

2021 Broker Sales Materials

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Empire  
BLUECROSS BLUESHIELD

An Anthem Company

The Whole Health Company

Why Empire?

We are The Whole Health Company

At Empire our mission is to measurably and materially improve the health of all New Yorkers. It starts with **Empire Whole Health Connection®**, our expansive care model that connects benefits in real time to improve outcomes and lower total health care costs. And, the more benefits you connect — the more powerful it becomes in helping people see the bigger health picture and achieve their optimal health.



Simplified Networks

We've streamlined our networks—and it's made them stronger.

Providing best-in-class network options and national access, while innovating simplified, high-performing network options



Empire Health Guide

Personalized support + smart technology + seamless clinical integration

A concierge, red carpet service that provides proactive, personalized education that lowers cost of care and improves members' experiences. Our guides advocate for the health of members by anticipating and supporting their every need.



IngenioRx¹

Lowering pharmacy costs—and improving outcomes.

IngenioRx, Empire's pharmacy benefit manager (PBM), is moving pharmacy forward with a unique whole-health approach. With a line of sight into a member's pharmacy and medical benefits, we inform clinical decisions and personalize solutions with real-time insights that improve health outcomes and reduce total drug costs.



Sydney Health

A whole new level of health care connection

A fully integrated hub for information about a member's benefits—making it easy to stay connected to their health plan and their health. The app includes benefits information, a health dashboard, one-click access to customer service and virtual care features—including the AI Symptom Checker and the opportunity to securely link to virtual care visits with doctors using text chat or video visits.



LiveHealth Online³

See a doctor when it works for you

Cutting-edge, convenient telemedicine that lets members stay home and have a video visit with a board-certified doctor or licensed therapist from their smartphone, tablet or computer.

¹ IngenioRx, Inc. is an independent company providing pharmacy benefit management services on behalf of Empire BlueCross BlueShield

² LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Empire BlueCross and BlueShield. Member cost share for primary care physician office visit applies.

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Empire Whole Health Connection[®]

A care ecosystem designed
to improve health at every turn



At Empire, we believe that healthcare works better when it works together. It's essential to our vision to be The Whole Health Company—and our commitment to improve the well-being of our communities.

Defining our mission of Whole Health

As a Whole Health Company, our goal is to integrate every facet of a member's total health in a way that improves lives and enables a better customer experience. And by creating better outcomes, we can lower costs, too.



The power of integrated benefits

The insights below show the enormous potential to improve outcomes when creating a total picture of a person's health.

- **90% of health care spending is driven by chronic conditions.**¹
- **Diabetes can cause heart disease, kidney failure, and blindness, and costs the US healthcare system and employers \$237 billion every year.**²
- **Nearly two-thirds of American adults report eye or vision problems, but only one in eight have been examined by a medical doctor.**³

Clinical & claims data from all healthcare providers allow us to see the **Whole Person**—and better identify gaps in care. And more connected, coordinated, less redundant care also has the potential for **Real Savings**.

The value of our whole-health approach across high-cost health conditions⁴

Our summary analysis of six historically high-cost conditions demonstrates how integrating benefits can be a significant source of savings for employers.

Disease Condition	% Fewer Admissions	% Lower Medical Costs	Per Member Per Year Savings
Asthma	14%	8%	\$588
Chronic Kidney Disease	13%	3%	\$444
Coronary Artery disease	13%	9%	\$1,068
Diabetes	7%	7%	\$600
Heart Failure	24%	19%	\$3,552
Hypertension	14%	6%	\$456

Making a difference with dental, vision and disability



Dental

11% (\$95) decrease in annual dental cost per member receiving three cleanings in a year⁵



Vision

126% increase in reporting of high-risk health conditions like diabetes and high cholesterol via a vision claim⁶



Disability

25% lower costs for claimants who engage with care manager⁷

Streamlined. More complete. And simpler for everyone.



One account team

Dedicated to understanding an employer's business and culture.



One ID card

Convenient for employees whenever they need to access care or plan information.



One bill

All benefit plans are from a single source. Simple resolutions for all administrative needs.



One source of information

Streamlined and coordinated distribution of employer and employee information.

A unified approach designed around what's most important—improving member health.

**A healthier approach to
healthcare—for a healthier New York.**

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¹ RAND, Chronic Conditions in America: Price and Prevalence, 2017.

² American Diabetes Association. Economic Costs of Diabetes in the U.S. in 2017. Diabetes Care 2018

³ Harris Poll commissioned by the American Academy of Ophthalmology, 2016

⁴ Outcomes based on 2014 integrated analysis. Savings apply to members with conditions listed. Results shown do not represent a guarantee of outcomes; group-specific results and cost will vary.

⁵ Empire and affiliated companies Dental Case Study 2018

⁶ Empire and affiliated companies Vision Case Study 2018

⁷ Anthem Life Productivity Solutions Quantifying Value Study, 2015

A Simplified Network Trifecta

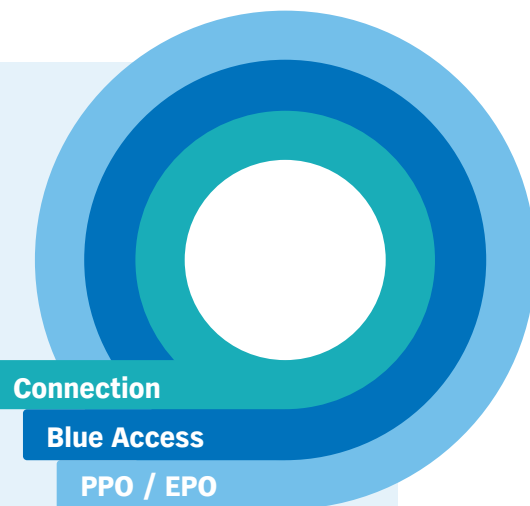
We've streamlined our networks—and it's made them stronger. That makes it easier for employers to strike the right balance between access and affordability.



Three Networks. One Foundation.

Empire's network offerings are anchored by our industry-leading PPO/EPO network. And we've leveraged our strong relationships with our PPO/EPO providers to bring you Blue Access and Connection, tailored networks that deliver affordable alternatives. **Three options housed within a single provider universe—it's that simple.**




- All providers in Connection are in Blue Access
- All providers in Connection and Blue Access are in PPO/EPO



All networks are available across all lines of coverage:
Small Group, Large Group
Fully-Insured and Large Group
Self-Funded

Employers can offer any combination of our networks as part of their benefit plan—no restrictions apply

Network Composition

PPO/EPO	Blue Access	Connection
Our broadest in-network coverage	Expanded in-network coverage with up to 13% premium savings ¹	A network tailored to deliver the greatest premium savings—up to 20% ¹
Nearly 100% hospital participation in our service area	In-network access to nearly all key hospital systems in our service area	In-network access to the majority of key hospital systems in our service area
91,000 participating doctors ² 149,000 provider access points ²	97% provider match to our PPO/EPO network ²	70% provider match to our PPO/EPO network ²
National access 	National access 	National access 

Network Features

	PPO/EPO	Blue Access	Connection
BENEFIT TYPE	PPO or EPO	PPO or EPO	EPO
Gatekeeper option*		✓	✓
National access	✓	✓	✓
Global coverage	✓	✓	✓
Sydney member app	✓	✓	✓
LiveHealth Online (telemedicine)	✓	✓	✓

*Gatekeeper functionality available on EPO plan designs only

Features Available with All Networks

	<p>BlueCard®</p> <p>National access to care with the BlueCard program – 93% of providers and 96% of hospitals nationwide.³</p>
	<p>Global® Core</p> <p>Access to international care in more than 190 countries with the Global Core platform.</p>
	<p>Sydney Health</p> <p>Our easy-to-use app is a highly personalized and fully integrated hub for information about a member's benefits – making it easy to stay connected to their health plan and their health.</p>
	<p>LiveHealth Online⁴</p> <p>Cutting-edge, convenient telemedicine is now \$0 on most small group plans and on select large group plans.</p>
	<p>IngenioRx⁵</p> <p>Empire's pharmacy benefit manager, IngenioRx, focuses on a whole-health, simplified experience by integrating medical and pharmacy benefits—and helps us see the big picture of medical and pharmacy costs and outcomes. Plus members get 24/7 service.</p>

Regional Availability

PPO/EPO	Blue Access	Connection
All 28 counties	All 28 counties	9 Downstate Counties (Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk, Westchester)

Key Participating Hospital Systems Comparison⁶

Health System	Region	PPO/EPO	Blue Access	Connection
New York Presbyterian	NYC / Westchester	●	●	●
NYU Langone	NYC	●	●	
Mt. Sinai Health System	NYC	●	●	●
Hospital for Special Surgery	NYC	●	●	●
Memorial Sloan Kettering	NYC	●	●	
Montefiore Medical Center	NYC / Westchester	●	●	●
Maimonides	NYC	●	●	●
Westchester Medical Center	Westchester	●	●	●
Northwell Health	Long Island / NYC / Westchester	●	●	●
SUNY Stonybrook	Long Island	●		
Catholic Health Services (previously LIHN)	Long Island	●	●	
Bassett Healthcare	Mid-Hudson	●	●	
Bon Secours	Mid-Hudson	●	●	
Health Quest (Nuvance)	Mid-Hudson	●	●	
Orange Regional	Mid-Hudson	●	●	
Albany Medical Center	Albany	●	●	
St. Peters Health Partners	Albany	●	●	

NOTE: This does not list all hospitals in our networks.

**We've simplified our networks to make
access to high-quality care more affordable.**

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¹ Compared to Empire's PPO/EPO network, with Essential Formulary and Gatekeeper features added on some small group plans.

² Empire Internal Data as of July 31, 2020. Based on TIN overlap. Connection is only inclusive of participating counties in the geographical area. Subject to change.

³ BlueCard is a national program offered by the Blue Cross Blue Shield Association. Network statistics from Blue Cross and Blue Shield Association Media Center, 2020 (www.bcbs.com/about-us/community-community-nationwide).

⁴ LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Empire BlueCross and BlueShield. Member cost share for primary care physician office visit applies.

⁵ IngenioRx, Inc. is an independent company providing pharmacy benefit management services on behalf of Empire BlueCross BlueShield.


⁶ Empire's NY participating hospital listing report as of July 31, 2020 and subject to change.

The Power Of Blue Access

Our Blue Access network replaced Blue Priority in 2020 – and has since been further expanded to have a 97% provider match to our PPO/EPO network.¹



As part of restructuring our networks, we've aligned participating hospitals and their affiliated physicians so members can access high-quality care—with coverage across the full care spectrum.

- **In-network access to nearly all key hospital systems—and 97% provider match to our PPO/EPO network—across our 28-county service area**
- **National access** 

Connection

Blue Access

PPO / EPO

Available across Empire's full 28-county service area

Available across all lines of coverage:
Small Group, Large Group
Fully-Insured and Large Group
Self-Funded






Employers can offer any combination of our networks as part of their benefit plan—no restrictions apply

Comparing Key Features

	PPO/EPO	Blue Access	Connection
BENEFIT TYPE	PPO or EPO	PPO or EPO	EPO
Gatekeeper option*		✓	✓
National access	✓	✓	✓
Global coverage	✓	✓	✓
Sydney member app	✓	✓	✓
LiveHealth Online (telemedicine)	✓	✓	✓

*Gatekeeper functionality available on EPO plan designs only

Features Available with All Networks

	<p>BlueCard® National access to care with the BlueCard— 93% of providers and 96% of hospitals nationwide.²</p>		<p>LiveHealth Online³ Cutting-edge, convenient telemedicine is now \$0 on most small group plans and on select large group plans.</p>
	<p>Global® Core Access to international care in more than 190 countries with the Global Core platform.</p>		
	<p>Sydney Health Our easy-to-use app is a highly personalized and fully integrated hub for information about a member's benefits – making it easy to stay connected to their health plan and their health.</p>		<p>IngenioRx⁴ Empire's pharmacy benefit manager, IngenioRx, focuses on a whole-health, simplified experience by integrating medical and pharmacy benefits—and helps us see the big picture of medical and pharmacy costs and outcomes. Plus members get 24/7 service.</p>

Key Participating Hospital Systems Comparison⁵

Health System	Region	PPO/EPO	Blue Access
New York Presbyterian	NYC / Westchester	●	●
NYU Langone	NYC	●	●
Mt. Sinai Health System	NYC	●	●
Hospital for Special Surgery	NYC	●	●
Memorial Sloan Kettering	NYC	●	●
Montefiore Medical Center	NYC / Westchester	●	●
Maimonides	NYC	●	●
Westchester Medical Center	Westchester	●	●
Northwell Health	Long Island / NYC / Westchester	●	●
SUNY Stonybrook	Long Island	●	
Catholic Health Services (prev. LIHN)	Long Island	●	●
Bassett Healthcare	Mid-Hudson	●	●
Bon Secours	Mid-Hudson	●	●
Health Quest (Nuvance)	Mid-Hudson	●	●
Orange Regional	Mid-Hudson	●	●
Albany Medical Center	Albany	●	●
St. Peters Health Partners	Albany	●	●

Note: This does not list all hospitals in our networks.

Aligning our network hospitals and physicians—to make access to high-quality care more affordable.



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1 Empire Internal Data as of July 31, 2020. Based on TIN overlap. Subject to change.

2 BlueCard is a national program offered by the Blue Cross Blue Shield Association. Network statistics from Blue Cross and Blue Shield Association Media Center, 2019 (www.bcbs.com/about-us/community-community-nationwide).

3 LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Empire BlueCross and BlueShield. Member cost share for primary care physician office visit applies.

4 IngenioRx, Inc. is an independent company providing pharmacy benefit management services on behalf of Empire BlueCross BlueShield.


5 Empire's NY participating hospital listing report as of July 31, 2020 and subject to change.

Get the Connection to Lower Costs

Connection, a network tailored to deliver greater savings—up to 20% compared to our PPO/EPO.¹



Key Network Facts

- Our most affordable network
- In-network access to the majority of key hospital systems in our service area
- National access 



Available in 9 Downstate Counties
(Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk, Westchester)

Available across all lines of coverage:
Small Group, Large Group
Fully-Insured and Large Group
Self-Funded






Employers can offer any combination of our networks as part of their benefit plan—no restrictions apply

Comparing Key Features

	PPO/EPO	Blue Access	Connection
BENEFIT TYPE	PPO or EPO	PPO or EPO	EPO
Gatekeeper option*		✓	✓
National access	✓	✓	✓
Global coverage	✓	✓	✓
Sydney member app	✓	✓	✓
LiveHealth Online (telemedicine)	✓	✓	✓

*Gatekeeper functionality available on EPO plan designs only

Features Available with All Networks

	<p>BlueCard® National access to care with the BlueCard— 93% of providers and 96% of hospitals nationwide.²</p>		<p>LiveHealth Online³ Cutting-edge, convenient telemedicine is now \$0 on most small group plans and on select large group plans.</p>
	<p>Global® Core Access to international care in more than 190 countries with the Global Core platform.</p>		
	<p>Sydney Health Our easy-to-use app is a highly personalized and fully integrated hub for information about a member's benefits – making it easy to stay connected to their health plan and their health.</p>		<p>IngenioRx⁴ Empire's pharmacy benefit manager, IngenioRx, focuses on a whole-health, simplified experience by integrating medical and pharmacy benefits—and helps us see the big picture of medical and pharmacy costs and outcomes. Plus members get 24/7 service.</p>

A Tailored Network that includes the Top Names in New York Healthcare⁵

Connection not only includes top hospitals, but also key professional groups and physician practices.



NOTE: This does not list all hospitals in our network.

Focused on making high-quality care as affordable as possible.



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1 Compared to Empire's PPO/EPO network, with Essential Formulary and Gatekeeper features added on some small group plans.
 2 BlueCard is a national program offered by the Blue Cross Blue Shield Association. Network statistics from Blue Cross and Blue Shield Association Media Center, 2020 (www.bcbs.com/about-us/community-community-nationwide).
 3 LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Empire BlueCross and BlueShield. Member cost share for primary care physician office visit applies.
 4 IngenioRx, Inc. is an independent company providing pharmacy benefit management services on behalf of Empire BlueCross BlueShield



Giving New Yorkers Greater Access

2021 Participating Acute Care Hospitals
(by county)

KEY: ● ● ● Hospital is participating in the network.

— Connection only available in Empire's 9 downstate counties
(Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk, Westchester)

Blank denotes hospital isn't participating in the network.

Health System	Hospital	County	PPO/EPO	Blue Access	Connection
Albany Medical Center Health System	Albany Medical Center Hospital	Albany	●	●	—
Albany Medical Center Health System	Albany Medical Center Hospital - South Clinical Campus	Albany	●	●	—
St. Peter's Health Partners	St. Peter's Hospital	Albany	●	●	—
Independent	BronxCare Health System (Bronx-Lebanon Concourse)	Bronx	●	●	
Independent	BronxCare Health System (Bronx-Lebanon Fulton)	Bronx	●	●	
Independent	Calvary Hospital	Bronx	●		
Montefiore Health System	Montefiore Medical Center	Bronx	●	●	●
NYC Health + Hospitals Corporation (HHC)	NYC Health + Hospitals Jacobi	Bronx	●	●	
NYC Health + Hospitals Corporation (HHC)	NYC Health + Hospitals Lincoln	Bronx	●	●	
NYC Health + Hospitals Corporation (HHC)	NYC Health + Hospitals North Central Bronx	Bronx	●	●	
Independent	St. Barnabas Hospital	Bronx	●	●	
University of Vermont Health Network	Champlain Valley Physicians Hospital Medical Center	Clinton	●	●	—
Albany Medical Center Health System	Columbia Memorial Hospital	Columbia	●	●	—
Bassett Healthcare Network	Aurelia Osborn Fox Memorial Hospital - Tri Town Campus	Delaware	●	●	—
Independent	Delaware Valley Hospital	Delaware	●	●	—
Westchester Medical Center Health Network	Margaretville Memorial Hospital	Delaware	●	●	—
Bassett Healthcare Network	O'Connor Hospital	Delaware	●	●	—
Westchester Medical Center Health Network	Mid-Hudson Valley Division of Westchester Medical Center	Dutchess	●	●	—
Nuvance Health	Northern Dutchess Hospital	Dutchess	●	●	—
Nuvance Health	Vassar Brothers Medical Center	Dutchess	●	●	—
University of Vermont Health Network	Elizabethtown Community Hospital	Essex	●	●	—
University of Vermont Health Network	Moses Ludington Hospital	Essex	●	●	—
Independent	Adirondack Medical Center	Franklin	●	●	—
Independent	Nathan Littauer Hospital	Fulton	●	●	—
Bassett Healthcare Network	Little Falls Hospital	Herkimer	●	●	—
One Brooklyn Health System	Brookdale University Hospital Medical Center	Kings	●	●	
One Brooklyn Health System	Interfaith Medical Center	Kings	●	●	
One Brooklyn Health System	Kingsbrook Jewish Medical Center	Kings	●	●	

Health System	Hospital	County	PPO/EPO	Blue Access	Connection
Independent	Maimonides Medical Center	Kings	●	●	●
Mount Sinai Health System	Mount Sinai Brooklyn	Kings	●	●	●
Independent	New York Community Hospital of Brooklyn	Kings	●	●	
New York-Presbyterian Health Center	New York-Presbyterian Brooklyn Methodist Hospital	Kings	●	●	●
NYC Health + Hospitals Corporation (HHC)	NYC Health + Hospitals Coney Island	Kings	●	●	
NYC Health + Hospitals Corporation (HHC)	NYC Health + Hospitals Kings	Kings	●	●	
NYC Health + Hospitals Corporation (HHC)	NYC Health + Hospitals Woodhull	Kings	●	●	
NYU Langone Health	NYU Langone Hospital Brooklyn	Kings	●	●	
Independent	The Brooklyn Hospital Center	Kings	●	●	
SUNY	University Hospital of Brooklyn SUNY Downstate	Kings	●		
Independent	Wyckoff Heights Medical Center	Kings	●	●	
Ascension Health	St. Mary's Healthcare	Montgomery	●	●	-
Northwell Health	Cohen Children's Medical Center	Nassau	●	●	●
Northwell Health	Glen Cove Hospital	Nassau	●	●	●
Northwell Health	Long Island Jewish Valley Stream	Nassau	●	●	●
Catholic Health Services of Long Island (CHSLI)	Mercy Medical Center C/O Catholic Health Services	Nassau	●	●	
Independent	Nassau University Medical Center	Nassau	●	●	
Northwell Health	North Shore University Hospital	Nassau	●	●	●
NYU Langone Health	NYU Winthrop Hospital	Nassau	●	●	
Northwell Health	Plainview Hospital	Nassau	●	●	●
Mount Sinai Health System	South Nassau Communities Hospital	Nassau	●	●	●
Northwell Health	South Oaks Hospital	Nassau	●	●	●
Catholic Health Services of Long Island (CHSLI)	St. Francis Hospital, The Heart Center®	Nassau	●	●	
Catholic Health Services of Long Island (CHSLI)	St. Joseph Hospital	Nassau	●	●	
Northwell Health	Syosset Hospital	Nassau	●	●	●
Independent	Hospital for Special Surgery (HSS)	New York	●	●	●
Northwell Health	Lenox Hill Hospital	New York	●	●	●
Independent	Memorial Sloan Kettering Cancer Center	New York	●	●	
Mount Sinai Health System	Mount Sinai Beth Israel	New York	●	●	●
Mount Sinai Health System	Mount Sinai St. Luke's-Roosevelt	New York	●	●	●
Mount Sinai Health System	New York Eye and Ear Infirmary	New York	●	●	●
New York-Presbyterian Health Center	New York-Presbyterian Hospital / Columbia University Medical Center	New York	●	●	●
New York-Presbyterian Health Center	New York-Presbyterian Hospital / Weill Cornell Medical Center	New York	●	●	●
New York-Presbyterian Health Center	New York-Presbyterian Hospital Allen Hospital	New York	●	●	●
New York-Presbyterian Health Center	New York-Presbyterian Lower Manhattan Hospital	New York	●	●	●
New York-Presbyterian Health Center	New York-Presbyterian David H. Koch Center	New York	●	●	●
New York-Presbyterian Health Center	New York-Presbyterian Och Spine Hospital	New York	●	●	●
NYC Health + Hospitals Corporation (HHC)	NYC Health + Hospital Bellevue	New York	●	●	
NYC Health + Hospitals Corporation (HHC)	NYC Health + Hospital Metropolitan	New York	●	●	
NYC Health + Hospitals Corporation (HHC)	NYC Health + Hospitals Carter	New York	●	●	

Health System	Hospital	County	PPO/EPO	Blue Access	Connection
NYC Health + Hospitals Corporation (HHC)	NYC Health + Hospitals Harlem	New York	●	●	
NYU Langone Health	NYU Langone Hospital Rusk	New York	●	●	
NYU Langone Health	NYU Langone Hospital Tisch	New York	●	●	
NYU Langone Health	NYU Langone Orthopedic Hospital	New York	●	●	
Mount Sinai Health System	The Mount Sinai Hospital	New York	●	●	●
Westchester Medical Center Health Network	Bon Secours Community Hospital	Orange	●	●	-
Garnet Health	Orange Regional Medical Center	Orange	●	●	-
Westchester Medical Center Health Network	St. Anthony Community Hospital	Orange	●	●	-
Montefiore Health System	St. Luke's Cornwall Hospital Newburgh Campus	Orange	●	●	-
Bassett Healthcare Network	Aurelia Osborn Fox Memorial Hospital	Otsego	●	●	-
Bassett Healthcare Network	Mary Imogene Bassett Hospital	Otsego	●	●	-
Nuvance Health	Putnam Hospital Center	Putnam	●	●	-
MediSys Health Network	Flushing Hospital Medical Center	Queens	●	●	
MediSys Health Network	Jamaica Hospital Medical Center	Queens	●	●	
Northwell Health	Long Island Jewish Forest Hills	Queens	●	●	●
Northwell Health	Long Island Jewish Medical Center	Queens	●	●	●
Mount Sinai Health System	Mount Sinai Queens	Queens	●	●	●
New York-Presbyterian Health Center	New York-Presbyterian Queens	Queens	●	●	●
NYC Health + Hospitals Corporation (HHC)	NYC Health + Hospitals Elmhurst	Queens	●	●	
NYC Health + Hospitals Corporation (HHC)	NYC Health + Hospitals Queens	Queens	●	●	
Independent	St. John's Episcopal Hospital South Shore	Queens	●	●	
St. Peter's Health Partners	Samaritan Hospital	Rensselaer	●	●	-
St. Peter's Health Partners	Samaritan Hospital - St. Mary's Campus	Rensselaer	●	●	-
Independent	The Burdett Care Center	Rensselaer	●	●	-
Independent	Richmond University Medical Center	Richmond	●	●	
Northwell Health	Staten Island University Hospital	Richmond	●	●	●
Westchester Medical Center Health Network	Good Samaritan Hospital	Rockland	●	●	●
Independent	Helen Hayes Hospital	Rockland	●	●	
Montefiore Health System	Nyack Hospital	Rockland	●	●	●
Albany Medical Center Health System	Saratoga Hospital	Saratoga	●	●	-
Independent	Ellis Medicine	Schenectady	●	●	-
St. Peter's Health Partners	Sunnyview Rehabilitation Hospital	Schenectady	●	●	-
Bassett Healthcare Network	Cobleskill Regional Hospital	Schoharie	●	●	-
Catholic Health Services of Long Island (CHSLI)	Good Samaritan Hospital West Islip	Suffolk	●	●	
Northwell Health	Huntington Hospital	Suffolk	●	●	●
Northwell Health	John T Mather Memorial	Suffolk	●	●	●
Independent	Long Island Community Hospital	Suffolk	●	●	
Northwell Health	Peconic Bay Medical Center	Suffolk	●	●	●
Northwell Health	Southside Hospital	Suffolk	●	●	●
Catholic Health Services of Long Island (CHSLI)	St. Catherine of Siena Medical Center	Suffolk	●	●	

Health System	Hospital	County	PPO/EPO	Blue Access	Connection
Catholic Health Services of Long Island (CHSLI)	St. Charles Hospital & Rehabilitation Center	Suffolk	●	●	
University of Stony Brook	Stony Brook Eastern Long Island Hospital	Suffolk	●		
University of Stony Brook	Stony Brook Southampton Hospital	Suffolk	●		
University of Stony Brook	Stony Brook University Hospital	Suffolk	●		
Garnet Health	Catskill Regional Medical Center Grover M. Hermann	Sullivan	●	●	-
Garnet Health	Catskill Regional Medical Center Harris	Sullivan	●	●	-
Independent	Ellenville Regional Hospital	Ulster	●	●	-
Westchester Medical Center Health Network	HealthAlliance Hospital - Broadway Campus	Ulster	●	●	-
Westchester Medical Center Health Network	HealthAlliance Hospital - Mary's Avenue Campus	Ulster	●	●	-
Independent	Glens Falls Hospital	Warren	●	●	-
Independent	Blythedale Childrens Hospital	Westchester	●	●	●
Independent	Burke Rehabilitation Hospital	Westchester	●	●	
Montefiore Health System	Montefiore Mount Vernon Hospital	Westchester	●	●	●
Montefiore Health System	Montefiore New Rochelle Hospital	Westchester	●	●	●
New York-Presbyterian Health Center	New York-Presbyterian Hudson Valley Hospital	Westchester	●	●	●
New York-Presbyterian Health Center	New York-Presbyterian Lawrence Hospital	Westchester	●	●	●
New York-Presbyterian Health Center	New York-Presbyterian Westchester Behavioral Health Center	Westchester	●	●	●
Northwell Health	Northern Westchester Hospital	Westchester	●	●	●
Northwell Health	Phelps Hospital	Westchester	●	●	●
St. John's Riverside	St. John's Riverside Hospital Andrus Pavilion	Westchester	●		
St. John's Riverside	St. John's Riverside Hospital Dobbs Ferry Pavilion	Westchester	●		
Independent	St. Joseph's Medical Center	Westchester	●	●	
Westchester Medical Center Health Network	Westchester Medical Center - Valhalla Campus	Westchester	●	●	●
Montefiore Health System	White Plains Hospital	Westchester	●	●	●

Leveraging the depth and breadth of our relationships with New York's hospital systems to give you the greatest possible access to care.



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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.

1 Empire's NY participating hospital listing report as of July 21, 2020 and subject to change.

"Independent" under "Hospital System Affiliate" means the facility is not part of a broader hospital system.

2020 Empire. Services provided by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurance, Inc., dba Empire BlueCross BlueShield. Independent licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.

Empire Health Guide

Concierge-level customer service for your employees when they need it



Empire Health Guide helps your employees navigate the health care system. Our team of experts create a simpler experience — answer their questions, advocate for their health and help them make the most of their care and coverage. **Together, we can close gaps in care, reduce costs and clear the way for a more effective and sustainable system.**

5% improvement in care by eliminating gaps, for a **7%** savings increase¹

Better care experience for members.

Our guides are highly trained and knowledgeable about your plans, programs, preventive care services and the health care industry. Representatives listen to understand members' concerns, anticipate future needs then take action to solve them. Our goal is to make sure members' health care needs are addressed and they are comfortable with their next steps. It is working:

Up to **93%** member satisfaction

Latest technology for more personalized care.

One of the ways health guides can help members make better health decisions, close care gaps and save money is by having access to the most complete, up-to-date information. So, when talking to your employees or advocating on their behalf, they can see the full picture of their health and care and look for proactive ways to help make it work better. The results demonstrate it:

Up to a **4:1** return on investment with Empire Health Guide through lower cost of care savings²

" Thanks to her, I'm not stressed about bills or the hospital stay or anything. She made it so the only thing I have to worry over is my baby."

Advocating and educating for better health.

Our guides are highly trained and knowledgeable their care options, benefits and educational resources. If a member calls in about a maternity related claim, health guides will answer their question – but they will also make sure the member knows about our Future Moms program and breast-pump coverage. They will do their best to ensure she is equipped to manage issues that might come up.

We make it easy for members to stay engaged, with web and mobile solutions that deliver a personalized health and wellness experience. The results are:

3.4x **higher engagement** in Empire Clinical Programs for clients with Empire Health Guide compared to those without³

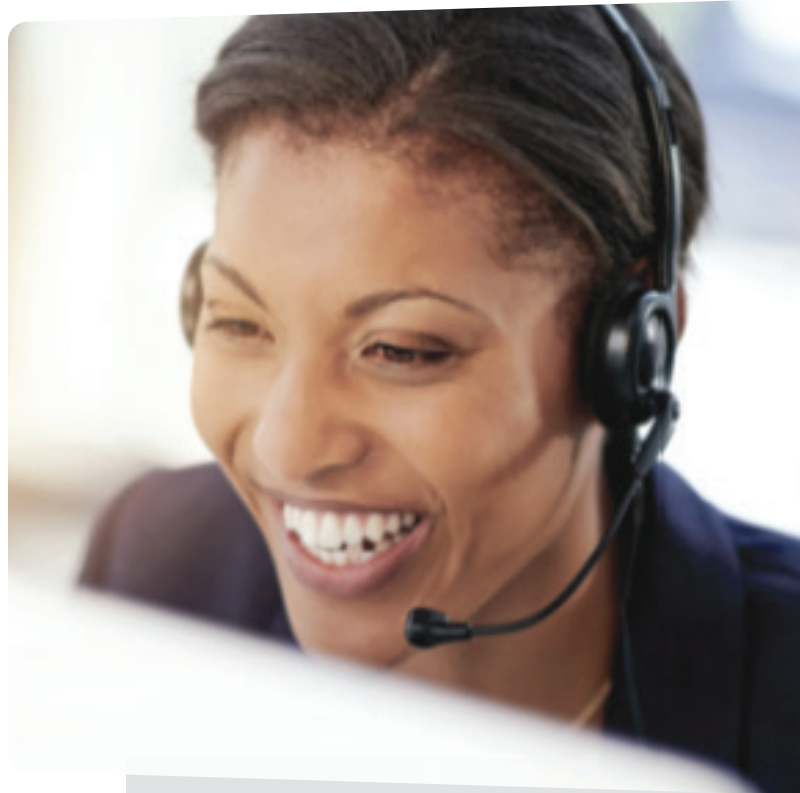
Linking members with better care.

Health guides educate members on the value of a relationship with their primary care physician. If members need help finding a doctor or specialist, our Personalized Match technology uses a combination of provider location, quality and consumer information to intelligently recommend one.

Health guides seamlessly integrate:



The goal is to help facilitate support, close care gaps and drive enhanced health outcomes for each member.



The power behind Empire Health Guide.

Health guides are specially selected and trained to consult and provide comprehensive support. They work closely with health care professionals, such as nurses, health coaches, educators and social workers. Together, they can educate your employees about their health situation and help them find the right care, at the right time.

Giving employees the guidance they need to the right care, at the right time—for the right cost.

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¹ CII Discover, studies conducted August and September 2019.

² Empire Marketing Insights & Analytics, December 2019.

³ Based on Net Promoter Score. CII Discover, September 2019.



Pharmacy Solutions with a Whole-Health Approach

IngenioRx: Moving pharmacy forward

Finding ways to rein in pharmacy costs without compromising benefits is keeping many plan sponsors awake at night. Innovative pharmacy benefits that curb total drug spend and deliver quality member care, even for those with costly specialty medications, are hard to find.

IngenioRx, Empire's pharmacy benefit manager (PBM), is moving pharmacy forward with a unique whole-health approach. With a line of sight into a member's pharmacy and medical benefits, we inform clinical decisions and personalize solutions with real-time insights that improve health outcomes and reduce total drug costs.

A rich legacy of pharmacy management¹



\$19 billion

in pharmacy spend managed annually¹



3.1%

total medical and pharmacy drug trend²



30 years

of driving pharmacy strategy



24/7

member support, specialty pharmacy experts



253 million³

pharmacy claims annually

Backed by a three-fold commitment



Maximizing whole health by focusing on lower total costs, improved health outcomes and integrated specialty drug management

Simplifying pharmacy with digital tools to help members understand benefits, find lowest drug costs and get medications where most convenient

Creating collaborative relationships by giving providers and members data-driven insights that support more informed decisions



IngenioRx drives decisions when a prescription is first written

With our whole-health model, we are able to share member-and plan-specific health care insights and savings opportunities directly into providers' electronic records and exam rooms. Providers can make prescribing decisions that drive the best clinical and financial outcomes—improving savings and member convenience.

The proven power of medical and pharmacy integration

By using coordinated, digital outreach tools and programs, we're helping members stay on track with their medications, close gaps in care, and lower health care costs.

For example, to treat diabetes, a top category for drug spend, we integrated clinical communication and programs with members and their doctors with big results:⁴

- **\$34.7 million medical costs avoided**
- **37% more compliant with medications**
- **19% care gaps closed**

**Lowering pharmacy costs—and improving outcomes.
That's IngenioRx moving pharmacy forward.**

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1 IngenioRx internal data, 2020

2 2019 IngenioRx Drug Trend Report, medical + pharmacy drug trend

3 IngenioRx adjusted claims, internal data, January 2020

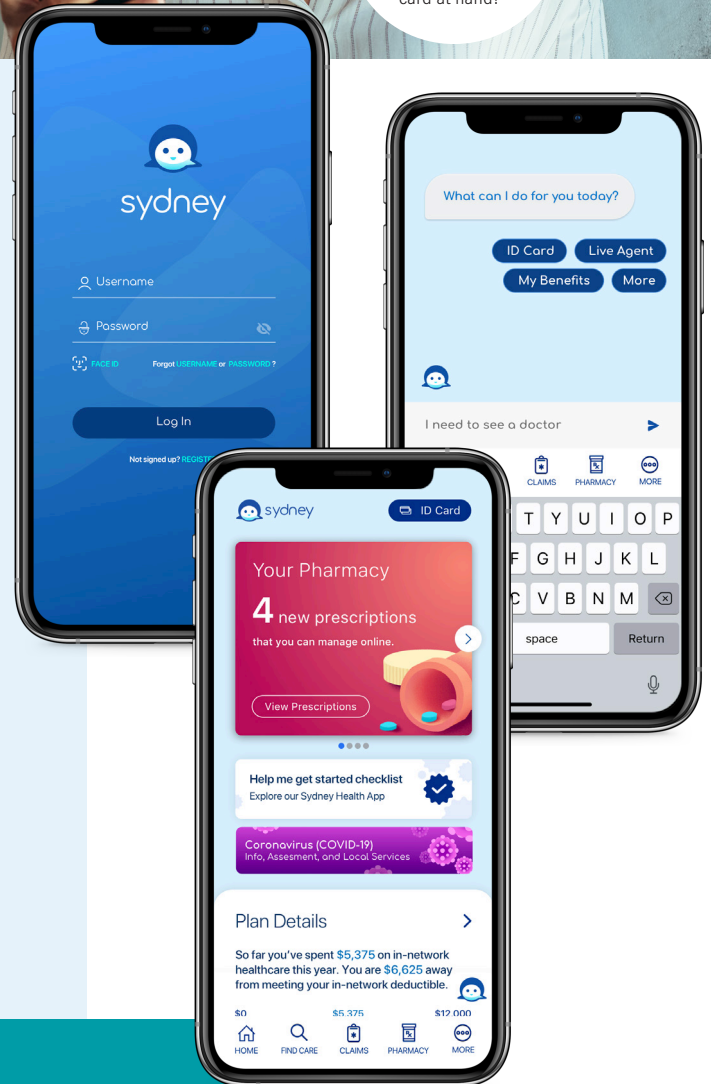
4 Enterprise Commercial and Exchange, FY 2019

A Whole New Level of Health Care Connection



Members now have a fully integrated hub for information about their benefits - making it easy to stay connected to their health plan and their health. Sydney Health uses AI to deliver a personalized experience for each member.

- **A single, convenient location** for a digital ID card, plan details, spending accounts, claims and more
- **Robust tools** to help find care, estimate costs and view provider ratings
- **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.
- **Integrated help and support** with click-to-chat features. Access the interactive chat feature or chat with a live agent



NEW IN 2021

Sydney Health will add virtual care features, including the AI Symptom Checker and the opportunity to securely link to virtual care visits with doctors using text chat or video visits.

We're just getting started-stay tuned for updates as we expand Sydney's capabilities



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Can't fit a doctor visit into your busy schedule?

With LiveHealth Online, you can have a private visit on your smartphone, tablet or computer 24/7.



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When you're not feeling well you can get the support you need easily using LiveHealth Online. Whether you have a cold, you're feeling anxious or need help managing your medication, doctors and mental health professionals are right there, ready to help you feel your best. Using LiveHealth Online you can have a video visit with a board-certified doctor, psychiatrist or licensed therapist from your smartphone, tablet or computer from home or anywhere.

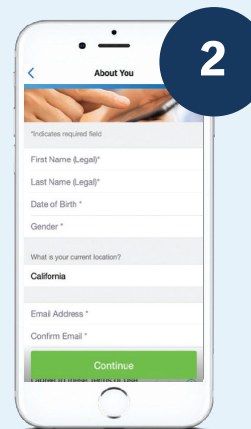
5 steps to getting a video visit with a doctor



1

Sign up

Go to livehealthonline.com or download the app and register. Make sure you enter your member ID number located on your Empire ID card.



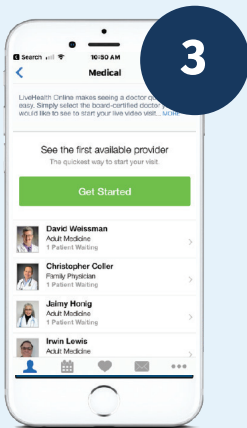
2

Secure your connection

When you're ready to see a doctor, you can connect by computer, tablet or smartphone with internet and video capabilities.

In addition to seeing a medical doctor, you can consult with a board-certified psychiatrist or behavioral health counselor online within two weeks.^{1,2}

If you're over 18 years old, you can get medication support to help you manage a mental health condition. To schedule your appointment call 1-888-548-3432.



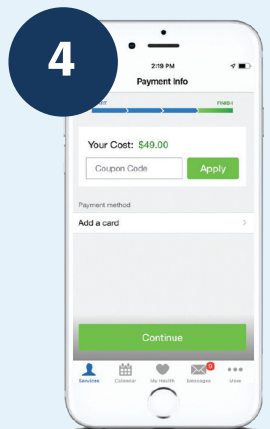
3

Choose the doctor you want to see

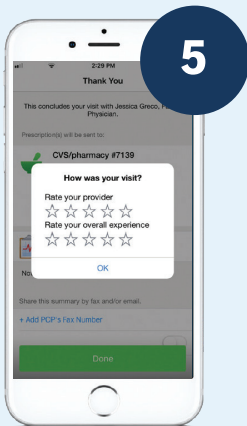
You don't need an appointment to see a doctor. They're always available to assess your condition and send a prescription to the pharmacy you choose, if needed.³ It's a great option when you have common health problems like pink eye, a cold, the flu, a fever, allergies or a sinus infection. When you log in to LiveHealth Online, you'll see the different doctors available to you. Usually you're connected to a doctor in minutes.

Verify your information and pay your copay

Your Empire plan includes benefits for video visits using LiveHealth Online, so you'll just pay your share of the costs — usually \$59 or less for medical doctor visits, and a 45-minute therapy or psychiatry session usually costs the same as an office mental health visit. After you select a doctor, you'll be asked one more time to verify your insurance information and confirm your copay, if any. If you have a copay, you'll be asked to enter your credit card information.



4



5

Complete a post-visit survey

At the end of your visit, you'll be asked to fill out a short survey and share your medical records with your student health center. Please make sure to enter your student health center's email address so your care can be coordinated appropriately.

Sign up today for LiveHealth Online so you're ready when you need it!

Go to livehealthonline.com or download the app and register.

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¹ Appointments subject to availability of a therapist.

² Online counseling is not appropriate for all kinds of problems. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 1-800-784-2433 (National Suicide Prevention Lifeline) or 911 and ask for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

³ Prescription availability is defined by physician judgment.

2021 Broker Sales Materials

*Use these links to access the complete
catalog of Empire broker support materials.*

[All Small Group Sales Materials](#)

[All Large Group Sales Materials](#)

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