

# MEMBER RESOURCE GUIDE



**BlueShield  
of Northeastern New York**

**LIVE  
FEARLESS**









## Welcome!

Welcome to BlueShield of Northeastern New York. Being part of our family means you receive more than just health insurance. It's about the protection of a shield — the security in knowing the card you carry is accepted by 93% of doctors, and the power of that card to open doors in all 50 states.

This guide is here to help you get healthy and stay healthy.

Let's build healthier lives together.

THE NAME TRUSTED FOR OVER 70 YEARS.

# Get the Most from Your Health Plan

As the leading health plan in our community for more than 70 years, we're committed to providing you with the quality care and service you deserve.

Your membership includes:



- **Telemedicine hosted by Doctor On Demand** — see a doctor 24/7 using your mobile device or computer.

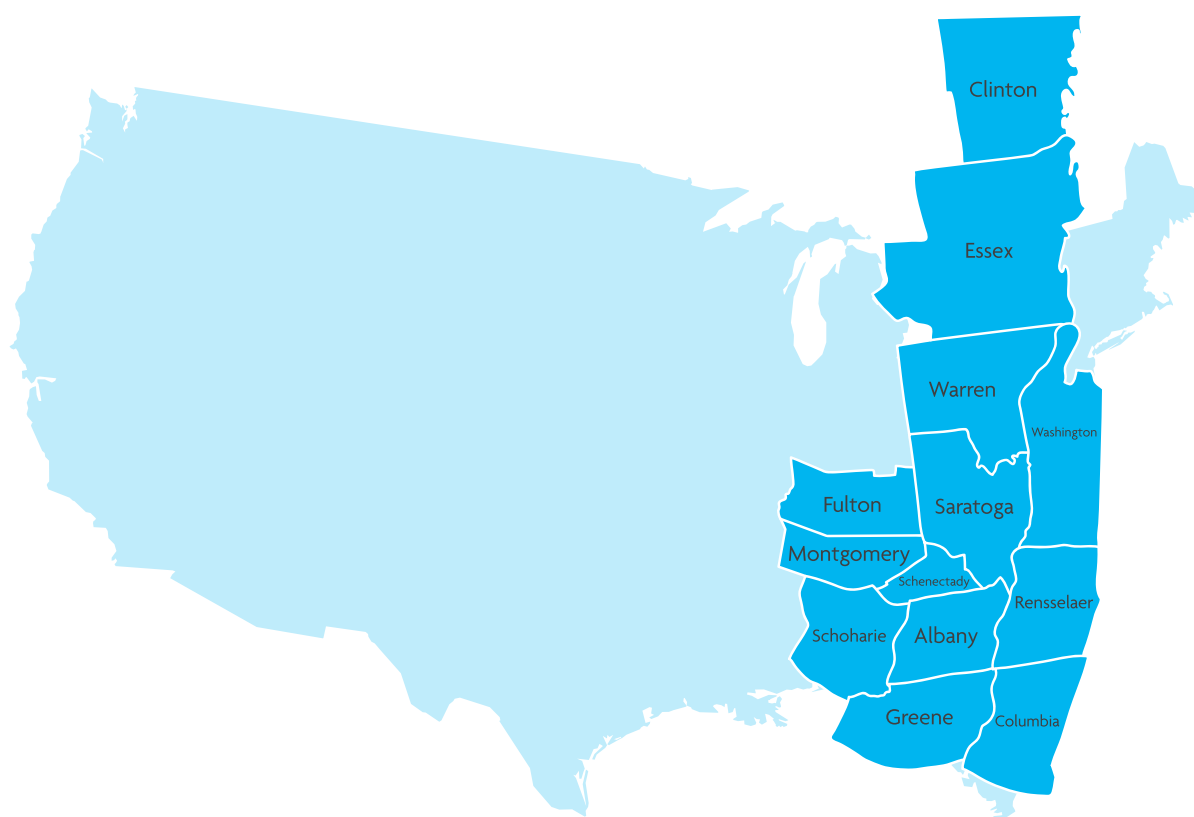
- **Personalized health coaching** — work one-on-one with a team of registered nurses, nutritionists, and exercise experts.
- **Mobile app** — enjoy personalized tools that help you manage your health on the go.
- **\$250 wellness debit card** — use your no-strings-attached wellness card for gym memberships, Weight Watchers®, massage therapy, and more!  
Visit [bsneny.com/wellnesscard](https://bsneny.com/wellnesscard) for a complete list of benefits.

You'll find details on these important resources and much more within this guide. Thank you for choosing BlueShield of Northeastern New York! We're proud to serve you.

# The Security of a Card Recognized Worldwide

With BlueShield, you and everyone listed on your card has access to outstanding local doctors, hospitals, and specialty practices like heart health and cancer care centers. You can feel confident about the care available to you every day.

And, if you're traveling, feel safe knowing BlueShield is your direct link to emergency care anywhere. Just show your member identification card at any hospital in the world and you'll receive the same benefits you receive at home.



Visit [bsneny.com/find](https://bsneny.com/find) to locate a doctor or hospital near you.





# Easy Access to Your Plan Online

## Personalized member account\*

Access all of your benefits in one place and other valuable information whenever and wherever you need it. You can:

- View plan benefits
- Access recent claims and Explanation of Benefits (EOBs)
- Compare treatment options and estimate health care and pharmacy costs
- Live chat with a customer service representative
- View and order replacement member ID cards

Visit [bsneny.com/register](https://bsneny.com/register) to get started.

## *Find a Doctor and Cost Estimator* tools

We've streamlined our online tools so you can easily find the right treatment, manage your prescriptions, and feel confident about your care.

Features include:

- Easy, user-friendly interface
- Local and national doctor information combined in one tool
- Search and map functionalities — search by keyword or location
- Opportunities to read and write doctor reviews
- Easy to view and manage prescriptions, delivery options, payments, and more

To start using the *Find a Doctor* and *Cost Estimator* tools, visit [bsneny.com/find](https://bsneny.com/find) today.

## Mobile app

Enjoy all the same features on the go. Use our mobile app to review your plan and obtain member ID cards. To download the app, search for BlueShield of Northeastern New York in the App Store (Apple devices) or Google Play (Android devices).



\*The personal information you enter is secure and protected. When you set up an online account, you will be able to review information for yourself. If you are the subscriber, you can view information for dependents under the age of 18.





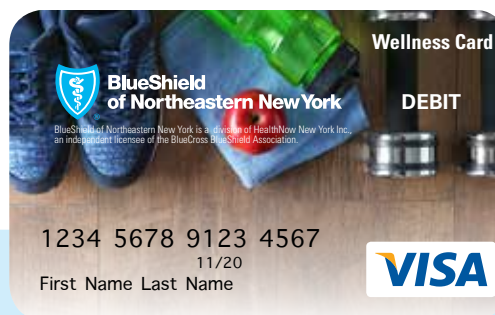


# It Pays to Be Healthy

## A no-strings-attached \$250 wellness debit card

Maintain a healthy lifestyle by using your \$250 wellness debit card\* for these services and more:

- Gym memberships, fitness classes, and personal training sessions
- Weight Watchers
- Sports programs, camps, and lessons
- Health food stores and nutritional supplements (including GNC® and Vitamin World®)
- Acupuncture treatments
- Massage therapy
- Chiropractic visits
- Races and fun walks
- Products purchased from **fitbit.com**



## FREE community wellness programs

Our free community wellness programs aim to help members improve their quality of life with seminars and classes. You can choose from more than 200 programs and participate in at least two free fitness or wellness classes per year.\*\* Maternal and infant health classes are unlimited.

Visit [bsneny.com](https://bsneny.com) for a complete list of classes.

## Assess your health and earn extra cash

Earn \$25 when you complete a confidential health assessment online and learn about ways to get and stay healthy. You can earn an additional \$25 if your covered spouse completes the assessment too.

Go to [bsneny.com/ha](https://bsneny.com/ha) to start your health assessment.

## Earn cash and rewards with HealthyLife Rewards

Our HealthyLife Rewards Nutrition Program, powered by Nutrisavings, is available with your plan. This web- and mobile-based program makes it easier to eat healthy through education and cash-back rewards.

Visit [bsneny.com/healthyliferewards](https://bsneny.com/healthyliferewards) to start saving.

\*One \$250 wellness debit card per contract with BlueShield of Northeastern New York individual and small group plans.

\*\*Members can participate in two free fitness classes and one free nonfitness class per topic per plan year. Maternal and infant health classes do not fall under these restrictions.

# Around-the-Clock Care

At BlueShield, we are proud to offer 24/7 care and support. You can receive care anytime, day or night, through our telemedicine services and personal health advocates.

## Telemedicine

With Telemedicine hosted by Doctor On Demand, you can be seen right away using your mobile device or computer. It's like having your own personal doctor on call.

Through live video, board-certified physicians review symptoms and medications, perform an exam, and recommend a treatment plan. Doctors are available within minutes or by appointment.



### 24/7/365

24/7/365 access to 250+ board-certified doctors through your smartphone, tablet, or computer with a front-facing camera



### INSTANT ACCESS

Provides members instant access to quality care with an average wait time under five minutes



### 90% TREATED

Physicians are able to treat 90% of the most common medical issues:

- Allergies
- Back pain
- Bronchitis and pneumonia
- Cold and flu
- Sinus infections

To access care, visit **DoctorOnDemand.com** or download the Doctor On Demand app from the App Store (iPhone) or Google Play (Android).



## Personal health advocates

Health issues can come up at any time. When they do, we're here to help — quickly, confidentially, and at no cost to you. This unique resource is available to you and your family, even if they are not BlueShield members. Your personal health advocate can:

- Help you find hospitals, doctors, and dentists
- Assist in scheduling appointments with hard-to-reach specialists
- Resolve claims, billing, and payment issues
- Provide information about eldercare
- Request transfer of medical records, X-rays, and lab results

For extra help when you need it most, call the customer service number on the back of your member ID card and ask to speak with your personal health advocate.









# Resources to Keep You Healthy

## FREE personalized health coaching

As a member, you have access to our health coaching team of registered nurses, nutritionists, and exercise experts. They work one-on-one with you and your family to answer questions, develop personal health plans, and connect you with the resources you need.

To contact a health coach, call 1-877-878-8785, option 2.



## Case management

For complex health care needs, our team is here to assist you. We help you make informed health care decisions, ensuring you receive the right care.

### You also have access to the following programs:

- General case management
- Palliative care
- Behavioral health
- Rare conditions case management
- Transplant case management
- Right Start Prenatal Program

## Disease management

Let our team help you manage your chronic condition. We help you stay on track and improve your condition by empowering you with the tools to make positive health changes.

### You also have access to the following programs:

- ADHD
- Asthma
- Cardiac
- Chronic obstructive pulmonary disease (COPD)
- Diabetes
- Spine





# More Than 65 FREE Preventive Services

When it comes to your health, studies show early detection is key. That's why your BlueShield plan includes more than 65 free checkups and preventive services to help you take control of your health — and work to improve it, too.

**\$0** preventive services include:



Routine annual physical



Screenings such as Pap test and routine OB-GYN visit, prostate-specific antigen (PSA) test, mammogram



Routine vision exam



Well child visits



Adult and child immunizations

Visit [bsneny.com/preventive](https://bsneny.com/preventive) for a complete list of preventive services.



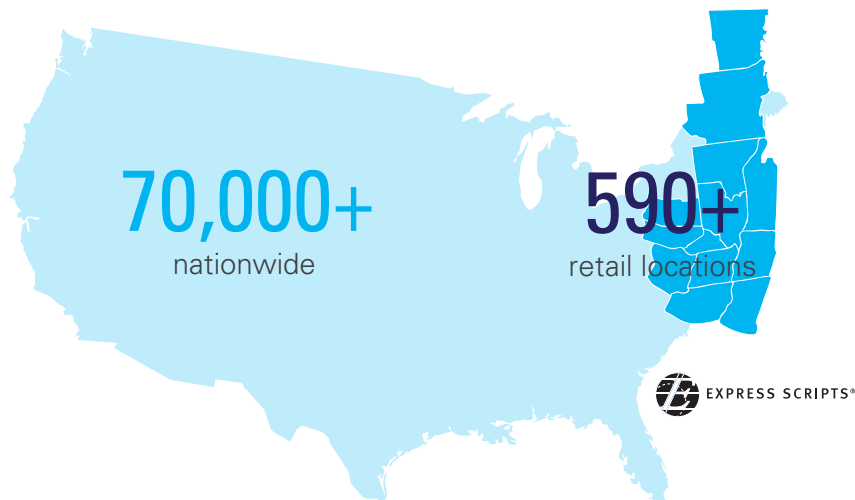


# Save on Prescription Medications

## Retail pharmacy access

Your member ID card gives you access to more than 590 local retail pharmacies and 70,000 pharmacies nationwide.

Visit [bsneny.com/find](https://bsneny.com/find) to locate a pharmacy near you.



## Mail-order prescriptions

We partner with Express Scripts®, the largest mail-order pharmacy in the country, to deliver prescriptions right to your door.

Our partnership brings you savings:

- 90-day prescriptions — pay less than you would filling monthly prescriptions at your local pharmacy
- More than 400 generic medication alternatives for \$10 or less for a 90-day supply
- Tablet-splitting program that makes 15-day prescriptions last 30 days, and 45-day scripts last 90 days

## Lower-cost alternatives

Comparing prices for medications and finding lower-cost alternatives is quick and easy! Just log in to your account at [bsneny.com](https://bsneny.com) and click *Manage my prescriptions*. Select *Price a Medication* from the Prescriptions drop-down menu to get started. Your member benefits are automatically applied (such as any deductibles, copays, or coinsurance) so that you can easily find out how much your medication will cost. Enter a location to compare pricing among multiple pharmacies.

## Specialty medications

Specialty medications are prescription drugs used to treat complex conditions, including cancer, multiple sclerosis, and rheumatoid arthritis. As a BlueShield member, you have access to personalized specialty pharmacy services, including convenient delivery to your home or location of your choice, access to nurses who specialize in your condition, and an on-call pharmacist available 24/7.

Visit [bsneny.com/pharmacy](https://bsneny.com/pharmacy) for more information.

# Glossary of Terms

## Allowed Amount

The maximum amount on which our payment is based for covered services. If your nonparticipating provider charges more than the allowed amount, you will have to pay the difference between the allowed amount and the provider's charge, in addition to any cost-sharing requirements.

## Balance Billing

Occurs when a nonparticipating provider bills you for the difference between the nonparticipating provider's charge and the allowed amount. A participating provider may not balance bill you for covered services.

## Coinsurance

Your cost-share of the cost of a covered service, calculated as a percent of the allowed amount for the service that you are required to pay the provider.

## Copayment

A fixed amount that you pay directly to a provider for a covered service when you receive the service. The amount can vary by the type of service.

## Deductible

The portion of covered medical expenses that a member must pay before the plan will make any benefit payments.

**Aggregate (True Family) Deductible:** The family deductible must be met, regardless of which family members incur the medical expenses, before any services will be paid under the terms of the contract

**Embedded Deductible:** A family medical plan (two or more members covered) with an embedded deductible contains two components — an individual deductible and a family deductible. Each family member has the opportunity to get his or her medical bills covered prior to meeting the entire dollar amount of the family deductible. One person cannot exceed the individual deductible amount in the family deductible.

**Family Deductible:** A deductible satisfied by the combined expenses of all family members.

## Drug Formulary

A list of both generic and brand-name prescription drugs used by practitioners to identify drugs with the greatest overall value. A committee of physicians, nurse practitioners, and pharmacists maintains the formulary.

## Drug Tier Levels

**Tier 1:** Lowest-cost alternative

**Tier 2:** Preferred medication

**Tier 3:** Nonpreferred medication

## Emergency Care

Care received for a life-threatening illness or injury requiring immediate medical attention.

## Explanation of Benefits (EOB)

A notification sent to the customer that provides information on a claim processed.

## In-Network

A provider, hospital, pharmacy, or other facility that has entered into a contractual relationship with the health plan to be part of the health plan's network. Members usually pay less when using an in-network provider.

## Nonparticipating Provider

A person, entity, or institution that has not entered into a contractual agreement with the health plan to provide covered services.

## Out-of-Network

A provider, hospital, pharmacy, or other facility that has not entered into a contractual relationship with the health plan to be part of the health plan's network. Members usually pay more or services may not be covered when using an out-of-network provider.

## Out-of-Pocket Maximum (OOPM)

The most you will have to pay in any given plan year for all covered services received under an insurance policy, including copayments, coinsurance, and deductibles. After you reach this amount, the insurance company will pay all other expenses for the remainder of the plan year.

## Participating Provider

A person, entity, or institution that has entered into a contractual agreement with the health plan to provide covered services. A provider's participation status may change.

## Pharmacy Network

A group of pharmacies that has contracted with a health plan or pharmacy benefit manager to provide covered products and services to members.

## Preauthorization

A decision by the health plan prior to a member's receipt of a covered service, procedure, treatment plan, device, or prescription drug that the covered service, procedure, treatment plan, device, or prescription drug is medically necessary.

## Primary Care Physician (PCP)

A participating provider who is responsible for coordinating all of your medical care and practices in the area of family medicine, internal medicine, pediatrics, general practice, or obstetrics/gynecology. Your PCP is responsible for knowing your complete medical history, performing routine health care duties, and referring you to a specialist when necessary.

## Routine

Routine services are based on medical guidelines, so procedures classified as "routine" may be covered in full. If a procedure does not meet the recommended medical guidelines, it is considered diagnostic, and copayment, coinsurance, and/or a deductible may apply.

## Service Area

The geographic area where the plan accepts members and has contracted with providers for you to use.

## Specialist

A doctor who focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent, and/or treat certain types of symptoms and conditions.

## Urgent Care

Care received for an illness or injury with symptoms of sudden or recent onset requiring same-day medical attention.









This resource guide provides an overview of small group member benefits only. For a listing of all your benefits, please see your Summary of Benefits and Coverage.

BlueShield of Northeastern New York is a division of HealthNow New York Inc., an independent licensee of the Blue Cross and Blue Shield Association.

Our patient and member advocacy program is administered by Health Advocate, Inc. Health Advocate™ is not affiliated with any insurance or third-party provider and does not replace health insurance coverage, provide medical care, or recommend treatment.

Express Scripts® is an independent company that manages prescription drug benefits for BlueShield of Northeastern New York.

Doctor On Demand is a separate company that provides telemedicine services to BlueShield of Northeastern New York members.

Weight Watchers®, GNC®, and Vitamin World® are separate companies that accept the BlueShield of Northeastern New York wellness card.