

# SMALL BUSINESSES IN NEW YORK DEMAND MORE NETWORK CHOICES.

At Empire, we know how demanding New Yorkers can be. We've been here since 1934, and we're pretty demanding too. That's why we've enhanced what we offer to give you more of what you really want. Like more access to hospitals and doctors locally and across the country.<sup>1</sup>

**Empire offers three networks to meet your demands, providing a great balance of choice, access and value.**

## Delivered locally.

Exclusive Provider Organization (EPO) <sup>1</sup> / Preferred Provider Organization <sup>1</sup> (PPO)	Blue Priority	Pathway
160 facilities <sup>2</sup>	160 facilities <sup>2</sup>	109 facilities <sup>2</sup>
85,384 physicians <sup>3</sup>	65,976 physicians <sup>2</sup>	60,535 physicians <sup>2</sup>
Comprehensive coverage	8%-10% savings from EPO/PPO <sup>4</sup>	10%-11% savings from EPO/PPO <sup>5</sup>
HSA option	HSA option	HSA option
EPO, PPO plans	EPO plans	HMO plans
Non-gatekeeper	Non-gatekeeper	Gatekeeper
Broad network	Narrowed practitioner network	Narrowed hospital and practitioner network
BlueCard <sup>®</sup> access	BlueCard <sup>®</sup> access <sup>6</sup>	N/A

### Empire Small Group health plans include:

- 100% coverage for preventive services
- Integrated pharmacy
- Pediatric dental coverage
- Vision benefits at no extra cost — pediatric and adult vision benefits<sup>7</sup>
- Plus, an expanded gym reimbursement benefit

### Access to New York's best doctors

- More of *New York Magazine's* Top Doctors 17 years in a row.<sup>8</sup>



# A broad network makes care accessible.

## The power of blue — recognized nationally:

- Access a broad network of hospitals and doctors through the BlueCard® program, including more than 96% of hospitals and 93% of doctors across the country.<sup>9</sup>

## Consumer-driven health plans (CDHPs) are a way to meet their health coverage needs and lower costs:

### HSA (Health Savings Account)

- Empire's health plans with an HSA put members in charge of how their health care dollars are spent. Employees have a health savings account — like a bank account — from which they can pay for health care services, prescriptions and even a portion of their gym membership. Contributions to the health savings account can come from employees, employers or a combination of both. Unused funds roll over from year to year and provide tax advantages because HSA contributions are pre-tax.

**Call your Empire sales representative for more information.**

## Best-in-class support for our CDHPs

We've partnered with a leading HSA administrator: BenefitWallet™, a Xerox Solution. Benefit Wallet is one of the nation's largest and most experienced HSA administrators.<sup>10</sup>

## Empire Advantage

- Competitively priced plans with a variety of plan designs
- Network choices
- Broad access to care
- CDHP options

Pathway Network: BlueCard program does not apply to our HMO Small Group health plans with the Pathway network. Pathway network includes coverage under the Away From Home Care program. Away From Home Care is available when members are away for 90 days or more. If you or a covered dependent will be temporarily residing outside your service area for at least 90 days, you may qualify for the Guest Membership program. This special feature allows approved members to use the services of an affiliated Blue Cross and Blue Shield HMO plan in the area where they are staying.

<sup>9</sup>Blue Cross and Blue Shield Association PPO/EPO network comparison data from websites of other national carriers as of 2016. Network data include the BlueCard program's extensive networks of doctors, hospitals and other providers that participate in independent Blue Cross and Blue Shield plans across the country.

<sup>10</sup>August 2016 data from Anthem Corporate Provider File.

<sup>11</sup>Empire's 28-county service area and competitor network information based on Netminder Physician Head Count Summary May 2016.

<sup>12</sup>Empire internal data analysis. Potential savings only apply to the claim cost portion of the rate attributable to residents of Manhattan, Queens, Bronx, Brooklyn, Richmond, Nassau, Suffolk, Westchester and Rockland counties.

<sup>13</sup>Empire internal data analysis.

<sup>14</sup>Only available when traveling outside of Empire's 28-county service area.

<sup>15</sup>Excludes Healthy New York Small Group plan. For more information, visit [empireblue.com/specialty](http://empireblue.com/specialty).

<sup>16</sup>Based on New York Magazine's 2016 "Best Doctors" issue reflecting data from Castle Connolly Medical Ltd.'s annual database.

<sup>17</sup>Blue Cross and Blue Shield Association website: [bcbs.com/about-the-association](http://bcbs.com/about-the-association).

<sup>18</sup>BenefitWallet: website home page (accessed July 2016): [mybenefitwallet.com](http://mybenefitwallet.com).

Empire'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.

Services provided by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurance, Inc., licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.

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