SJU Wellness and Benefits Virtual Session

November 10th, 2020
NEW! For 2021

Offerings available to all SJU members!

- Virtual care enhancements to make access to care faster and more convenient
- Enhanced vision benefits
- The ability to pick up a 90 day supply of your prescription at a retail pharmacy
Your 2021 Medical Plan Options
## Plan Comparison Chart

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Keystone HMO</th>
<th>Personal Choice PPO HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In Network</td>
<td>Out of Network</td>
</tr>
<tr>
<td><strong>Deductible (Individual/Family)</strong></td>
<td>$0/$0</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>0%</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Limit (Individual/Family)</strong></td>
<td>$1,500/$3,000</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>PCP Visit</strong></td>
<td>$25</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>Specialist Visit</strong></td>
<td>$35</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>Preventative Care</strong></td>
<td>No Charge</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td>$100/Admission</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>Outpatient Surgery</strong></td>
<td>$50</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>X-ray/Radiology</strong></td>
<td>No Charge</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>Laboratory</strong></td>
<td>No Charge</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>Emergency Room Copay (waived if admitted)</strong></td>
<td>$150</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>Virtual Care</strong> (Telemedicine, Telebehavioral health and Teledermatology)</td>
<td>$30</td>
<td>Not Covered</td>
</tr>
</tbody>
</table>
Virtual Care Solutions
Enhanced Virtual Care

Virtual care, like telemedicine, gives members access to a medical professional through secure video, phone, or mobile app.

- **NEW! MDLIVE Telebehavioral health** and **teledermatology** in addition to telemedicine in all standard health plans
- Quicker, more convenient, and typically costs members less than visiting the ER
- Access telemedicine services through **MDLIVE ($30 on HMO, no charge after deductible for HDHP)** and **Magellan ($35 on HMO, no charge after deductible for HDHP)** or through your PCP or specialist that offer them (you will pay your plans’ cost share)
Telemedicine

MDLIVE

- 24/7 access to a board-certified doctor by phone, secure video, or mobile app
- Ability to use this benefit on behalf of a child or covered dependent at any age with MDLIVE’s pediatric services
- Register via text message with Sophie, a virtual assistant who helps register you for telemedicine services

Note: If your Independence Plan in-network primary care physician offers telemedicine (real-time video only) services, you are covered

Don’t wait until you’re sick — activate your account once you have your member ID card.

- Text IBX to 635-483 to chat with Sophie, a virtual assistant who will help you sign up
- Download the MDLIVE app on your smartphone
- Visit mdlive.com/ibx
- Call 1-877-764-6605
NEW! Telebehavioral Health

Telebehavioral health through Magellan and MDLIVE

• Provides more access to care from therapists, psychologists, and psychiatrists who can help with anxiety, depression, bipolar, panic disorders, and more

• Services available through MDLIVE and Magellan (you will pay plan’s cost share)

• Services may also be available through your mental health provider at your plans cost-share

THERAPISTS & PSYCHOLOGISTS

• Provide guidance and evidence based counseling through talk therapy

• Licensed to practice independently and are credentialed by MDLIVE

SERVICES

• Initial Assessment

• Ongoing Counseling

• Care Coordination

PSYCHIATRISTS

• Can prescribe many types of antidepressants and mood stabilizers, and more.

• Cannot prescribe controlled substances (narcotics, benzodiazepines, or stimulants).

SERVICES

• Diagnostic Assessment

• ePrescribing

• Ongoing Med Management

• Care Coordination
NEW! Teledermatology

Teledermatology through MDLIVE

• Provides increased access to dermatologists who can treat more than 3,000 skin, hair, and nail conditions online
• Largest national network of board-certified dermatologists through exclusive partnership with DermatologistOnCall
• Manages chronic, low-risk skin conditions, such as acne, rosacea and eczema
• Provides skin cancer “spot checks” for members concerned about suspicious spots or moles on their skin
• Easy and convenient way to access specialty skincare with an average turnaround time of 18 hours from request to diagnosis
• Services available through MDLIVE for a $30 on HMO or no charge after deductible for HDHP

MDLIVE

98% patient satisfaction rate
93% patients successfully treated online
34% repeat visits
Online Support for Emotional Well-being
On To Better Health

Available through Magellan Healthcare

• Online self-help tools and resources
• Increase early screening and treatment for:
  – Depression
  – Anxiety
  – Insomnia
  – Obsessive compulsive disorder
  – Substance use
  – Chronic pain
• Complete the SmartScreener for an interactive, guided online program using proven therapy techniques
• Digital Cognitive Behavioral Therapy (CBT), promotes continuity of care and increased likelihood of face-to-face therapies
• No additional cost through Magellan
Pharmacy
2021 Prescription Plan Overview
# Plan Comparison Chart

<table>
<thead>
<tr>
<th>Benefits</th>
<th>HMO Rx</th>
<th></th>
<th>HDHP Rx</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In Network</td>
<td>Out of Network</td>
<td>In Network</td>
<td>Out of Network</td>
</tr>
<tr>
<td>Deductible (Individual/Family)</td>
<td>$0/$0</td>
<td>$0/$0</td>
<td>Medical Deductible Applies ($1,500/$3,000)</td>
<td>Medical Deductible Applies ($5,000/$10,000)</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Limit (Individual/Family)</td>
<td>Combined with Medical ($1,500/$3,000)</td>
<td>Combined with Medical</td>
<td>Combined with Medical ($5,600/$11,200)</td>
<td>Combined with Medical ($10,000/$20,000)</td>
</tr>
<tr>
<td>Retail Pharmacy (30 day supply max)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 1 Generics Drugs</td>
<td>$20</td>
<td>30% Reimbursement</td>
<td>$5 after deductible</td>
<td>50% Reimbursement after deductible</td>
</tr>
<tr>
<td>Tier 2 Preferred Brand</td>
<td>$40</td>
<td>30% Reimbursement</td>
<td>$20 no deductible</td>
<td>50% Reimbursement after deductible</td>
</tr>
<tr>
<td>Tier 3 Non-Preferred Drugs</td>
<td>$60</td>
<td>30% Reimbursement</td>
<td>$45 after deductible</td>
<td>50% Reimbursement after deductible</td>
</tr>
<tr>
<td>Mail Order Pharmacy (90 day supply max)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 1 Generics Drugs</td>
<td>$40</td>
<td>30% Reimbursement</td>
<td>$10 after deductible</td>
<td>50% Reimbursement after deductible</td>
</tr>
<tr>
<td>Tier 2 Preferred Brand</td>
<td>$80</td>
<td>30% Reimbursement</td>
<td>$40 after deductible</td>
<td>50% Reimbursement after deductible</td>
</tr>
<tr>
<td>Tier 3 Non-Preferred Drugs</td>
<td>$120</td>
<td>30% Reimbursement</td>
<td>$90 after deductible</td>
<td>50% Reimbursement after deductible</td>
</tr>
</tbody>
</table>
Pharmacy

Programs to Make Medicines More Affordable for You

**PreCheck MyScript**
- Most doctors using electronic medical records can view your benefits and determine most affordable medication option
- Can review and submit prior authorization requirements before you leave their office

**Online and Mobile Tools**
- Drug pricing tools to help identify lower-cost alternatives
- Self-serve tools to manage mail order/home delivery and targeted messaging regarding medication adherence and generic drug availability

**NEW! 90-Day Retail Rx**
- Same cost as mail order copays
- Fill drugs for 90 day supply, instead of 30 days
- Available at your local in network pharmacy or the pharmacy you currently utilize (i.e.: CVS, RiteAid, Walgreen’s)
Maintenance Rx Enhancements

90-Day Retail Pharmacy Options

• You can obtain up to a 90-day supply of your drug at any In-network pharmacy for same cost-share as mail order
• Applies to maintenance drugs only (i.e. blood pressure meds) – drugs used to treat chronic conditions; all tiers
• Contact Pharmacy number on back of your ID card to see if your drugs are eligible

Same cost-share as mail order to help make medication adherence easier and affordable
Vision
<table>
<thead>
<tr>
<th>Benefits</th>
<th>Voluntary Vision Plan (Benefit is every 12 months)</th>
<th>Keystone Vision Rider (Benefit is every 24 months)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In Network</td>
<td>Out of Network</td>
</tr>
<tr>
<td><strong>Deductible (Individual/Family)</strong></td>
<td>$0/$0</td>
<td>$0/$0</td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Limit (Individual/Family)</strong></td>
<td>$0/$0</td>
<td>$0/$0</td>
</tr>
<tr>
<td><strong>Routine Eye Exam</strong></td>
<td>$10</td>
<td>$45 reimbursement</td>
</tr>
<tr>
<td><strong>Single Vision Lenses</strong></td>
<td>$20</td>
<td>$40 reimbursement</td>
</tr>
<tr>
<td><strong>Bifocal Lenses</strong></td>
<td>$20</td>
<td>$60 reimbursement</td>
</tr>
<tr>
<td><strong>Davis Collection Frames</strong></td>
<td>No Charge</td>
<td>N/a</td>
</tr>
<tr>
<td><strong>Non-Davis Frame</strong></td>
<td>Up to $270 allowance (plus a 20% discount on any overage)</td>
<td>$70 reimbursement</td>
</tr>
<tr>
<td><strong>Visionworks Frames</strong></td>
<td>No Charge</td>
<td>N/a</td>
</tr>
<tr>
<td><strong>Davis Collection Contacts</strong></td>
<td>No Charge</td>
<td>N/a</td>
</tr>
<tr>
<td><strong>Non-Davis Contacts</strong></td>
<td>Up to $250 allowance; Evaluation: up to $60 Allowance; (plus a 15% discount on any overage)</td>
<td>$105 reimbursement</td>
</tr>
</tbody>
</table>
Achieve Better Health
Achieve Better Health

Need a little help? We offer an added level of support and services when you’re managing more complex health challenges.

**Health coach**
Registered nurse Health Coaches are available 24/7 to answer questions about your health and treatment options.

**Personal health record**
Stay on top of your health with this digital health diary that automatically updates with your office visits, surgeries, and tests.

**Condition management**
If you have a chronic health condition, our condition management program offers support and information to help you manage your care.

**Case management**
Our free, confidential case management program connects you with registered nurses and social workers who can help you navigate complex medical conditions.

**Baby BluePrints®**
This free program provides support throughout your pregnancy, including timely emails and telephone access to a registered nurse.

**Health resources**
You can read the latest articles on a variety of healthy lifestyle, fitness, and nutrition topics, including a library of recipes.
Achieve Well-being

Our personalized online tools and resources help you achieve what’s important to you in a way that’s simple, easy, and fun.

- Complete the Well-being Profile.
- Start a program.
- Develop your action plan to:
  - Sync your devices to track your progress.
  - Stay motivated with tokens and badges for achievements.
  - Look for reminders, encouraging emails, and text messages.

Log in to ibx.com to start your journey!
Member Tools & Resources
IBX Wire

Fast, easy way to stay up to date, save money, and maximize your benefits

Secure text and email messages help you use your Independence health plan to the fullest:

• Coverage information and updates
• Money-saving tips and discounts
• Important personal health reminders

A quick tap on your IBX Wire homepage also lets you:

• Find a doctor or hospital
• Check a claim, get a digital copy of your member ID card, and more at ibx.com
• Contact a Health Coach

Get Connected
Call 1-888-700-1078 or text IBX WIRE to 73529 today!

ibx.com/getconnected
Find a Doctor

Search for medical providers within one screen, eliminating the need for multiple tabs/windows

Search by:

- Provider Name
- Hospital Name
- Provider Specialty
- Keywords
- ibx.com/providerfinder
Options for Quick, Convenient Care

Retail Health Clinics
Employs certified nurse practitioners who can treat minor, uncomplicated injuries and illnesses

Urgent Care Centers
Provide quality covered services by board-certified doctors for injuries or illnesses that require immediate attention, but are not life-threatening

Telemedicine
Get convenient care from a board–certified doctor via phone, secure video, or mobile app when it’s not possible to visit your PCP, retail clinic, or urgent care center

Find the nearest retail clinic or urgent care center at ibx.com
Services & Reimbursements
Discounts & Reimbursements

Discounts on entertainment & events
Blue Insider℠ offers great deals on family-themed activities like movie and theater tickets, sporting events, museums and zoos, and travel.

Exclusive deals
Save on health-related products and services with exclusive value-added discounts and offers from Fitbit®, Reebok®, Nutrisystem®, Jenny Craig® and others with Blue365 found here.

Coupons for healthy ingredients
Getgoodliving.com and the IBX Good Living app offer valuable coupons for popular food and household items plus delicious, new recipes to try.

Healthy Lifestyles
Free nutrition counseling! Schedule up to six visits a year with a participating registered dietitian, your doctor, or another network provider — at no cost to you. Healthy Lifestyle Solutions offers $150 reimbursement for the cost of programs such as tobacco cessation and weight management.

Philly-area fun
Take advantage of a members-only offer on Indego, Philly’s bike-share program, free skating admission at the Blue Cross RiverRink, and FREE activities at Independence LIVE.

Check out all of the exciting member perks at www.ibx.com/individuals/member_resources.
Virtual Services and Reimbursements

- Fitness Reimbursement
- Weight Watchers Reimbursement
- Virtual Nutrition Counseling (six free visits/year)
- Telebehavioral Health (Magellan)
- Telemedicine/Virtual Care (MDLive)
Thank you for choosing Independence Blue Cross