



Stress Level



Income Level



HealthyBlue[®]

Live healthy. Earn some cash.

Plan Type: Copay Option

Sample Co., Inc.

Stay healthy with great programs and incentives!

HealthyRewards - Earn up to \$500 individually, or a combined \$1,000 cash back for you and an eligible adult member just for doing healthy stuff that fits into your day. Then get paid anytime throughout the year.

Office visit copay (Primary Care Physician)

Adult: \$15 Copay per visit; Children to age 19: \$0 Copay per visit

Office visit copay (Specialist)

\$25 copay per visit

Coinsurance

In-network: None; Out-of-network: 20%

Deductible

In-network: None Out of Network \$500 individual /\$1,500 family

Out of pocket maximum

In-network: None; Out of Network \$1,500 individual /\$4,500 family

Lifetime maximum

None

Excellus 

Welcome to HealthyBlue®, a new direction in health care.

HealthyBlue® is an exciting new kind of health plan – one that pays you back. As a member of HealthyBlue®, you can earn up to \$500 individually, or a combined \$1,000 cash back for you and an eligible adult member just for doing healthy stuff that fits into your day. So, schedule regular check-ups, eat right and stay active. Then get paid anytime throughout the year.

HealthyBlue offers quality health care coverage including:

- Low or no copays for kids.
- *No referrals.
- Coverage wherever you go with Bluecard®

And HealthyRewards® is personalized to meet your individual needs. You can earn dividends by participating in HealthyRewards® programs. Each dividend is equal to one dollar and you and an eligible adult member can each earn up to 500 every year – all just for living healthy!

At Excellus BlueCross BlueShield, we hope you enjoy the HealthyBlue health plan and HealthyRewards program. We're proud to bring you the health plan that pays you back.

* Precertification may apply.

This benefit summary is not a contract or binding agreement; it is a summary of benefits and services.

Privacy Policy Notice. We know how important your privacy is and we're committed to protecting it. Our policies and practices regarding the collection, use, and disclosure of personal health information are available at excellusbcbs.com/healthyrewards and Member Services.

Plan Type: Copay Option

Sample Co., Inc.

Plan features

Primary Care Physician (PCP)	Not required
Referrals	Not required
Out of network benefits	Covered at 80%, subject to the deductible
Out of area benefits	Coverage provided worldwide through the BlueCard® program.
Student/Dependent coverage	Qualified dependents are covered to age 19. Qualified students are covered to age 23.
Domestic partner	Covered
Coverage Period	January 1st - December 31st

Stay healthy with great programs and incentives!

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In-network: None Out of Network \$500 individual /\$1,500 family

Out of pocket maximum

In-network: None; Out of Network \$1,500 individual /\$4,500 family

Lifetime maximum

None

Questions? Call Member Services at 1 (800) 499-1275, call our TTY phone at 1 (315) 448-6764, or visit us at excellusbcb.com or excellusbcb.com/national



HealthyBlue benefits

Prepared for Sample Co., Inc.

5/4/2011

Type of Care/Plan Benefits	In-Network	Out Of Network
<p>Plan features</p> <ul style="list-style-type: none"> • Primary Care Physician (PCP) • Referrals • Out of network benefits • Out of area benefits • Student/Dependent coverage • Domestic partner • Coverage Period <p>Plan cost-sharing highlights</p> <ul style="list-style-type: none"> • Office visit copay (Primary Care Physician) • Office visit copay (Specialist) • Coinsurance • Deductible • Out of pocket maximum • Lifetime maximum 	<ul style="list-style-type: none"> • Not required • Not required • Covered at 80%, subject to the deductible • Coverage provided worldwide through the BlueCard® program. • Qualified dependents are covered to age 19. Qualified students are covered to age 23. • Covered • January 1st - December 31st • Adult: \$15 Copay per visit; Children to age 19: \$0 Copay per visit • \$25 copay per visit • In-network: None; Out-of-network: 20% • In-network: None Out of Network \$500 individual /\$1,500 family • In-network: None; Out of Network \$1,500 individual /\$4,500 family • None 	
<p>Wellness Incentive</p> <ul style="list-style-type: none"> • Stay healthy with great programs and incentives! <p>Preventive Health Care Services</p> <ul style="list-style-type: none"> • Well child visits • Adult routine physical exams • Adult immunizations • Mammography • Pap smear • Routine GYN exam • Prostate cancer screening 	<ul style="list-style-type: none"> • HealthyRewards - Earn up to \$500 individually, or a combined \$1,000 cash back for you and an eligible adult member just for doing healthy stuff that fits into your day. Then get paid anytime throughout the year. • Covered in full • Covered in full for 1 exam per year • Covered in full 	<ul style="list-style-type: none"> • HealthyRewards - Earn up to \$500 individually, or a combined \$1,000 cash back for you and an eligible adult member just for doing healthy stuff that fits into your day. Then get paid anytime throughout the year • Covered in full • Covered at 80%, subject to the deductible for one routine exam per year • Covered at 80%, subject to the deductible

HealthyBlue benefits

Prepared for Sample Co., Inc.

5/4/2011

Type of Care/Plan Benefits	In-Network	Out Of Network
<ul style="list-style-type: none"> • Routine vision 	<ul style="list-style-type: none"> • \$20 copay for one routine exam per year 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible for one routine exam per year. \$60 eyewear allowance available per year
<ul style="list-style-type: none"> • Colonoscopy 	<ul style="list-style-type: none"> • Preventive covered in full 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible
<p>Physician Office Services</p>		
<ul style="list-style-type: none"> • Diagnostic office visits 	<ul style="list-style-type: none"> • Adult: \$15 copay per visit to your PCP; \$25 copay per visit to a specialist. Child: \$0 copay per visit to your PCP; \$25 copay per visit to a specialist. 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible
<ul style="list-style-type: none"> • Diagnostic x-rays 	<ul style="list-style-type: none"> • \$25 copay per visit 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible
<ul style="list-style-type: none"> • Diagnostic laboratory and pathology 	<ul style="list-style-type: none"> • Covered in full 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible
<ul style="list-style-type: none"> • Allergy tests 		<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible
<ul style="list-style-type: none"> • Allergy injections 	<ul style="list-style-type: none"> • Adult: \$15 copay per visit to your PCP; \$25 copay per visit to a specialist. Child: \$0 copay per visit to your PCP; \$25 copay per visit to a specialist. 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible
<ul style="list-style-type: none"> • Chemotherapy 	<ul style="list-style-type: none"> • Adult: \$15 copay per visit to your PCP; \$25 copay per visit to a specialist. Child: \$0 copay per visit to your PCP; \$25 copay per visit to a specialist. 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible
<ul style="list-style-type: none"> • Radiation therapy 	<ul style="list-style-type: none"> • \$15 copay per visit 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible
<ul style="list-style-type: none"> • Radiation therapy 	<ul style="list-style-type: none"> • \$25 copay per visit 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible
<p>Maternity Services</p>		
<ul style="list-style-type: none"> • Prenatal and postpartum care 	<ul style="list-style-type: none"> • Covered in full 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible
<ul style="list-style-type: none"> • Hospital care for mom (including delivery) 	<ul style="list-style-type: none"> • Covered in full 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible
<ul style="list-style-type: none"> • Newborn nursery care 	<ul style="list-style-type: none"> • Covered in full 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible
<p>Prescription Drug</p>		
<ul style="list-style-type: none"> • Short-term and maintenance drugs 	<ul style="list-style-type: none"> • \$10/\$25/\$40, \$0 copay for generics for children to age 19 	<ul style="list-style-type: none"> • Not covered
<p>Inpatient Hospital Benefits</p>		
<ul style="list-style-type: none"> • Hospital benefits 	<ul style="list-style-type: none"> • Subject to \$500 copay per admission for unlimited days 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible.
<ul style="list-style-type: none"> • Physician visits in the hospital 	<ul style="list-style-type: none"> • Covered in full 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible
<ul style="list-style-type: none"> • Inpatient physical rehabilitation 	<ul style="list-style-type: none"> • Subject to \$250 copay per admission for up to 60 days per year 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible for up to 60 days per year.

HealthyBlue benefits

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5/4/2011

Type of Care/Plan Benefits	In-Network	Out Of Network
<ul style="list-style-type: none"> • Surgery • Anesthesia 	<ul style="list-style-type: none"> • Covered in full • Covered in full 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible • Covered in full
<p>Emergency Care</p> <ul style="list-style-type: none"> • Emergency room care • Freestanding urgent care center • Ambulance 	<ul style="list-style-type: none"> • \$250 copay per visit, unless admitted within 24 hours • \$25 copay per visit • \$250 copay 	<ul style="list-style-type: none"> • \$250 copay per visit, unless admitted within 24 hours • Covered at 80%, subject to the deductible • \$250 copay
<p>Outpatient Hospital Benefits</p> <ul style="list-style-type: none"> • Diagnostic x-rays • Diagnostic laboratory and pathology • Surgical care • Chemotherapy • Radiation therapy 	<ul style="list-style-type: none"> • \$25 copay per visit • Covered in full • \$250 copay • \$15 copay per visit • \$25 copay per visit 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible
<p>Mental Health and Chemical Dependence</p> <ul style="list-style-type: none"> • Inpatient mental health care • Outpatient mental health care • Inpatient chemical dependence • Outpatient chemical dependence 	<ul style="list-style-type: none"> • Subject to \$250 copay per admission for up to 30 days per year • \$25 copay for up to 20 visits per year. Services can be provided in an outpatient facility or in a provider office. • Subject to \$750 copay per admission for up to 7 days for detoxification and 30 days for rehabilitation per year; limited to 2 admissions per lifetime. • \$20 copay per visit for up to 60 visits per year 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible for up to 30 days per year • Covered at 80%, subject to the deductible, for up to 20 visits per year. Services can be provided in an outpatient facility or in a provider office. • Covered at 80%, subject to the deductible for up to 7 days for detoxification and 30 days for rehabilitation per year; limited to 2 admissions per lifetime. • Covered at 80%, subject to the deductible for up to 60 visits per year
<p>Other Services</p> <ul style="list-style-type: none"> • Diabetic insulin and supplies • Skilled nursing facility • Home care • Hospice 	<ul style="list-style-type: none"> • \$15 copay for up to a 30 day supply • Subject to \$750 copay per admission for up to 45 days per year • Covered in full for up to 40 visits per year • Covered in full for unlimited visits 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible for up to a 30 day supply • Covered at 80%, subject to the deductible for up to 45 days per year • Covered at 80%, subject to a \$50 deductible for up to 40 visits per year. • Covered at 80%, subject to the deductible for unlimited visits per year

HealthyBlue benefits

Prepared for Sample Co., Inc.

5/4/2011

Type of Care/Plan Benefits	In-Network	Out Of Network
<ul style="list-style-type: none"> • Outpatient therapy • Durable medical equipment • External prosthetics • Chiropractic • Acupuncture • Dental • Hearing 	<ul style="list-style-type: none"> • \$20 copay per visit for up to a combined 45 visits for physical, speech and occupational therapy • Covered at 80% • Covered at 80% • \$25 copay per visit • \$25 copay for up to 10 visits per year • \$25 copay per visit for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly • \$20 copay for one routine hearing exam per year 	<ul style="list-style-type: none"> • Covered at 80%, subject to the deductible for a combined total of 45 visits per year for physical, speech, and occupational therapy • Covered at 80%, subject to the deductible • Covered at 80%, subject to the deductible • Covered at 80%, subject to the deductible • Covered at 80%, subject to the deductible, for up to 10 visits per year • Covered at 80%, subject to the deductible for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly • Covered at 80%, subject to the deductible, for one routine hearing exam per year. Hearing aid(s) covered to age 19 once every three years.

With Simple, Intermediate and Advanced levels of participation, HealthyRewards® offers the convenience of:

- Fitness and nutrition programs to satisfy your activity preferences.
- A simple diary to make tracking your results simple and easy.

And your program is personalized to meet your individual needs. HealthyRewards® has been improved to make it even easier to report information, track results or follow a plan. If you want to get started but have less time, simply report your progress at My Diary and StepUp. Track your progress by participating in Fitness Tracker and Nutrition Tracker. Leverage all of the tools with the advanced option which will give you access to a personal trainer and food planner and let you customize your participation to ensure success.

Step 1



Log in.

Go to excellusbcbs.com/healthyrewards, click on HealthyRewards® and complete your pledge to get started. Then fill out your personal Wellness Profile to help us design a program that's right for you.

- If you are new to HealthyRewards®, you will need to register online first to begin.
- If you are already registered, simply log in to your existing account to access HealthyRewards® and begin earning dividends.

My Scorecard		Program Dates: January 1, 2010 - December 31, 2010	View Last Year
Activities:	Potential Dividends	Dividends Earned	
Joined, Pledge & Wellness Profile			
• Joined HealthyRewards	1	1	
• Took Pledge	2	2	
• Completed Wellness Profile	35	35	
Fitness & Nutrition Report Activity: My Diary Step Up Nutrition Tracker Personal Trainer			
• Completed initial 8-week program	75	75	
• Completed 13 additional 2-week program(s)	330	195	
Living Healthy Report Activity			
• Completed 3 6-week program(s)	30	30	
Preventive Health Report Activity: Health Recommendations Advance Directives			
• Completed preventive health recommendations	25	25	
• Completed advance care directives	20	20	
Managing Health Conditions Report Activity			
• Completed personalized health recommendations	40	40	
Health Tools & Resources Report Activity			
• Used online tools	10	10	
Quit Tobacco Report Activity			
• Enroll in a tobacco cessation program. Set a quit date.	30	30	
• Completed 5 calls to a quit coach	10	10	
Total Dividends You've Earned =		473	
Maximum Dividends Available =		500	



Consider using your earnings to invest in your health. Buy a new pair of sneakers, spend a day at the spa or take dance lessons – anything to help you live healthier.

continued...

Step 2



Earn dividends. Get Healthy.

Use your Wellness Profile to get healthy. Choose the program that's best for you and start earning cash back today.

Fitness and Nutrition Value: Earn up to 405 dividends

Fitness and Nutrition programs such as My Diary and StepUp, are designed so you can track your steps, servings, exercise and nutrition activity online.

Living Healthy Value: Earn up to 30 dividends

A set of programs ranging from stress management and self improvement to financial discipline or spiritual healing.

Health Tools & Resources Value: Earn up to 10 dividends

Research health topics, take health quizzes, use a prescription drug calculator to measure your savings using generic drugs or estimate cost for treatment.

Smoking or Non-Smoker Value: Earn up to 40 dividends

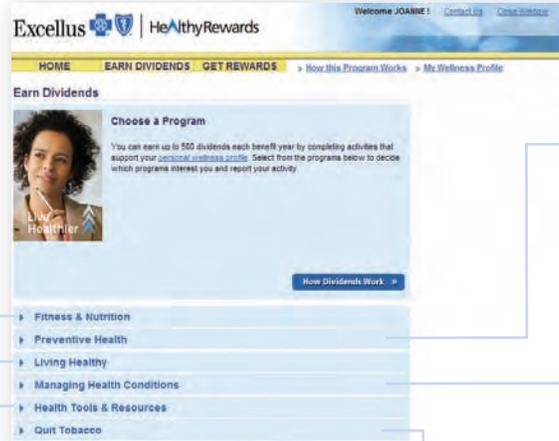
Earn cash back by completing a tobacco cessation program that helps you quit smoking and other forms of tobacco. Non-smokers earn dividends just for being healthy and not using tobacco.

Preventive Health Value: Earn up to 45 dividends

Complete recommendations for health screenings, routine exams, immunizations, a mammogram, a pap test, prostate cancer screening and colonoscopy. Participate in Advance Care Planning - a process of planning for future medical care in case you are unable to make your own decisions.

Managing Health Conditions Value: Earn up to 40 dividends

If you live with a chronic health condition such as Asthma, Coronary Artery Disease, Diabetes or Hypertension, a health care professional can help you manage your care.



Step 3



Reward yourself. Virtually anything you do to be healthier can earn you up to \$500 annually.

Choose between a reloadable Visa® card, gift card, a variety of health and wellness products or a cash payment.

- **Reloadable Visa® card.** A reloadable Visa card can be used at millions of locations everywhere Visa debit cards are accepted, including retail stores and online merchants.
- **Gift Cards.** Visa gift cards can be ordered in fixed denominations and used everywhere Visa debit cards are accepted.
- **Health and Fitness.** Redeem your rewards for lots of fun and healthy products ranging from fitness mats and weights to golf bags or soccer balls.
- **Cash.** You can cash in your dividends for payment by check - or roll them over to a new year.

Activities:

Example: (one dividend = \$1)

• Login and complete a wellness profile	38
• Exercise more and eat better	375
• Quit tobacco/non-smoker	40
• Complete preventive health recommendations	45
• Use of online tools	2
	<hr/>
	500

Take advantage of great discounts* and valuable information you can use all year long.
Explore all the healthy choices at excellusbcbs.com/Blue365

Blue365® is here for you.

We understand that helping you live a healthy life means more than regular doctor visits - it's helping you find time for the things that matter most.

Blue365 is a national program that's part of your Excellus BlueCross BlueShield membership. It gives you exclusive access to information, discounts, and savings, making it easier and more affordable to make healthy choices.

Members can access Blue365 online, and purchase directly from the vendors online, and/or show their Excellus BlueCross BlueShield ID card to receive special discounts on products and services for healthy lifestyles.

Blue365 is backed by the buying power of 39 independent Blue Cross Blue Shield companies and their members.

Blue365 includes best in class discounts from select local companies and industry-leading, national brands in four main categories:

Healthy Choices

Exclusive discounts on health and wellness products and services, including fitness, exercise, nutrition and elective procedures. Choose from Snap Fitness™, Polar®, Sportline®,

Everlast®, Reebok®, Men's Health, Women's Health, Jenny Craig®, eDiets®, Nutrisystem®, Davis Vision®, QualSight LASIK®, and LasikPlus®. You can also save on hearing aids from Beltone™, and TruHearing.

Blue365 provides decision support tools for family care, including how to choose a caregiver or a long-term care insurance provider. Members can also access emotional support to deal with care of a family member from companies like Seniorlink Care™.

Recreation and Travel

Blue365 offers exclusive travel savings for healthy spa vacations and wellness getaways from companies like Westin® Hotels & Resorts and Fairmont Hotels & Resorts.

Healthcare Resources

Blue365 includes information to help plan for healthcare in retirement and learn about Medicare and long-term care insurance.

Complimentary and Alternative Medicine

Find exclusive discounts with Healthyroads.



The screenshot shows the Blue365 website interface. At the top, there is a navigation bar with links for Welcome, Healthcare Resources, Healthy Choices, Recreation & Travel, FAQs, and Contact Us. Below the navigation bar is a large banner with the Blue365 logo and a photo of a person exercising. The main content area is divided into three columns: Healthcare Resources, Healthy Choices, and Recreation & Travel. Each column has a 'Spotlight Feature' section. The Healthcare Resources section highlights Davis Vision, offering discounts on eye exams and eyewear. The Healthy Choices section highlights Reebok, offering discounts on gym memberships and footwear. The Recreation & Travel section highlights Fairmont Hotels & Resorts, offering discounts on travel and spa services. At the bottom of the page, there is a footer with contact information and a disclaimer.

*Discounts are available through independent companies that do not provide Blue Cross and/or Blue Shield products or services and are solely responsible for the services provided. See our website for more information at: www.excellusbcbs.com/Blue365.

The content, tools and discounted offers available through Blue365 are subject to change. Please visit excellusbcbs.com/Blue365 for the most current program details.

The importance of prevention.

Preventive care helps reduce the risks and costs of illness. Just as your health insurance is there if you need it, this helpful information is here for you every day. Here are the recommended schedules for exams, screenings, and immunizations. You can keep track of your schedules and your family's at My Health Connection on our web site.

Recommended immunization schedule for persons aged 0 through 6 years

	Birth	1 mo.	2 mos.	4 mos.	6 mos.	12 mos.	15 mos.	18 mos.	19-23 mos.	2-3 yrs.	4-6 yrs.
Hepatitis B	HepB	HepB			HepB						
Rotavirus			RV	RV	RV						
Diphtheria, Tetanus, Pertussis			DTaP	DTaP	DTaP	DTaP					DTaP
<i>Haemophilus influenzae Type b</i>			Hib	Hib	Hib	Hib					
Pneumococcal			PCV	PCV	PCV	PCV				PPSV	
Inactivated Polio			IPV	IPV	IPV						IPV
Influenza					Influenza (yearly)						
Measles, Mumps, Rubella					MMR						MMR
Varicella					Varicella						Varicella
Hepatitis A					HepA (2 doses)					HepA series	
Meningococcal										MCV	

Recommended immunization schedule for persons aged 7 through 18 years

	7-10 yrs.	11-12 yrs.	13-18 yrs.
Diphtheria, Tetanus, Pertussis		Tdap	Tdap
Human Papillomavirus		HPV (3 doses)	HPV Series
Meningococcal	MCV	MCV	MCV
Influenza	Influenza (yearly)		
Pneumococcal	PPSV		
Hepatitis A	HepA series		
Hepatitis B	HepB series		
Inactivated Poliovirus	IPV series		
Measles, Mumps, Rubella	MMR series		
Varicella	Varicella series		

Range of recommended ages for all children except certain high-risk groups

Range of recommended ages catch-up vaccination

Range of recommended ages for certain high-risk groups

This schedule indicates the recommended ages for administration of currently licensed childhood vaccines, as of December 15, 2010. If doses are skipped, they should be made up at subsequent visits when possible. Approved by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention, the American Academy of Pediatrics, and the American Academy of Family Physicians.

Children should see their doctor regularly

- to become comfortable with the people and the office.
- to receive the immunizations shown above.
- to have their growth and development monitored.
- to address any questions or concerns you might have about your child.

Adults need regularly scheduled exams as well. As you can see on the chart below, there are many preventive screens that should be performed to help detect disease early and help you stay healthy.

How often you have the following screenings depends on your age, your health, and things that increase your risk for specific diseases. Screenings that may be done at your routine checkups include:

- Alcohol abuse (misuse)
- Blood pressure
- Breast cancer for women
- Cervical cancer for women
- Cholesterol
- Colorectal cancer
- Coronary artery disease
- Depression
- Diabetes type 2
- Gestational diabetes for women
- Hearing
- HIV
- Prostate cancer for men
- Sexually transmitted disease
- Skin cancer
- Testicular cancer for men
- Thyroid disease
- Tuberculosis
- Vision and glaucoma

Monitor your weight, and see your doctor if you suddenly or consistently gain or lose weight.

For more information visit www.excellusbcbs.com

Lifetime Health Medical Group.

Fast, convenient care. Even into the evening.

Excellus BlueCross BlueShield members can enjoy the peace of mind that comes with access to same day urgent care at Lifetime Health Centers. If you need advice, just call. Lifetime Health is here for you.

Urgent Care by Lifetime Health is easier and less expensive than the emergency room.

For urgent care of illnesses or injuries, Urgent Care by Lifetime Health is here for you. Evaluations, tests, and treatments are all under one roof. Simply call us the next time one of life's emergencies happens.

Lifetime Health centers are staffed by board-certified/board-eligible physicians, physician assistants, and nurse practitioners. And you don't need a referral or preauthorization to see them. They'll even send a report to your doctor after your visit to coordinate your care.

Urgent Care services are available at these Lifetime Health Centers:

- Greece Health Center
- Joseph C. Wilson Health Center
- Marion B. Folsom Health Center

In addition to urgent care, Lifetime Health offers primary health care services at four health centers and a number of medical offices throughout the Rochester area, including Irondequoit, Brighton, and Chili.

See full listing on the back for address and contact information.

Walk in or call Urgent Care by Lifetime Health at 585.338.1200 for a same day appointment. Open afternoons, evenings, weekends and holidays.

Nurse Advice is your direct line to support.

Lifetime Health patients have access to Nurse Advice at no additional cost. You'll receive answers to your questions quickly and right over the phone.

Nurse Advice is available seven days a week, at 585.338.1400.

The care you need. Under one roof.

Lifetime Health Centers offer:*

- Audiology
- Cardiology
- Colonoscopy
- Ear, Nose and Throat
- Eye Care Services
- Family Medicine
- Healthy StepsSM
- Internal Medicine
- Laboratory
- Nurse Advice by Phone
- Optical Shop
- Pediatrics
- Pharmacy
- Podiatry
- Radiology (x-ray)
- Specialty Care
- Urgent Care

*Not all services available at all locations.

Health centers

Joseph C. Wilson Health Center

800 Carter Street
Rochester, NY 14621
585.338.1400

Perinton Health Center

77 Sully's Trail
Pittsford, NY 14534
585.248.5300

Marion B. Folsom Health Center

1850 Brighton-Henrietta
Town Line Road
Rochester, NY 14623
585.424.6210

Greece Health Center

470 Long Pond Road
Rochester, NY 14612
585.227.7600

Urgent Care by Lifetime Health:

585.338.1200
Walk in or call for a
same day appointment.

Urgent Care Locations:

Folsom Health Center
Greece Health Center
Wilson Health Center

Medical offices

Artemis Health

2561 Lac De Ville Boulevard
Suite 202
Rochester, NY 14618
585.244.7330

Chili Pediatrics

849 Paul Road, Suite 110
Rochester, NY 14624
585.889.0740

Family Medicine

Robert Cole, MD
Lisa Hauk, MD
1880-8 E. Ridge Road
Rochester, NY 14622
585.467.4290

Leo Stornelli, MD

1880 E. Ridge Road
Rochester, NY 14622
585.342.9514

Westfall Pediatrics

2561 Lac de Ville Boulevard
Suite 200
Rochester, NY 14618
585.473.3900

Affiliated doctors

Ahlman, Diane, MD*
Baratta, Brenda, MD*
Bavibidila, Berthollet, MD
Cohen, Mark, MD
Cole, Robert, E, MD*
David, Martha, MD
Davis, Brenda, MD
Falkovich, Ruvim, MD
Hauk, Lisa, MD*

Henoch, Monica, MD*
Kadakia, Pradip, MD
Kohli, Harneet, MD
McPhee, Catherine, MD
McKee, Michael, MD
Montesano, William, Jr., MD
Newman, Valerie, MD*
Page, Stephanie, L, MD*
Perricone, David, MD*

Sobowale, Judith, MD
Soriano, Rosario, MD
Steiner, Max, MD*
Stornelli, Leo, MD*
Verme, Thomas, MD
Woluchem, Miltonia, MD*
Yirinec, Robin Shaka, MD

**Denotes physicians in medical offices*

3-Tier prescription drug benefit

Your three-tier prescription drug benefit makes it easy for you to make informed choices and encourages savings when choosing your medications. Your co-payment will vary based on the tier placement of your prescription drug.

- **Tier One** drugs are typically generic drugs.
- **Tier Two** drugs are brand name drugs that have unique, significant clinical advantages and offer greater value over other products in the same class.
- **Tier Three** drugs are all other brand name drugs, including new brand name drugs and drugs that have generic equivalents.

Visit excellusbcbcs.com to view our current Tier Three Formulary Guide.

Special Features:

- Your prescription drug benefit includes a \$0 copay for kids up to age 19 for all generic medications.
- Through PrimeMail®, you can get up to 3 months supply of your medication for only 2 copayments.

Where Can I Purchase My Prescription Medications?

You have access to more than 61,000 participating pharmacies in our nationwide FLRx Pharmacy Network, including all national chains and most independent chains. Just show your ID card at any participating pharmacy, it identifies you as having prescription drug coverage and eligible for online claims processing. The pharmacy will transmit your prescription claim online to us and we'll immediately send a message to the pharmacist with your co-payment amount.

Generic Trial Program

The Generic Trial program helps encourage the use of generic drugs by giving you a one time, free 30-day trial of selected generic medications. Experience has shown that 90% of those who start with a generic drug will continue using it. **You can save hundreds of dollars per year in out-of-pocket costs when you stay with a generic medication.**

The first time you fill a prescription for a generic medication included in the program at a participating FLRx network

pharmacy, your co-payment, for the first 30-day supply, will be waived.

The cost of all refills and future prescriptions is your responsibility and will be at your usual generic co-payment amount.

Mail Service Pharmacy

You have an opportunity to save money on your prescriptions when you order your medications through our mail service pharmacy, PrimeMail®.

When you fill your prescriptions through PrimeMail®, you can get three month's supply (90 days) of your medication for only two copayments. The savings can add up over the course of a year.

Using a mail service pharmacy is ideal for those who take a prescription medication on a continuing basis. PrimeMail® can fill all of your new and refill prescriptions. They offer the convenience of home delivery and the ease of ordering new prescriptions and refills either by phone or online at excellusbcbcs.com.

Specialty Pharmacy Benefit

Specialty medications are designed for conditions that are difficult to treat with traditional

medications like multiple sclerosis, rheumatoid arthritis, hepatitis C, and others. These medications are self-administered, either taken orally or by injection. Specialty pharmacies work exclusively with specialty medications and are experts in handling and administering these complex medications.

Your prescription drug benefit provides coverage for certain specialty medications only when purchased at pharmacies participating in the FLRx Specialty Pharmacy Network. If you don't use a participating specialty pharmacy for your new and refill prescriptions, you will be responsible for the full cost of the prescription. However, the first time you fill a new prescription for a specialty medication, you may have it filled at any participating FLRx network retail pharmacy of choice.

A complete listing of participating specialty pharmacies is available at excellusbcbcs.com.

Initial Fill

The first time you get a new prescription at a retail pharmacy, it will be filled with a 30-day supply, no matter if your benefit allows for a greater supply. This is so you can be sure that the medication works for you. Often times members fill a prescription only to find after the first few

days that the medication causes side-effects or does not work. By limiting the first fill of a new prescription to 30-days, we can eliminate waste and unnecessary expense. If you determine that the medication is effective all future fills can be purchased up to the maximum amount allowed by your benefit.

Prior Authorization

Prior authorization helps assure that a prescribed drug is safe and appropriate for your medical condition.

Certain medications require prior authorization which means that your doctor will contact us to get approval before the medication is covered. Our clinical pharmacists and physicians review medication requests to make sure that the choice of drug or dose is appropriately prescribed based on FDA and manufacturer guidelines, medical literature, safety, appropriate use and benefit design.

Step Therapy

Step Therapy is a program where you must first try a certain drug to treat your condition before another drug will be covered. Your medication treatment moves along a series of "steps". Generic drugs are usually the first step. This first step lets you begin treatment with a prescription drug that is proven safe and

cost effective. If the first step drug does not work for you, you then move to the next "step". Brand-name drugs are usually in the second step and have a higher co-payment.

The goal of step therapy is to minimize risk and control costs.

Generic Advantage Program (GAP)

The Generic Advantage Program promotes the use of generic medications. Under this program, if a member chooses a brand-name medication when a generic equivalent is available, the member will pay the generic co-payment or coinsurance amount plus the difference between the brand-name cost and the generic cost.

For more information about the above programs or to get a specific list of drugs or pharmacies for any of the programs:

- Visit the prescription drug section of our website at excellusbcbcs.com
- Dial the prescription drug number located on the back of your member ID card.
- Dial the Excellus BCBS FLRx Pharmacy Help Desk toll free at 1-800-724-5033 or (TTY) 585-454-2845.

Wellness Profile

Take control of your health.

Family history, diet, fitness and lifestyle all have an impact on your health – both today and in the long term. By understanding how your day-to-day habits affect health, you can begin to take the necessary steps to reduce your risks of developing future chronic conditions such as diabetes and heart disease. Our Wellness Profile is the first step.

Prevention is the best medicine

The Wellness Profile is a private and secure online questionnaire that evaluates your health and potential risk factors by asking questions about your current health, lifestyle and daily habits. Your Wellness Profile can help you to determine what you're doing well and where improvements can be made.

Recommendations are then presented to you as part of your Personal Wellness Report. These reports provide tips, programs and resources to help reduce your risks – stopping or slowing the progression of certain conditions.

Your Personal Wellness Report provides:

- Evaluation of your healthy practices and areas where improvement can be made
- Recommended programs to help reduce your risks
- Tips for living healthier
- Insight into your health and lifestyle you can share with your doctor
- Online storage of your reports for personal progress reviews

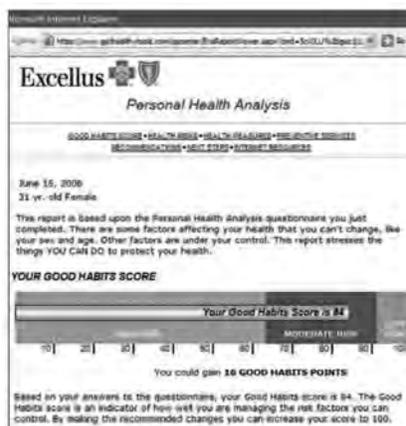
You can take a new Wellness Profile online each year to see how you've improved.

It only takes a few minutes to complete and the benefits can last a lifetime.

Get your Personal Wellness Report today

Take the first step toward developing a healthier lifestyle. Excellus BlueCross BlueShield members can take a Wellness Profile and start earning HealthyRewards.

Go to excellusbcb.com/healthyrewards and click on HealthyRewards to get started. NOTE: If you are new to Excellus BlueCross BlueShield, you will need to register online first as a member to begin your HealthyBlue experience. If you are already a member of Excellus BlueCross BlueShield, simply log in to your existing account.





A nonprofit independent licensee of the BlueCross BlueShield Association

AUTHORIZATION TO SHARE MY PROTECTED HEALTH INFORMATION

Making HIPAA as Easy as 1, 2, 3 – and 4, 5, 6!

Five Letters That Protect Your Privacy: Your privacy has always been very important to us and the federal government recently created HIPAA laws to protect how and when your health care and personal information can be shared.

If you'd like us to share information about you with people or other organizations, please complete this form. This includes sharing information with a spouse, friend, or even a parent if you are over the age 18. Giving your consent to share your personal information is as easy as 1, 2, 3 – and 4, 5, 6 by completing the six sections of this brief form. For your convenience, you can use this form to authorize our disclosure of your information to more than one person. However, each person you identify will have the same access to your information. If you would like each person to access *different* information or to have access to your information for a *different* period of time, you'll need to complete separate forms for each individual or time period. A little extra paperwork, but protecting your privacy is worth a few minutes of your time! Please remember that to provide you with quality service, we will continue to communicate our payment activities in connection with your claims, your enrollment in our health plan or your eligibility for benefits to providers of care involved in your treatment.

Important Note: There are state and federal laws that contain special protections for certain conditions. These conditions are genetic testing, alcohol or substance abuse, mental health, abortion, sexually transmitted diseases and HIV/AIDS. If you would like us to share information with other people or organizations on one of these protected diagnoses, please clearly state this below in step 2 in the second option regarding specific information. In order for us to release information about a minor regarding abortion, sexually transmitted diseases or substance abuse, the minor must complete the authorization – even to disclose information to a parent. If you would like to authorize us to release information regarding HIV/AIDS, a different form needs to be completed. We ask that you contact our office at the telephone number on your identification card, or visit our web site for this form at: excellusbcs.com. Go to the *Members* area and click on *Print Forms*.

Your authorization is completely voluntary and you don't have to sign this form. We will not condition our payment activities in connection with your claims, your enrollment in our health plan or your eligibility for benefits on you giving this authorization. If additional forms are needed, you may copy this form, visit our web site at: excellusbcs.com and print or complete the form online, or contact our office at the telephone number listed on your identification card.

Please check here if you would like to authorize access to psychotherapy notes. If this box is checked, then this authorization cannot be used for another reason. If checked, steps 2 and 3 below can be skipped.

Please be sure to provide us with all of the following information.

Step 1: Tell Us Who You Are:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Member ID Number(s) as listed on your identification card(s): _____

Birth Date: ____/____/____

Step 2: Tell Us Why You'd Like Us to Share Your Information:

So Excellus BlueCross BlueShield can:

- Respond to all requests for confidential information about me made by the individual(s) or organization(s) I list below.
- Respond to requests for only the following specific information (such as claims submitted by a specific provider or information related to one of the protected diagnosis listed above).

Please specify _____

- Respond to inquiries related to a specific date of service:

Please specify _____

Step 3: Tell Us What Specific Information You'd Like Us to Share: Please list the specific protected health information you wish us to disclose. **Please check all that apply:**

- My claim information (e.g., status, type of service, diagnosis, provider, dates of service, etc.)
- My membership information (e.g., coverage information, enrollment dates, eligibility, address, dates of birth, etc.)
- My benefit information (e.g., benefits available, benefits used, contract limits, etc.)
- My medical records (e.g., physician or hospital records, case management, etc.)
- Other information (please specify): _____
- Please exclude the following information: _____

Step 4: Tell Us With Whom You'd Like Us to Share Your Information: Please list the person(s) and/or organization with whom you want us to share the information you described above. Please remember if you'd like us to share information with more than one person, the information to be disclosed and the expiration date must be the same for each person.

Name/Organization

Address

_____	_____
_____	_____
_____	_____

Step 5: Tell Us When You'd Like Us to Share Your Information:

Please share my protected health information during the time period(s) below:

- Until Excellus BlueCross BlueShield completes the activities outlined in section 2.
- Until I send Excellus BlueCross BlueShield a form canceling my authorization.
- From ____/____/____ through ____/____/____.

Step 6 (the last one!): Please Give Us Your Signature:

To give Excellus BlueCross BlueShield your consent to share the protected health information noted above, please print your name on the line below and then provide your signature and today's date.

I, (please print name here) _____, have had full opportunity to read and consider the contents of this authorization. I understand that, by signing this form, I confirm my authorization for the use, request and release of my confidential member information as described in this form. I understand that I may cancel this authorization at any time by completing an authorization revocation form and sending it to the address below. I also understand that the revocation of this authorization will not take effect until Excellus BlueCross BlueShield receives my authorization cancellation form.

I understand that, if the person(s) or organization(s) I authorize to receive information described in this form is not a health plan, covered provider or health care clearinghouse subject to federal health information privacy laws, s/he may further disclose the information and it may no longer be protected by those laws.

Signature: _____ **Date:** _____

(Member or Personal Representative)

If this request is by a personal representative on behalf of our member, please give us the following information:

Personal Representative's Name: *(please print)* _____

Description of Personal Representative's Authority (a power of attorney, legal guardian or state executor):

Please note: Personal representatives must provide legal proof of representation, such as power of attorney documentation.

Please complete and return this form to:

Excellus BlueCross BlueShield
P.O. Box 22999
Rochester, NY 14692
FAX: 1-315-671-7079

PLEASE MAKE A COPY OF THIS FORM FOR YOUR RECORDS

Health plan terms

To help you better understand our plans and your coverage, here are a few definitions* for some frequently used health care terms.

Primary Care Physician (PCP)—A doctor who serves as your health care manager and coordinates virtually all of the health care services you routinely receive. Some plans do not require you to choose a PCP.

Referral—Instructions provided by a PCP for specialty care. Most plans do not require referrals.

In-network coverage—The coverage available when you receive services from a provider who participates in your health plan.

Out-of-network coverage—The coverage available when you receive services from a provider who does not participate in your health plan. Some plans may not include out-of-network coverage.

Out-of-area—Types of services listed that are received while outside the geographic service area of your health plan. Your plan benefits may differ if you live or work beyond the geographic service area.

Copay—A dollar amount due at the time you receive certain services. A typical example would be an office visit copay due when visiting your physician's office for treatment.

Allowed Amount—The maximum amount your health plan will pay for a specific service. In-network providers agree to accept the allowed amount as payment in full.

Coinsurance—A cost-sharing method that requires you pay a portion of the allowed amount for certain medical services.

Deductible—A set dollar amount you pay for covered services you receive before your insurer will make a payment.

Out-of-pocket maximum—The maximum amount of deductible and coinsurance payments that you will pay for health services each calendar year.

Precertification—A determination made by your health plan, before you receive services, that a medical service is a covered benefit and medically necessary.

*Some definitions may vary slightly by plan. In case of a conflict between your legal plan documents and this information, the plan documents will govern.

HealthyBlue[®]
Live Healthy. Earn some cash.

Excellus BlueCross BlueShield makes finding the information and support you need easier – resources, savings and tools are available online 24/7.

- Live healthy. Earn up to \$1,000 cash back.
- Find a doctor or specialist online while you're home or far away.
- Get instant access to fitness and nutrition programs.
- Research over 6,000 health topics online.

Get started at:
excellusbcbs.com/healthyrewards

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