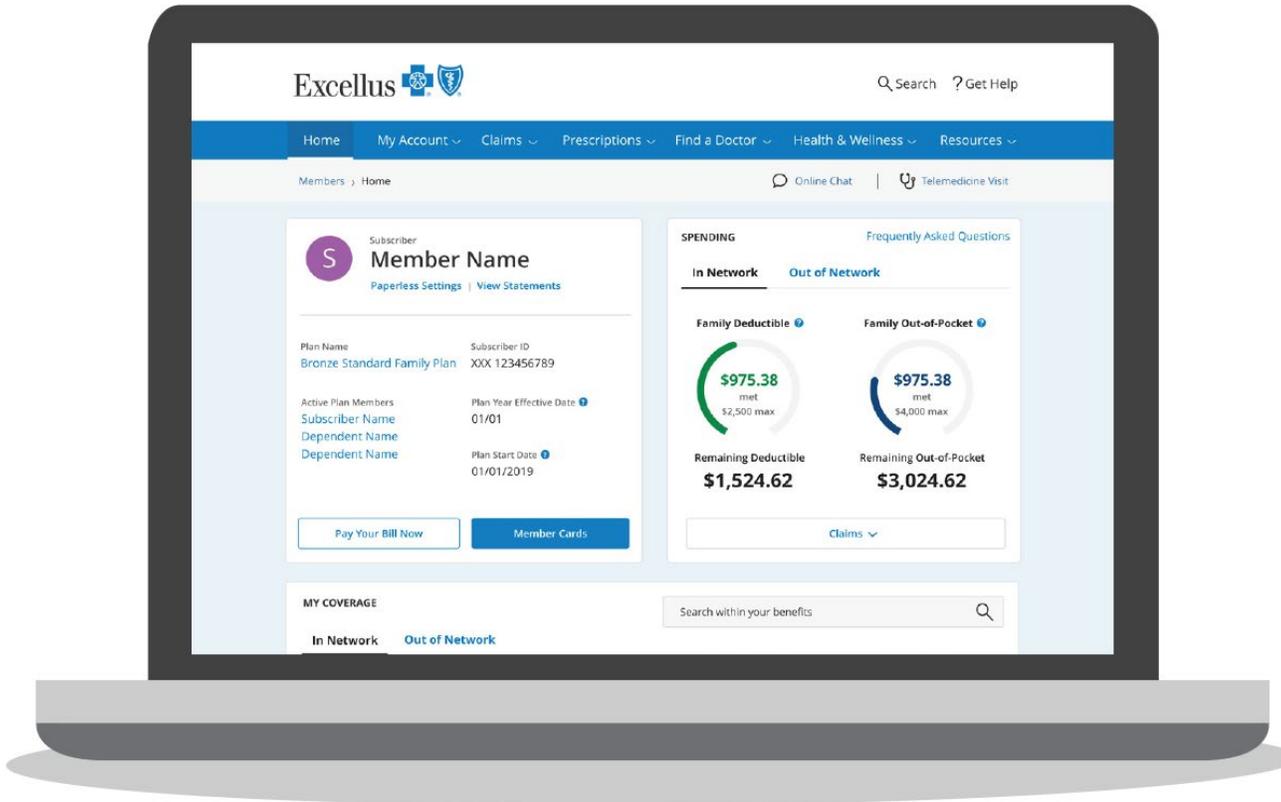


Go Paperless



**View and Filter
Claims**

Estimate Medical Costs



Estimate Medical Costs to Help Budget for Medical Expenses

- Log in for average estimated out-of-pocket medical costs based on your year-to-date spending and deductible
- Research estimated medical costs across more than 1,600 treatment categories and 400+ procedures
- View a list of providers that perform a specific procedure and filter results by cost, treatments provided, provider location, and more
- Access treatment timelines to understand the stages of care, including early evaluations, follow-ups, and recovery time, as well as a breakdown of costs throughout

[Take a Tour](#)

Telemedicine powered by MDLIVE®*



Common Conditions Treated Include:

Non-Emergency Medical Telemedicine

- Allergies
- Asthma
- Cold & Flu
- Constipation
- Diarrhea
- Fever
- Headache
- Insect Bites
- Joint Aches
- Nausea
- Pink Eye
- Rashes

Behavioral Health Telemedicine

- Addictions
- Anxiety
- Bipolar Disorders
- Depression
- Eating Disorders
- LGBTQ Support
- Grief & Loss
- Men's Issues
- Panic Disorders
- Stress
- Trauma & PTSD
- Women's Issues

When to Use Telemedicine Benefits

- If your doctor is not available
- If you are out of town/traveling anywhere in the United States
- If you are not able to get into your doctor's office for any reason

What is the Cost for a Telemedicine Visit?

After registering your account at MDLIVE, the cost will appear after selecting to see a provider – MDLIVE will know what to charge based on your plan

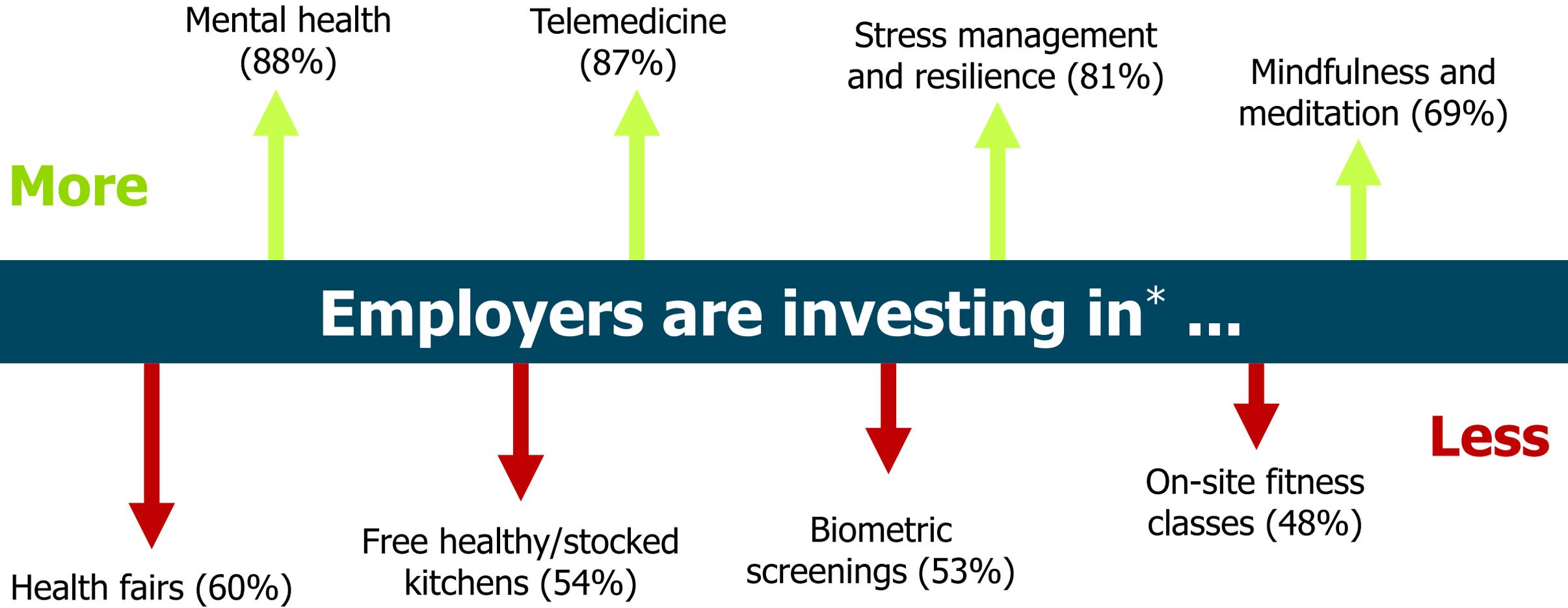
*Availability varies per group

Well-Being Programs

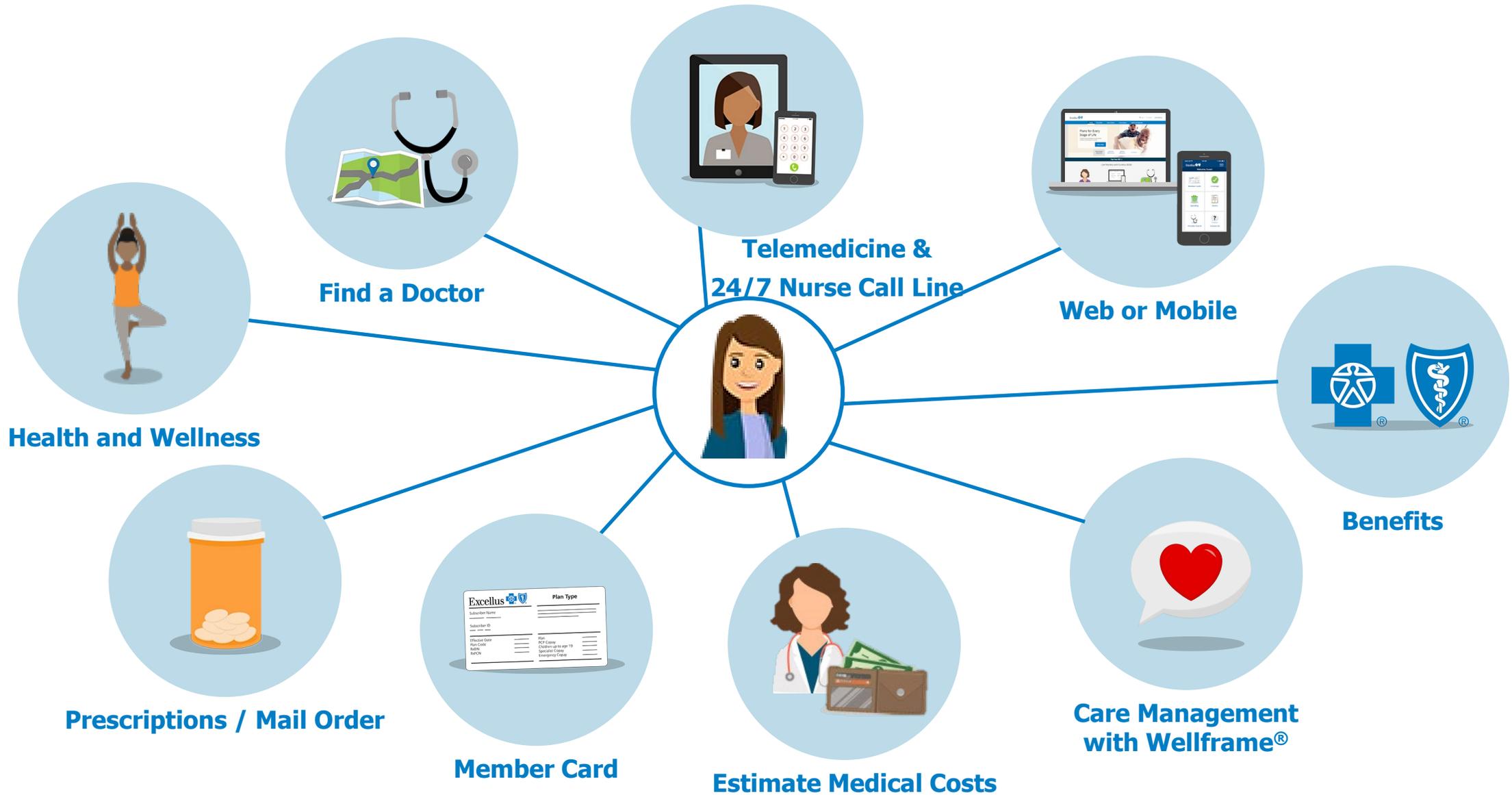
Jason Warchal, Wellbeing Engagement Consultant



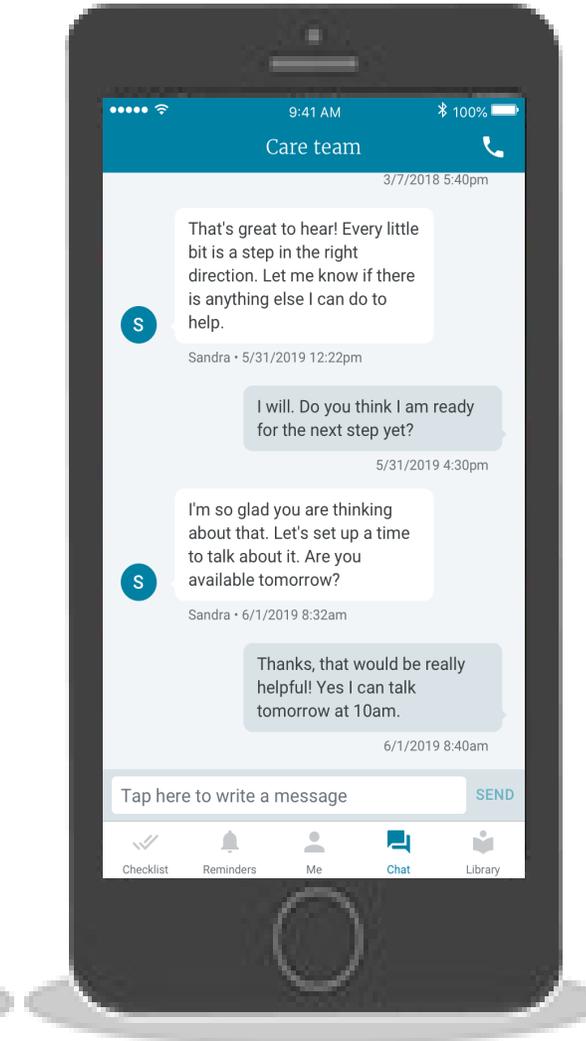
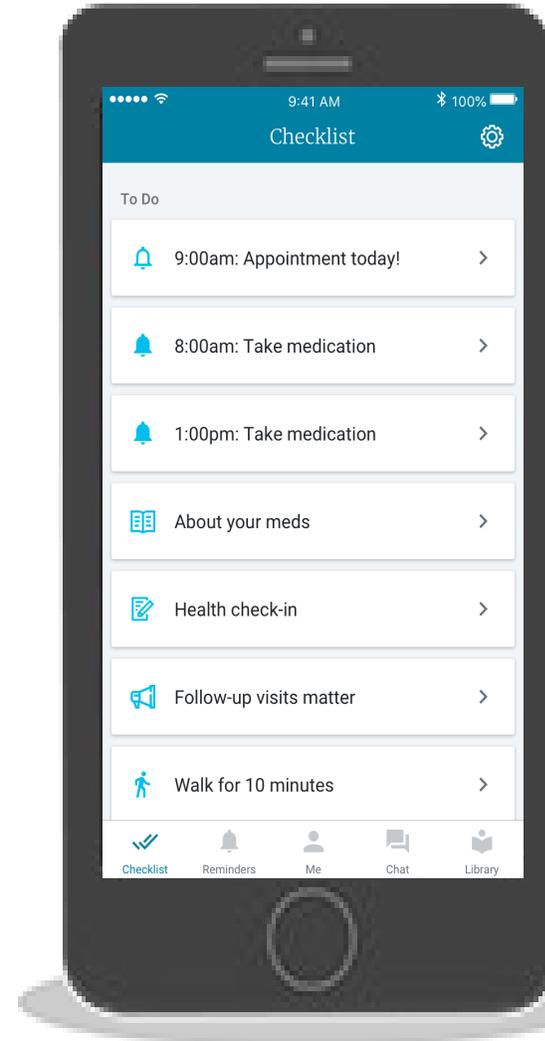
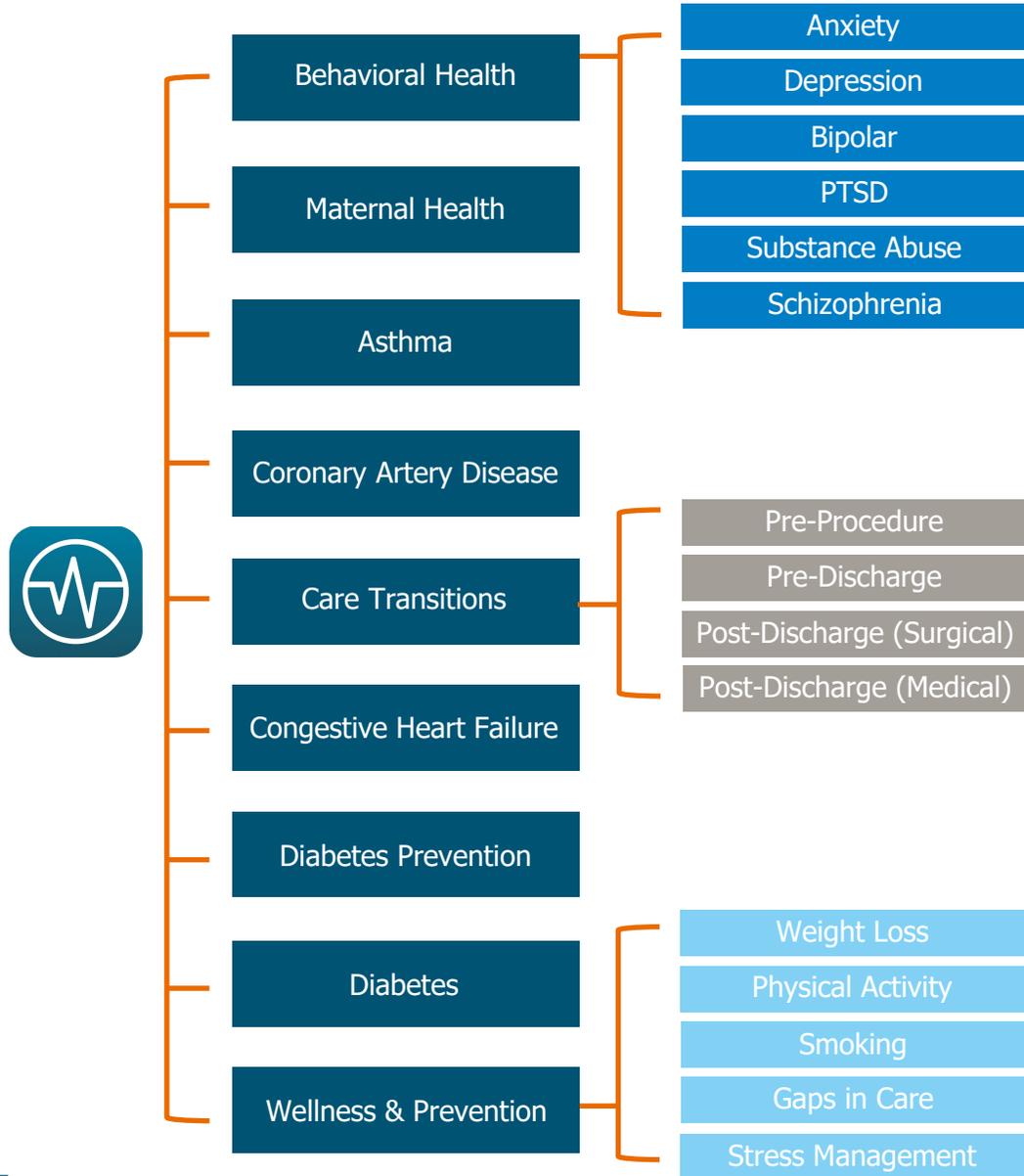
2021 Wellness Industry Trends

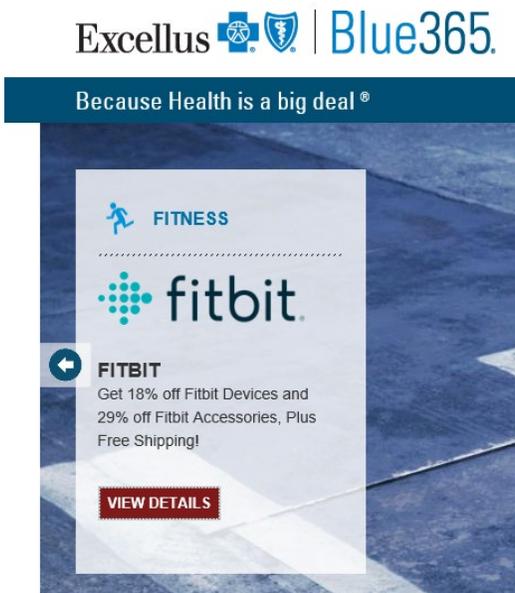


Anytime Access to Your Health Plan



Wellframe App





Discounts and deals change often.
For more information, visit
ExcellusBCBS.com/Blue365

Check Out Some Other Great Deals:

Making Health a Big Deal

- 

Save Money – discounts at health and wellness retailers around the country (fitness gear, gym memberships, family activities, healthy eating, and more)
- 

Get Weekly Deals – delivered right to your inbox
- 

Gym Membership – Fitness Your Way™ by Tivity Health™ offers a passport membership to participating gyms (10,000+ facilities nationwide)

Blue4U Biometric Screening 2022



Blue4U:
THE FIRST STEP IN EMPLOYEE WELLNESS

Health screening made easy for business.

When it comes to your bottom line, your employees' health matters more than you might think. Missed time due to chronic illnesses hurts productivity and can have a devastating impact on your health care costs.

Our Blue4U biometric screening programs allow your employees to have baseline information about their health. More importantly, these screenings potentially detect illness earlier when it is more treatable and less costly for you and your employees.



WELCOME TO YOUR 2021 Blue4U Wellness Incentive Program!

Find all the info you need in this packet to get started on earning your Wellness Incentive today.

The Blue4U Wellness Incentive program was developed by Tompkins County in order to add a financial incentive component to the traditional Blue4U Wellness Screening.



WELCOME TO YOUR 2021 Blue4U Traditional Health Screening!

Find all the information you need in this packet to make the most of your FREE health screening and health improvement opportunities today!

Blue4U is partnership between YOUR insurance company (Greater Tompkins County Municipal Health Insurance Consortium), Excellus BlueCross BlueShield & Integrated Health 21.

Appeals/Grievance Process

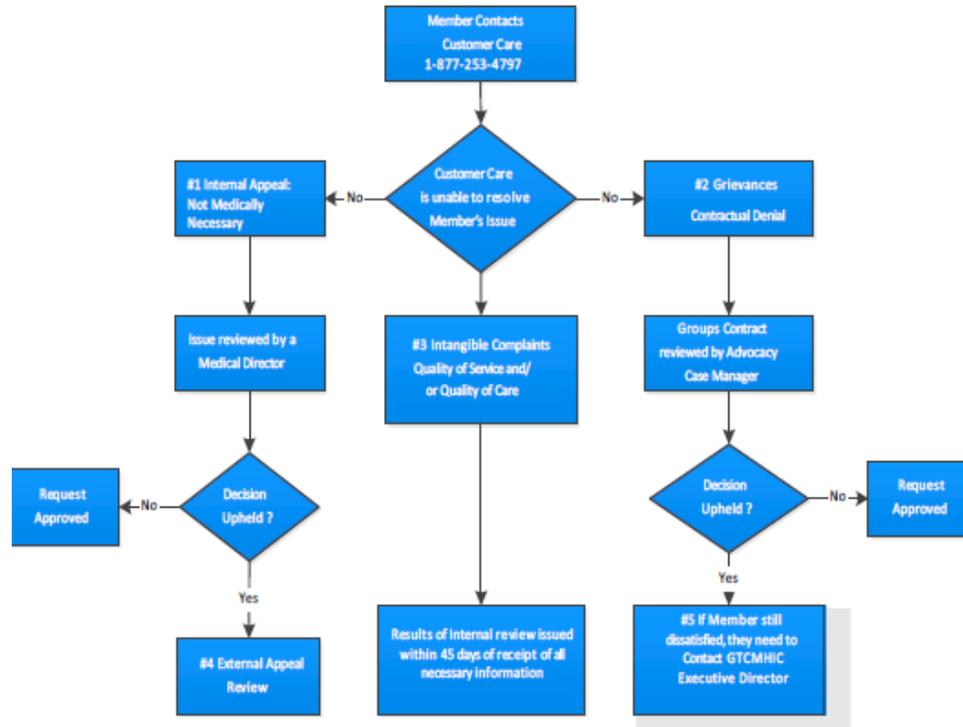
Kelli Lasher, Regional Sales Manager



Appeals/Grievance Process



Greater Tompkins County Municipal Health Insurance Consortium
Internal Appeals / Grievance Process



Excellus Contact Information:
Dedicated Customer Service Line: 1-877-253-4797

Appeal Mailing Address:
Excellus BCBS
Customer Advocate Unit
PO BOX 4717

1) Internal Appeal: Not Medically Necessary

- Member, or an authorized representative, has 180 days following receipt of the notification to file an Appeal regarding the decision.
- Excellus has 15 days to acknowledge receipt of the appeal and has either a) 30 days for pre-service appeals, b) 30 days from receipt of all necessary information for post-service appeals, not to exceed 60 days or c) for urgent cases it is the lesser of 72 hours or 2 business days to respond. If upheld, Excellus will issue a Final Adverse Determination.
- Excellus BCBS, Customer Advocate Unit, PO BOX 4717, Syracuse, NY 13221

2) Grievance: Contractual Benefit Denial

- Member, or authorized representative, has 180 days following receipt of notification to file a grievance regarding the decision.
- Excellus has 15 days to acknowledge receipt of the grievance and 30 days to respond for both pre-service and post-service grievances. If upheld, Excellus will issue a notice of determination.

3) Complaint: Dissatisfaction with Services or Quality of Care Issue

- Member, or authorized representative can file a complaint.
- Excellus has 15 days to acknowledge receipt, request input and / or medical records from provider. Results of review will be issued within 45 days of receipt of all necessary information to conduct review.

4) External Appeal:

- Member, or an authorized representative, has 4 months from the Final Adverse Determination to file an External Appeal with NYS Department of Financial Service. Notice of decision will be issued directly from NYS.
- DFS- Department of Financial Service- 1-800-342-3736

5) Appeal to GTCMHIC- Greater Tompkins County Municipal Health Insurance Consortium:

- If member, or an authorized representative remains dissatisfied with the plan's decision, they can file an appeal directly with the employer group.
- GTCMHIC, Att: Executive Director, PO BOX 7, Ithaca, NY 14851, Phone: (607) 274-5590, Email: consortium@tompkins-co.org

EBSA: Employee Benefits Security Administration

- For questions about your rights, this notice for assistance, you can contact the Employee Benefits Security Administration at 1-866-444-EBSA (3272).

QUESTIONS?



THANK YOU



APPENDIX



Key Contacts and Resources



Account Management

Excellus Contact	Contact Information	Area of Support
Kelli Lasher Regional Sales Manager Strategic Accounts	Cell: (315) 317-5996 Kelli.Lasher@excellus.com	<ul style="list-style-type: none"> Point of contact for Consortium Escalated issues Group wide issues Benefit changes Planning & strategy
Terry Godfrey Account Service Consultant	Office: (315) 671-7025 Terry.Godfrey@excellus.com	<ul style="list-style-type: none"> Group level inquiries related to: <ul style="list-style-type: none"> Membership & enrollment Claims Billing Escalated issues

Operational Resources

Excellus Contact	Contact Information	Area of Support
Dedicated Customer Care	1-877-253-4797	<ul style="list-style-type: none"> Member/Customer unit for benefit, claims and plan inquiry Monday – Thursday 8am – 9pm Friday 9am – 9pm Saturday 9am – 1pm (Saturdays from Memorial weekend through Labor day weekend)
Web Help Desk	1-800-278-1247	<ul style="list-style-type: none"> Technical website issues Monday – Friday 9am – 4:30pm

Your Online Member Account Toolkit

FEATURED CONTENT



Employees have more questions than ever. This toolkit helps you encourage them to create their online member account and see every detail of their plan.

GET TOOLKIT

Welcome to the Online Member Account Toolkit

In this Zip file, you'll find helpful content to encourage your employees to create and access their online member accounts. With an online account, they'll get 24/7 access to benefits information, deductible and out of pocket spending amounts, their member card and more. Plus, by downloading the mobile app, they can access these tools and resources anywhere, anytime.

Item	Description	Format/Usage
	Approx. two-minute video that walks them through how to create an online account and the key features available	Downloadable .mp4 Select the .mp4 file you'd like to download below: <ul style="list-style-type: none"> • 1080 resolution • 720 resolution • 540 resolution Play the videos on TV and computer screens around your organization YouTube Link: Share with your organization through email or intranet site.
	Brief promotional videos highlighting the benefits of creating an online account	Downloadable .mp4 Select the .mp4 file you'd like to download below: <ul style="list-style-type: none"> • Video 1: Promotes spending tracker tool and more. • Video 2: Promotes mobile app and digital member card. • Video 3: Find a Doctor and Estimate Medical Costs Play the videos on TV and computer screens around your organization YouTube Link: Video 1 YouTube Link: Video 2 YouTube Link: Video 3
	Employee handout that outlines how to create an online account in five simple steps	Print-Ready PDF Share electronically and/or print copies for your team.
	Emails for you to send to your team to help encourage online registration, mobile app download, and online tools for high deductible health plan users.	Microsoft Word Document Copy and paste the emails directly into your message. Don't forget to attach the Quick Start Guide and link to the How-to Video in the appropriate email.

[Download the Toolkit](#) at [ExcellusforBusiness.com](#)

- Videos
- Quick Start Guide
- Ready to send Emails

Quick Video Links:

[Create an Online Member Account](#)

[Online Member Account - Be Ready for Anything](#)

[Mobile App / Member Card](#)

[Find a Doctor/Cost Transparency Tool](#)

Your Telemedicine Toolkit



Welcome to the Telemedicine Toolkit

In this ZIP file, you'll find resources that you can use to encourage your employees to activate telemedicine. With telemedicine, they'll be able to access a doctor's care 24/7/365 and be prepared for unexpected illnesses and ailments.

The toolkit includes:

Item	Description	Format/Usage
Ready-to-Send Employee Emails 	5 drafted emails for you to send out to your team, encouraging them to activate telemedicine.	<u>Word Document:</u> Copy and paste the emails directly into your message.
Videos 	15-second and 30-second videos that display common reasons to try telemedicine.	<u>Automatic Downloads:</u> Select the .mp4 file you'd like to download below: <ul style="list-style-type: none"> • Taco Tuesday (:30) • Taco Tuesday (:15) • Sunburn (:30) • Sunburn (:15) Play the videos on available TV and computer screens around your organization.
Table Displays/Handouts 	5 seasonal table tents/handouts that show when you should use telemedicine. Print Specs: <ul style="list-style-type: none"> • Finished Size: 8.5" x 11" • Color: 4/4, bleeds • Recommended Stock: 80# cover 	<u>Print-Ready PDFs:</u> If you have clear 8.5"x11" plastic stands in your supply closet, place on tabletops around your organization such as in conference and break rooms. Otherwise, you can share electronically and/or print out copies for your team. (See Printing Options Below)



[Download the Toolkit](#)
at ExcellusforBusiness.com

- Ready to send Emails
- Video Clips
- Print Ready Poster
- Quick Start Guide

Quick Video Links:
[How to Register for Telemedicine](#)
[How to Use Telemedicine](#)
[Have You Tried Telemedicine](#)
[The Flu and Telemedicine](#)

Preventive Health

Visit ExcellusforBusiness.com for a variety of preventive health resources!



Welcome to Your Preventive Care Toolkit

In this zip file, you'll find resources to encourage your employees to take advantage of fully covered preventive care services. These communications and reminders will go a long way in helping keep your team and your business healthy.

Item	Description	Format/Usage
Ready-to-Send Employee Emails 	3 drafted emails for you to send to your team: <ol style="list-style-type: none"> Importance of preventive care (Note: attach checklist files) Understanding what's covered by HDHPs Overcoming doctor office anxiety (Note: attach tips handout) 	Microsoft Word Document Copy and paste the emails directly into your message and attach the corresponding files if indicated.
Checklists 	3 checklists (men's health, women's health, children's health) to help your team and their families stay on top of preventive care. Print Specs: <ul style="list-style-type: none"> Finished Size: 8.5" x 11" Color: 4/4, bleeds Recommended Stock: 100# text 	Print-Ready PDFs: Share electronically and/or print out copies for your team.
Posters 	3 preventive care posters outlining general preventive care, heart health, and what services are covered. Print Specs: <ul style="list-style-type: none"> Finished Size: 11" x 17" Color: 4/4, bleeds Recommended Stock: 80# cover 	Print-Ready PDF Hang around your organization in common areas such as kitchens, break rooms, and hallways.
Handout 	1 handout featuring tips on overcoming doctor office anxiety. Print Specs: <ul style="list-style-type: none"> Finished Size: 8.5" x 11" Color: 4/4, bleeds Recommended Stock: 100# text 	Print-Ready PDFs: Share electronically and/or print out copies for your team.

Questions? If you have any questions, reach out to your Account Manager for more information or visit ExcellusforBusiness.com to get in touch.

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Welcome to the Breast Cancer Awareness Toolkit

In this ZIP file, you'll find resources you can use to educate your team about breast cancer and the importance of routine screenings that are already covered as part of your health plan. Together, we can help your employees and their loved ones live healthier while reducing costs for your business.

This toolkit includes:

Item	Description	Format/Usage
"Tips to Promote Breast Health" Handout 	Employee handout that shares warning signs, plus tips for catching them, and stresses the importance of early detection.	PDE Share electronically and/or print out copies for your team.
"Tips for Better Mammograms" Handout 	Employee handout that helps demystify mammograms, outlining what to expect and how to ensure the most accurate results.	PDF Share electronically and/or print out copies for your team.
Fearless Nation Playlists 	Music made for every moment, whether you want to get moving, unwind, or remind yourself "you've got this."	Spotify Playlists Link Share this link with your team electronically. It's also included in the Ready-to-Send Employee Emails below.
Ready-to-Send Employee Emails 	Two drafted emails for you to send out to your team, encouraging them to download one of the handouts above and download the playlist.	Word Document Copy and paste the emails directly into your message. Don't forget to attach the appropriate handout or link to the Fearless Nation Playlists in your email.

Questions?
 If you have any questions, reach out to your Account Manager for more information or visit ExcellusforBusiness.com to get in touch.

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Your Wellframe® Toolkit



Your Wellframe® Toolkit

This ZIP file includes everything you'll need to get your employees excited about using the Wellframe® app.

Item	Description	Format/Usage
Ready-to-Send Employee Emails 	Three emails for you to send to your team, encouraging them to download Wellframe®	Microsoft Word Document Copy and paste the emails directly into your message. Feel free to edit.
Videos 	Two videos featuring testimonials from Wellframe® users as well as information on the app and the health care professionals behind it	Downloadable .mp4 Select the .mp4 file you'd like to download below: <ul style="list-style-type: none"> • Video 1: Intended to boost downloads • Video 2: Intended to boost engagement with the app Play the videos on TV and computer screens around your organization
Poster 	One poster outlining the benefits of the Wellframe® app and how to download it Print Specs: <ul style="list-style-type: none"> • Finished Size – 14" x 18.75" • Color – 4/0, no bleeds 	Print-Ready PDF Hang around your organization in common areas such as kitchens, break rooms, and hallways. See below for printing options.
Quick Start Guide 	Two-page document with instructions how to download the Wellframe® app Print Specs: <ul style="list-style-type: none"> • Finished Size – 8.5" x 11" • Color – 4/0, no bleeds 	Print-Ready PDF Hand out to employees to use as a reference guide to get up and running.

Printing Options: All the materials in this toolkit have been formatted at a common size for most print vendors. You can print the files at a preferred partner or local print shop. Or, if you're currently part of an Excellus BlueCross BlueShield group, you can reach out to your Account Manager for more options.

Questions? If you have any questions, reach out to your Account Manager for more information or visit ExcellusforBusiness.com to get in touch.

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[Download the Toolkit](http://ExcellusforBusiness.com)
at ExcellusforBusiness.com

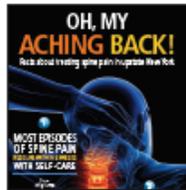
- Ready to send Emails
- Video Clips
- Print Ready Poster
- Quick Start Guide

Quick Video Links:
[Overview](#)
[Testimonial](#)

Health Education Posters

HEALTH EDUCATION POSTERS

At Excellus BCBS, we're committed to helping people in our communities live healthier lives. That's why we create health education posters on a variety of health topics. The thumbnail images below represent the top portion of the posters available. Contact your Excellus BCBS representative to order your copies.



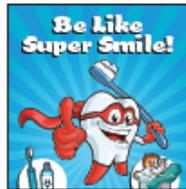
Back pain (B-4852)



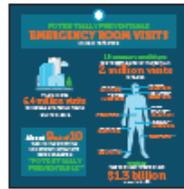
Mammography (B-7177)



New year, new flu (B-7264)



Children's oral health (B-7251)



ER (B-5434)



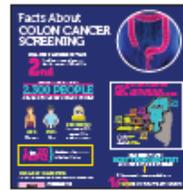
Skin cancer (B-5518)



Antibiotic (B-5733)



Diabetes (B-5804)



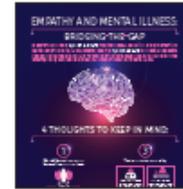
Colon cancer screening* (B-5845)



*New analysis in Canada
© 2019 | 1588-1922-01



Cervical cancer (B-5830)



Mental health (B-5927)



Asthma* (B-6026)



Home delivery (B-6336)



Women's health checklist* (B-6366)



Dental (B-6438)



Advance care planning (B-6796)



Prediabetes (B-6953)



Telemedicine (B-6982)



E-cigarette (B-7058)



Falls (B-5880)



Sleep (B-7211)

B-7209

