



An Anthem Company

Empire Group Retiree Solutions

East End Health Plan

November 8, 2021



Today's discussion

A few basics: Medicare 101

Empire's Medicare benefits and
prescription drug benefits

Simplify staying healthy

How to enroll

Questions



Medicare Advantage enrollment is trending higher

Enrollment in Medicare Advantage plans has nearly doubled over the past decade¹

4.5 million

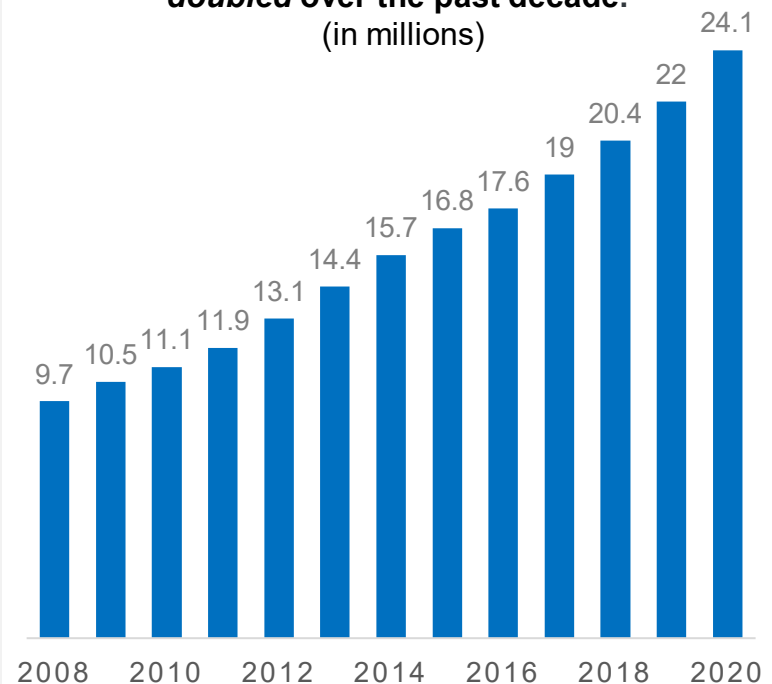
Medicare Advantage (MA) enrollees were in an employer or union-sponsored group plan in 2020.¹

Between 2019 and 2020, **total MA enrollment grew by 2.1 million beneficiaries, or 9%**.¹

By 2030, all baby boomers will be age **65 or older**.²

39% of Medicare beneficiaries are enrolled in Medicare Advantage plans.¹

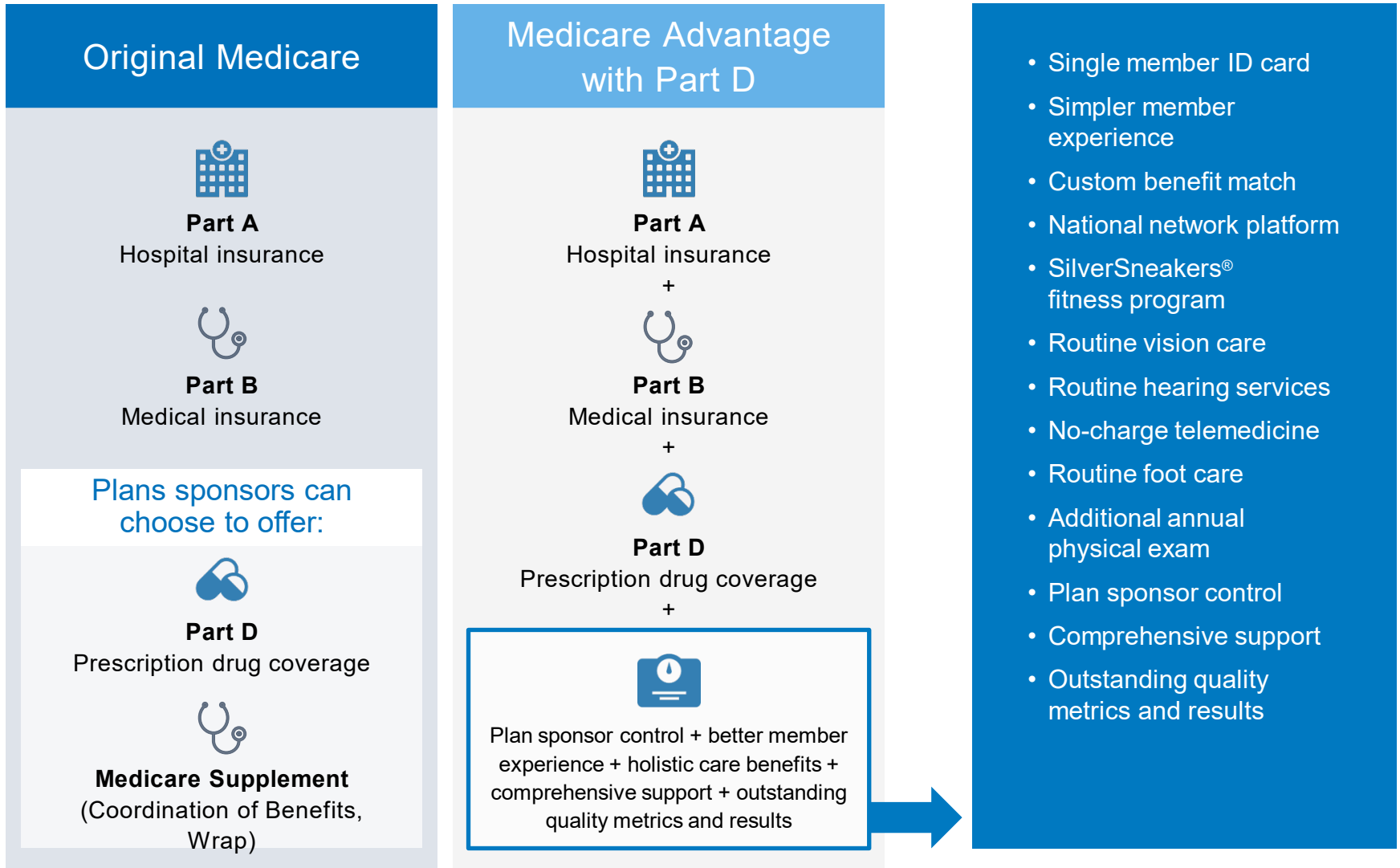
Total Medicare Advantage enrollment doubled over the past decade.¹
(in millions)



¹ Kaiser Family Foundation: *A Dozen Facts About Medicare Advantage in 2020* (January 2021): kff.org/medicare/issue-brief/a-dozen-facts-about-medicare-advantage-in-2020/.

² United States Census Bureau: *By 2030, All Baby Boomers Will Be Age 65 or Older* (December 2019): census.gov/library/stories/2019/12/by-2030-all-baby-boomers-will-be-age-65-or-older.html.

Members have a simpler, richer experience, compared to Original Medicare



What is a Medicare Advantage preferred provider organization (PPO) plan?



Cost
management

Copays allow you to know your out-of-pocket cost upfront.



Additional
benefits

It includes health services offered by Medicare, and your Medicare Part D drug benefits, plus additional preventive screening services and benefits not provided by Medicare.



Emergency and
urgent services

Worldwide emergency and urgent care are covered.



Physician
services

You have access to a large network of providers as well as out-of-network providers who accept Medicare.

Your plan includes access to two types of providers: *in-network* and *out-of-network* providers

In-network providers

- ✓ Providers who participate in our network

Out-of-network providers

- ✓ Providers who do *not* participate in our network

-
- ✓ Members can continue to see current doctor, and doctor will continue to file claims
 - ✓ Members have freedom to see any provider that accepts Medicare (assignment) and the plan
 - ✓ No referrals needed
 - ✓ Freedom to choose either in- or out-of-network providers (cost shares are the same)
 - ✓ Limits disruption to members

Note: This plan can only pay providers who accept Medicare. Members should check with their provider to see if they accept Medicare. The plan cannot pay a claim if the provider is not a Medicare provider.

3 ways Empire makes it easier to find a doctor

Multiple ways to find doctors in your provider network



[empireblue.com](https://www.empireblue.com)

Visit “Find Care” at **empireblue.com** to find a Medicare Advantage PPO provider



Customer Service

Call our toll-free Customer Service number on your membership card



Sydney mobile app

Download for free from your device's app store

Will I need a preapproval or a referral?

- Some services will need preapprovals; in-network providers will obtain the approval from the plan for the member. Services that require a preapproval are marked with an asterisk(*) in your benefits chart in the *Evidence of Coverage* document.
- We also encourage out-of-network providers to seek approval from the plan for the member.
- No referrals needed.



LPPPO medical benefits summary with Senior Rx Plus

Summary of benefits		
Covered services	In network	Out of network
Deductible	\$0	\$0
Physician services, including doctor's office visits (Medicare-covered services):		
• Physician visits	\$0 copay	\$0 copay
• Specialist visits	\$0 copay	\$0 copay
Inpatient hospital care	\$0 copay	\$0 copay
Hospital days are unlimited. Covered services include, but are not limited to, a semiprivate room (or a private room if medically necessary).		
Emergency outpatient care (waived if admitted within 72 hours)	\$0 copay	\$0 copay
Preventive care and screenings	Covered by plan at 100%	Covered by plan at 100%
• Bone mass measurement	\$0 copay	\$0 copay
• Colorectal screening	\$0 copay	\$0 copay
• Cardiovascular screening	\$0 copay	\$0 copay
• Diabetes screening	\$0 copay	\$0 copay
• Mammogram screening	\$0 copay	\$0 copay
• Prostate screening	\$0 copay	\$0 copay
• Physical exam ^{<1>}	\$0 copay	\$0 copay
• Annual wellness visit	\$0 copay	\$0 copay
Out-of-pocket maximum (Combined in and out of network^{<2>})	\$0	\$0

Hearing/Vision medical benefits summary with Senior Rx Plus

Summary of rates		
Covered services	In network	[Out of network]
<p>Routine hearing services:</p> <ul style="list-style-type: none"> Routine exams <i>Maximum benefit \$70 every 12 months</i> Hearing aids <i>Maximum benefit \$3000 every 4 years combined in-network and out-of-network</i> <p>Vision care:</p> <ul style="list-style-type: none"> Routine exams <i>Maximum benefit \$50 per year</i> 	<p>\$0 copay</p> <p>\$1500 per ear</p> <p>\$0</p>	<p>\$0 copay</p> <p>\$1500 per ear</p> <p>\$0</p>

Medicare Part D — how it works



Helps pay for many brand-name and generic prescribed drugs.



Helps you better predict and control your costs at the pharmacy.



Provides access to drug list that helps you determine how your drugs will be covered.



Your Part D plan gives you options for filling your prescriptions at retail pharmacies or through the mail.



What you pay for your prescription depends on what drug you choose — generic or preferred drugs can save you money.



Summary of your cost for covered drugs

Summary of rates East End Health Plan

Retail services (30-day supply)

What you pay

Select drugs	\$0
Generics	\$5
Preferred brands	\$25
Nonpreferred Drugs [including specialty drugs] [and nonformulary drugs]	\$45
Specialty drugs (generic and brand) [Specialty drugs limited to 30-day supply]	\$45

Mail-order services (90-day supply)

What you pay

Select drugs	\$0
Generics	\$10
Preferred brands	\$50
Nonpreferred drugs [including specialty drugs] [and nonformulary drugs]	\$90
Specialty drugs (generic and brand) [Specialty drugs limited to 30-day supply]	\$45

Your drug plan includes select drug benefits

Select drugs are offered at no or low cost to you

These are specific drugs with a proven track record of effectiveness and value.

Select drug examples		
Category	Drugs	
Cardiovascular	Atenolol tablet	Furosemide tablet
	Benazepril hcl tablet	Hydrochlorothiazide capsule/tablet
	Bisoprolol-hydrochlorothiazide tablet	Lisinopril tablet
	Carvedilol tablet	Losartan potassium tablet
	Chlorthalidone tablet	Metoprolol tartrate tablet
	Enalapril maleate tablet	Ramipril tablet
Cholesterol	Atorvastatin tablet	Pravastatin sodium tablet
	Lovastatin tablet	Simvastatin tablet
Diabetes	Glimepiride tablet	Metformin tablet

These are examples of some of the drug categories and drugs covered under your select drugs benefit. Please see your drug list for a full list of select drugs. Not all generic drugs within a drug category are included in your \$5 copay select drugs benefit. Note: If your plan has a deductible, the deductible is waived on select drugs.

How do I get my covered prescriptions?

Getting your prescriptions from *in-network* pharmacies:

Network retail pharmacy



- > Go to your network retail pharmacy, show your membership card, pay your copay or coinsurance, and receive your medication.

Mail-order pharmacy



- > Have your medications delivered to you by using a network mail-order pharmacy. You may receive medications by simply calling or ordering online.

How to use a mail-order pharmacy

Often costs are lower when using a mail-order pharmacy

Step 1

- + You will receive a patient order form in your post-enrollment materials. You also may contact Customer Service to receive an order form.

Step 2

- + Complete the form, including your prescription information.

Step 3

- + Return the form and prescriptions to the address listed on the form.

Step 4

- + Once you are registered, you may order medications online at [Empire.com](https://www.empire.com) or by calling the Customer Service toll-free number.



Our commitment to **service**

Promises made



Promises kept

- › One of Empire's highest priorities
- › Continued investments to drive transformational enhancements for our members
- › A Group Retiree focus, backed by experienced leadership and purpose-built capabilities

- › 91% member satisfaction*
- › Health and wellness investments to deliver an outstanding member experience
- › Enhanced welcome experience and support

* 2020 Medallia (internal Anthem report).

Empire's whole-person care approach

Access, identify, engage, support, results



Access

for all members

Fitness, preventive care, and behavioral health programs, to drive and maintain health



Identify

those in need

Technology-driven solutions, to identify our members when they need us the most



Engage

**members
(multitouch)**

Focus on joint goal setting and multiple communication points, to drive engagement and accountability



Support

**for member health
issues**

One-to-one support for members, to recover, improve their health, and keep costs down



Results

**based on member
outcomes**

Success based on our members' success

Personalized care management

Clinical concept

- › Treat the member, not the disease
- › Outcomes-based, 100% engagement solution

Team model

- › Analytics-driven, personalized clinical connection

Member facing

- › Joint goal setting and partnership to completion

Monitoring

- › Member experience and outcomes



Supplemental benefits

Additional services beyond Original Medicare

Your retirees have access to programs and tools that can further support their health goals. Our supplemental programs include:



SilverSneakers® is a program designed exclusively for retirees and offers physical activity, health education, and social events, including access to fitness equipment and group exercise classes at more than 16,000 SilverSneakers® locations across the nation. Retirees can access live online fitness activities and on-demand online workout videos from home.



Medicare Community Resource Support helps identify needs, leverage resources, and coordinate services for members by providing specific medical or health-related information/education. The program leverages community-based services and support programs locally available to the member.



Community Care Coordination assists members with high inpatient utilization or known gaps in social determinants of health. Members are paired with a community health worker, who will help them maximize their health benefits by identifying gaps in care, scheduling follow-up appointments, and helping the member adhere to discharge instructions.



24/7 NurseLine allows members to ask registered nurses a variety of questions, including how to choose the right level of care. Choosing the most appropriate treatment option for each unique situation can mean cost savings for you.

Supplemental benefits

Additional services beyond Original Medicare



Healthy Meals is a program that provides nutritious meals to members upon discharge of an inpatient stay, or in support of improving the health of members with a body mass index (BMI) of 25 or more, 18.5 or less, or an A1C level greater than nine.



Healthy Pantry helps eligible members with chronic illnesses manage their health conditions by providing nutritional guidance. Eligible members will receive monthly nutritional counseling sessions via phone and a monthly home delivery of healthy nonperishable pantry items. The nutritional consultations, combined with the monthly pantry items, help members try recommended dietary changes and build the basics for a healthy pantry.



LiveHealth Online gives members the ability to engage with their choice of board-certified medical and behavioral physicians through two-way live video from anywhere, using their smartphone, tablet, or computer with a camera. Doctors are available 24/7, usually with less than a 10-minute wait to help with common illnesses, such as colds, allergies, or flu. livehealthonline.com.

Plus, access SpecialOffers@EmpireSM for additional savings

Sample of SpecialOffers available to Empire Group Medicare Advantage members*



* Vendors and offers are subject to change without prior notice. <BRAND> does not endorse and is not responsible for the products, services or information offered by the vendors or providers. We negotiated the arrangements and discounts with each independent vendor or provider in order to assist our members. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the grievance process.

Online resources at empireblue.com

Access online resources anytime from your computer, smartphone, or tablet



Print a temporary ID card



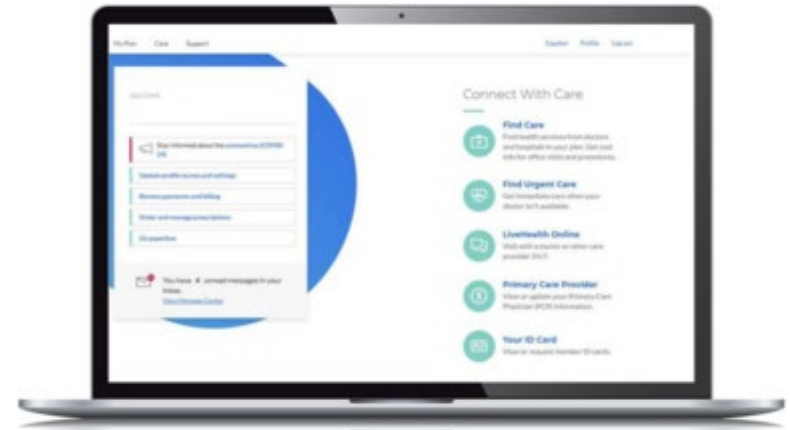
Find a doctor



Estimate your costs



View claims

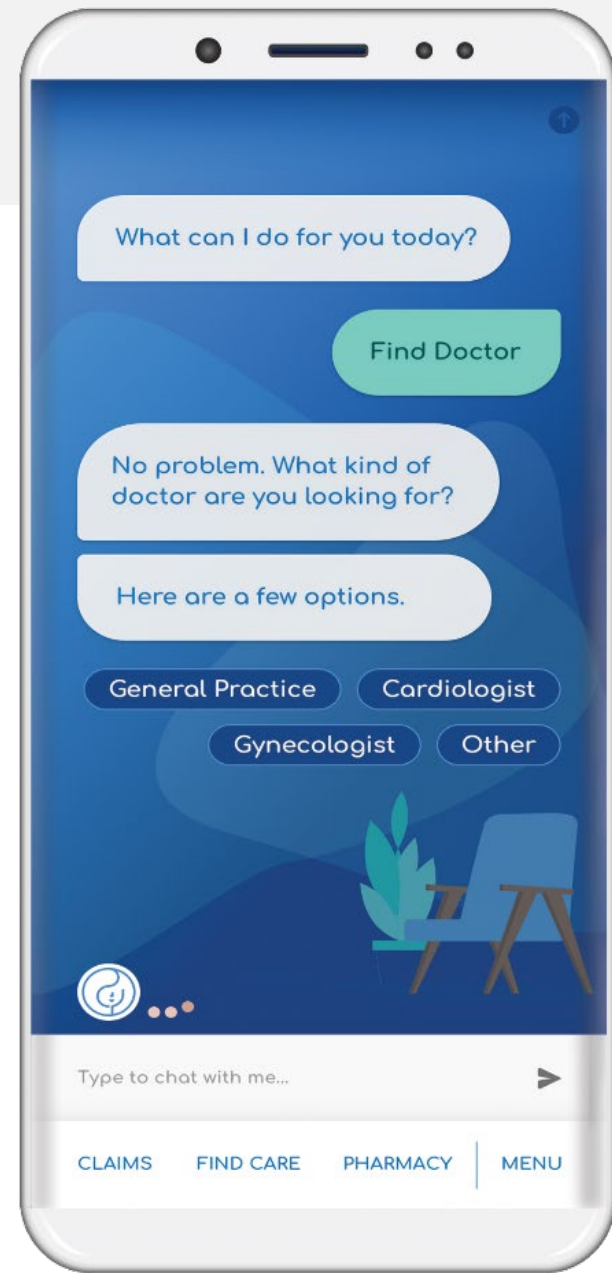


Sydney Health app

A partner in health in the palm of your hand

The Sydney HealthSM app centers around the member. With all of their information in one convenient place, they are better able to make the most of their benefits and stay connected to their health plan anytime, anywhere.

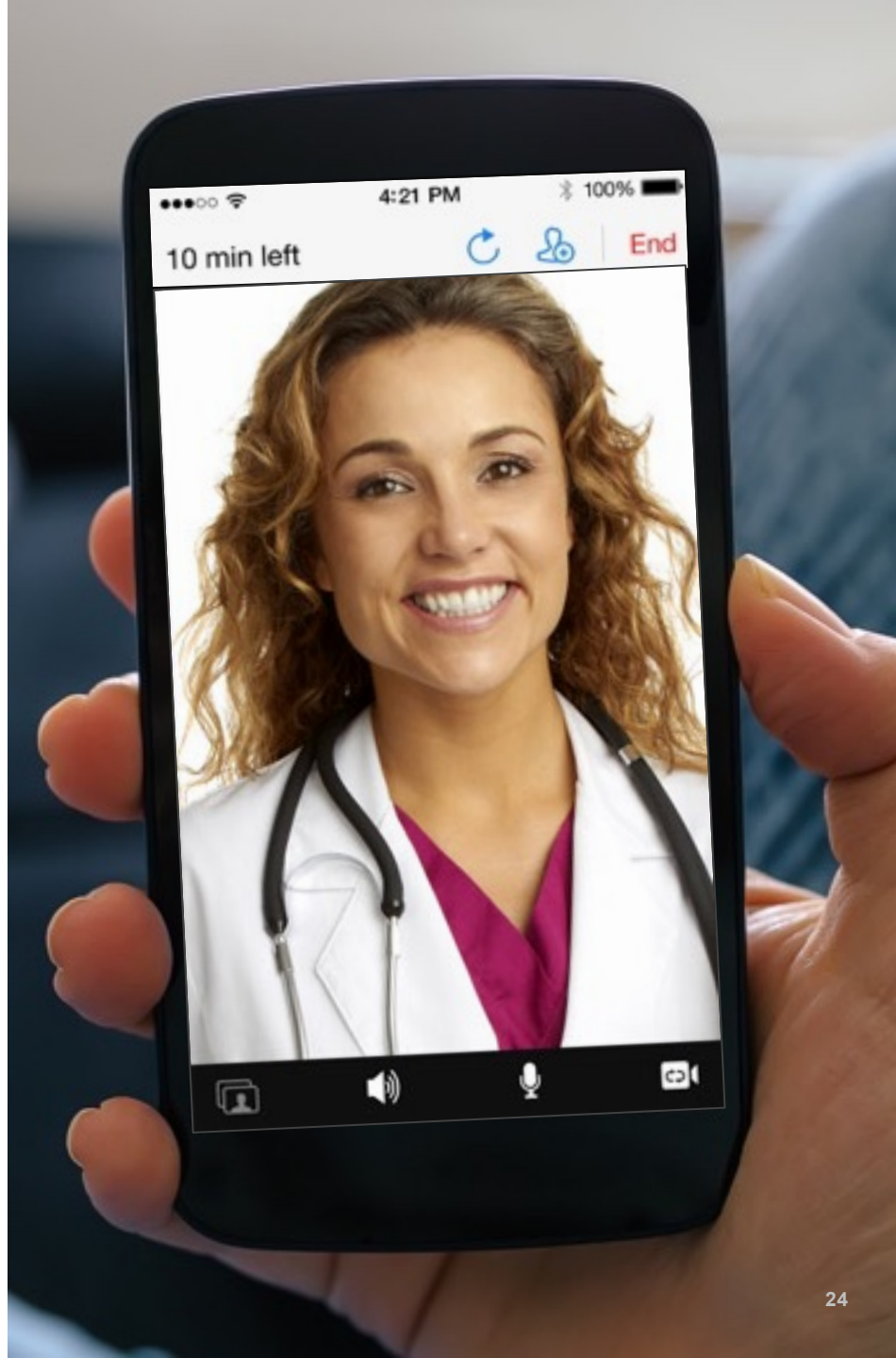
- › Tools to help find care, view costs, online appointment scheduling, and one-click access to LiveHealth Online and **empireblue.com**.
- › A personalized dashboard based on identified health topics and wellness goals.
- › Timely, insight-driven push messages based on the employee's health profile using clinical and claims data.
- › Medical record information available anytime, which can be shared with anyone (family, caregivers).



LiveHealth Online*

- > Access a board-certified doctor in the comfort of your home, 24/7.
- > Have a doctor video visit with common conditions, like the flu, colds, sinus infections, pink eye and skin rash — this even includes having prescriptions sent to the pharmacy, if needed.
- > Set up a 45-minute counseling session with a licensed therapist or psychologist, to find help when you feel depressed, anxious, or stressed.

*LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of this plan.





We're here to help. By your side. Every step of the way.

With the right start, retirees can enter the next phase of their lives with confidence and peace of mind, knowing they have the care and support to keep them in good health for many years to come.



An Anthem Company

Empire BlueCross BlueShield is an HMO and an LPPO plan with a Medicare contract. Empire BlueCross BlueShield Retiree Solutions is an LPPO plan with a Medicare contract. Empire BlueCross BlueShield Retiree Solutions is the trade name of Anthem Insurance Companies, Inc. Enrollment in Empire BlueCross BlueShield and Empire BlueCross Blue Shield Retiree Solutions depends on contract renewal. Services provided by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurance, Inc., dba Empire BlueCross BlueShield. Empire BlueCross BlueShield Retiree Solutions is the trade name of Anthem Insurance Companies, Inc. Independent licensees of the Blue Cross Blue Shield Association, an association of independent Blue Cross Blue Shield plans.