



Your Independence Blue Cross 2016 Blue Solutions[®] Renewal Guide

For small employers

Independence 
Blue Solutions[®]

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Get ready to renew your health plan

You understand the value and importance of health insurance because you've already made the choice to offer benefits to your employees. We're delighted that you selected us as your health insurer. As a market leader, we take pride in delivering innovative health plans offering comprehensive benefits at competitive prices. We continue to arrange our plans by metallic level of coverage (platinum, gold, silver, and bronze), which makes it easier to find plans that are right for your budget.

As you prepare to renew your company's benefits, we'd like to provide you with an overview of what's new for 2016:

- **Ten new plans.** To give you an even wider range of choices, we are adding ten new Blue Solutions plans in 2016. (Our HMO Bronze Basic plan is being retired.) To see all available Blue Solutions plans, please visit www.ibx.com/bluesolutions.
- **Improved out-of-pocket (OOP) maximum calculation for family plans.** High Deductible Health Plans with a Health Savings Account (HSA) will now have an embedded OOP maximum combined with an aggregate deductible which means that no one family member contributes more than the individual OOP max for the plan. So while the family OOP maximum may be as much as \$13,700, each family member is only responsible for reaching the individual OOP maximum amount for their plan.
- **Enhanced HDHP vision benefit.** Your employees and their dependents can take advantage of their vision benefits at any time during their plan year, without waiting until they have met their medical deductible.
- **New pediatric vision care option.** Coverage now includes a choice of glasses or contact lenses for enrolled dependents under 19.
- **New cost-sharing for specialty prescription drugs.** A new level of cost-sharing for specialty drugs, such as those used to treat rheumatoid arthritis, hepatitis C, and certain cancers, has been added to all plans. This will help manage spending for these increasingly costly drugs and ensure long-term access for your employees who need them.



Two ways to offer plans

There are two ways that you can offer our plans to your employees: Blue Solutions and Blue Solutions Choice.

Blue Solutions

This is the traditional way that employers offer benefits to their employees. You are able to select up to three plans and if you require an employee contribution, you set the contribution level for the plan or plans you offer.

In your Blue Solutions renewal package you will see a recommended plan for each plan you currently offer, as well as one or more options to consider for 2016.

Blue Solutions Choice helps make managing your health care costs as easy as budgeting for other annual business expenses.

Web-based Blue Solutions® Choice

Blue Solutions Choice is an online, private health insurance shopping site for small employers that allows you to offer up to five plans. You set a fixed dollar amount for your employees' health care coverage, which they then use to shop for and enroll in one of the health plans you've chosen.

If Blue Solutions Choice is an option you want to consider, please consult with your broker or Independence account executive.



Three types of plans

Our health plans are designed to help your employees make informed decisions about the cost of care, while giving them access to high-quality care from an extensive network of doctors and hospitals. You already offer your employees at least one type of plan and perhaps you are considering an additional type or something different. There are three types of plans: PPO, Direct POS, and HMO.

- **Personal Choice® PPO plans.** These plans offer the ultimate flexibility. Your employees can choose any provider, but they pay less by choosing in-network providers.
- **Keystone Direct POS plans.** These plans provide both in and out-of-network coverage, but your employees must select a participating primary care physician (PCP) to coordinate their care. Referrals are needed for certain services.
- **Keystone HMO plans.** HMO plans require employees to select a PCP to coordinate all of their care with network providers. Referrals are required for most services.

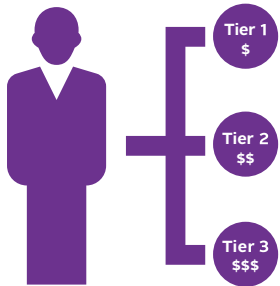
How our plans compare

	Keystone HMO	Keystone Direct POS	Personal Choice
Access to network of more than 60,000 physicians and specialists	X	X	X
Must select a PCP	X	X	
No referrals needed to visit in-network specialists		X ¹	X
In-network benefits coast-to-coast through BlueCard PPO			X
Away from Home Care® program for employees and dependents who temporarily reside outside the service area	X	X	
Emergency and urgent care access across the country and around the world through BlueCard PPO and BlueCard Worldwide	X	X	X

Two innovative options

In addition to these three types of plans, there are two options that can help you strike the right balance between coverage and cost: an HMO tiered network plan and a PPO High Deductible Health Plan with a Spending Account.

TIERED NETWORK PLANS HELP YOUR EMPLOYEES SAVE



Your employees will pay less for care by choosing providers in Tier 1 – Preferred or Tier 2 – Enhanced.

HMO Tiered Network plans

HMO plans with a tiered network let your employees choose how much they want to pay out of pocket when they receive covered services.

With our **Keystone HMO Proactive** tiered network plans, providers are grouped into one of three tiers based on cost and, in many cases, quality measures. Your employees save money by choosing health care providers in Tier 1 – Preferred, the lowest-cost tier, when they receive care.²

(Important note: Proactive plans do require the employee to live within our five-county service area or the contiguous counties.)

High Deductible Health Plans with a Spending Account

As an employer, offering a lower cost High Deductible Health Plan (HDHP), paired with a spending account, such as a Health Savings Account (HSA) or Health Reimbursement Account (HRA), can help you:

- **Save on premium.** HDHPs offer access to our Personal Choice PPO network at lower premiums.
- **Save on taxes.**³ There are potential tax advantages for you and your employees because contributions to an HSA or HRA are not treated as taxable income if used for qualified medical expenses.
- **Encourage more informed decision-making.** Employees have more control over their health care choices, helping them become more savvy health care consumers.

Benefits that help your employees save

We give your employees flexibility to make choices that help them take control over their health and their health care dollars. Certain covered services are available to your employees at lower out-of-pocket costs based on the location where care is received.

\$0 preventive colonoscopy with Preventive Plus benefit

All plans include a Preventive Plus benefit that offers \$0 member cost-sharing (no copayment, coinsurance, or deductible) for a preventive colonoscopy when your employee chooses a Preventive Plus provider or GI professional that is not hospital based.

\$0 outpatient laboratory services at freestanding labs

For blood work or other covered laboratory services, all PPO (non-HDHPs) copay plans offer \$0 member cost-sharing when employees use a freestanding lab in our network. For HMO and Direct POS plans, in-network lab services are always covered at no cost when employees use their PCP's designated lab site.

Lower cost-sharing for outpatient surgery

With all PPO (non-HDHPs), HMO and Direct POS copay plans, your employees will pay less by visiting in-network ambulatory surgical centers when they require an outpatient surgical procedure. Some common outpatient surgical procedures include removal of the tonsils, hernia repairs, and cataract surgeries.

COMPREHENSIVE COVERAGE



All of our plans cover essential health benefits, like doctor visits, hospital stays, and prescription drugs.

Prescription Drug coverage

All Blue Solutions medical plans include prescription drug benefits, which are administered by FutureScripts®⁴. Members with most Gold and Platinum plans can take advantage of a network of more than 68,000 pharmacies in all 50 states.

Silver and Bronze plans, and Keystone HMO Proactive plans use the FutureScripts Preferred Pharmacy⁵ network, which includes more than 50,000 retail pharmacies, including CVS, Walmart, Target, and many independent pharmacies.⁶

All plans offer a mail order option and with certain plans, a 90-day supply of a medication may be available for the cost of a 60-day supply.

Generic drugs

All Silver and Bronze plans and our Keystone HMO Proactive plans include a Mandatory Generic program. Under this program employees are incented to select generic medications because the cost-sharing is significantly lower. Generic prices vary by plan, but with our HMO Proactive plans your employees can pay as low as \$4 for certain generic drugs. Under the Mandatory Generic program, brand drugs are still covered but employees will have to pay the brand cost-sharing plus the difference between the cost of the brand-name drug and the cost of the generic drug.

Specialty pharmacy cost-share

All plans now include a higher cost-share for self-administered brand specialty drugs, in addition to the existing cost-share levels for formulary generic and brand and non-formulary prescription drugs. Specialty drugs are used to treat complex conditions or chronic diseases and typically require special handling, administration, and monitoring.

Vision coverage

All plans include adult vision benefits, administered by Davis Vision®⁷, offering a network of more than 40,000 ophthalmologists, optometrists, and regional and national retailers, including Visionworks®. Your employees can maximize their coverage by using Visionworks locations for their vision care needs. For example, adults can receive up to a \$100 allowance for eyeglasses or contact lenses at all Davis Vision providers, or up to a \$150 allowance for eyeglasses (\$100 contacts) specifically at Visionworks locations.

All plans also include pediatric vision benefits for your employees' enrolled dependents up to age 19⁹.



Dental coverage

For adults age 19 and older, we offer a choice of four cost-effective, adult dental plan options to add to your Blue Solutions health plans. For 2016, we've updated our adult dental portfolio with richer dental benefits. Though our Adult Plus Dental PPO plan is being retired, two new plans — Adult Preferred PPO and Adult Premier PPO with Preventive Incentive — give you even more flexibility to offer high-quality dental benefits at a price that fits your budget.

- **Adult Preventive PPO** offers basic coverage for diagnostic and preventive services, like exams, cleanings, and X-rays.
- **Adult Preferred PPO** covers diagnostic and preventive services and covers additional services, like fillings, root canals, and more.
- **Adult Premier PPO with Preventive Incentive** offers the most comprehensive coverage and richest benefits, plus the costs of certain preventive services do not count toward the annual OOP maximum.

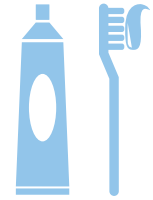
All of our PPO plans offer your employees the freedom to visit any dentist, but they will pay less out of pocket by choosing from more than 60,000 providers in the United Concordia¹¹ Advantage national network.

- **Keystone Adult DHMO rider.** If you offer your employees a Blue Solutions HMO or POS plan, you can add the Keystone Adult DHMO rider. Diagnostic and preventive services, like exams and cleanings, are covered in full once every six months. Selection of a Primary Dental Office in the Keystone network is required.¹²

Pediatric dental is one of the covered essential health benefits in all plans for enrolled dependents up to age 19.^{13,14,15} Coverage includes \$0 in-network preventive exams and diagnostic treatment to help children maintain good oral health.

Full descriptions of covered services and costs for pediatric and adult dental plans are available at ibx.com/sgdental.

HEALTHY MOUTH HEALTHIER LIFE



Studies show that treating gum disease through regular dental visits can reduce hospitalizations, stroke, heart disease, and diabetes, which can help you save thousands of dollars on overall medical costs for your employees.¹⁰

Health and Wellness programs

Our Healthy LifestylesSM Solutions programs are available at no cost with all Blue Solutions medical plans. We combine easy-to-use online and mobile tools, and personalized support to empower your employees to achieve and maintain their best possible health.

Industry leading online tools to drive healthy actions

Your employees can log on at ibxpress.com anytime and anywhere to access the following tools and resources:

50 percent of health care costs are related to lifestyle choices and behavior¹⁶



Behavior Access
Genetic Environment

- **Wellness Profile** — Helps your employees get a clearer picture of their overall health.
- **Personal Health Record** — Your employees can track their medical history.
- **My Health Assistant** — A tool that guides your employees in setting goals and selecting healthy activities.
- **Message boards** — Interactive message boards on various health and wellness topics.
- **Personalized health content** — Appears on the employee's wellness homepage.

Mobile tools keep employees connected on the go

Our free IBX app features **My Health Assistant** to update progress on action plans, receive automated reminders, and get real-time feedback on goal progress; the **Mobile Health Record** to access personal health record information; and the **Doctor's Visit Assistant**, which includes a prescription drug cost estimator and a note-taking feature.

Registered nurse Health Coaches are a trusted point of contact

Health Coaches serve as a single, trusted point of contact to answer your employees' questions and help coordinate their care.

Reimbursements and discounts¹⁷ to motivate healthy choices

Reimbursements of up to \$150 are available for fitness center memberships and approved weight management and tobacco cessation programs. Money-saving discounts are available through our exclusive Blue365[®] and Blue Insider programs.

Important plan details

- ¹ Direct POS employees need a referral from their PCP for spinal manipulations, routine X-rays, and physical/occupational therapy. For lab work, employees should use the facility recommended by their PCP for the lowest out-of-pocket costs.
- ² Provider tier assignments are subject to change. Your employees can determine which tier their providers are in by using our Find a Doctor tool: ibx.com/findadoctor.
- ³ Independence does not provide legal or tax advice. Please consult with your own legal and/or tax advisor regarding the tax advantages of an HSA or HRA. Official rules and regulations governing spending accounts are available at irs.gov.
- ⁴ FutureScripts is an independent company providing pharmacy benefits management services for Independence Blue Cross.
- ⁵ The FutureScripts Preferred Pharmacy network does not include Rite Aid and Walgreens pharmacies.
- ⁶ If members fill a prescription at a non-participating pharmacy, it's an out-of-network claim, and they must pay the total upfront cost. Although they may be able to get reimbursed for part of this cost, they will need to submit a paper claim for reimbursement.
- ⁷ Davis Vision[®] is an independent company, which manages Independence Blue Cross vision benefits.
- ⁸ Visionworks is an independent company, in which an affiliate of Independence Blue Cross has a financial interest.
- ⁹ Pediatric vision benefits expire at the end of the month in which the child turns 19. Pediatric vision covers Davis Collection glasses or contact lenses in full at Davis providers.
- ¹⁰ Source: Jeffcoat MK, Jeffcoat RL, Gladkowski PA, Bramson JB, Blum JJ. "Impact of Periodontal Therapy on General Health: Evidence from Insurance Data for Five Systemic Conditions," *American Journal of Preventive Medicine*, 47 (2014) pp. 174 -182. DOI: 10.1016/j.amepre.2014.04.001.
- ¹¹ United Concordia Dental is an independent company that administers Independence Blue Cross dental programs.
- ¹² Covered family members can select a different Primary Dental Office. Referrals are required for treatment from specialists.
- ¹³ Pediatric dental benefits are covered until the end of the contract year in which the child turns 19.
- ¹⁴ Plans offered through the small business health options program (SHOP) do not include pediatric dental coverage.
- ¹⁵ If you offer a PPO plan, it includes Personal Choice[®] PPO pediatric dental coverage. If you offer an HMO or DPOS plan, those include Keystone Health Plan East pediatric dental coverage. To obtain services, a Primary Dental Office must be selected from the Keystone DHMO network.
- ¹⁶ Adapted from the Department of Health and Human Services, Centers for Disease Control and Prevention.
- ¹⁷ Healthy Lifestyles Solutions reimbursements and discounts are subject to change. Information about reimbursement eligibility requirements and required documentation for reimbursements is available in the Health & Wellness section at ibxpress.com.

The information in this guide represents only a partial listing of the benefits and exclusions of the plans. Benefits and exclusions may be further defined by medical policy. These managed care plans may not cover all your health care expenses. Please read your contract, member handbook, or benefits booklet carefully to determine which health care services are covered. If you need more information, please call 1-800-ASK-BLUE (1-800-275-2583).

Independence Blue Cross – meeting your health insurance needs, every step of the way.

From comprehensive coverage to cost savings, **Independence Blue Cross** is committed to offering products and services to help you and your employees stay healthy. This includes benefit management tools that will make your job easier, and your employees healthier – *which is always good for your bottom line!*

As the landscape of health care continues to evolve, we're working hard to anticipate the changes and offer you a health benefits program that's easy to manage – so it's *always* easy to see why you chose Independence.

Keep an eye on your mail – you will be receiving your annual renewal packet soon with details on suggested product offerings to meet your specific needs in 2016.



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Independence Blue Cross offers products through its subsidiaries
Independence Hospital Indemnity Plan, Keystone Health Plan East,
and QCC Insurance Company, and with Highmark Blue Shield —
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