

Supporting you through the next chapter of your life – with the confidence of care and peace of mind you deserve



Agenda



- Medicare Advantage: why you need it
- Medicare Advantage: the Empire difference
- Empire's Medicare Advantage: benefits summary
- Empire's prescription drug benefits
- Empire's digital tools and resources
- Empire's whole person care benefits
- Questions



Medicare Advantage: why you need it

Retirees face unique challenges

Ongoing health conditions

- **80%** of older adults have at least one chronic condition¹

Increasing medical and prescription costs

- People 65+ spend an **average of \$6,719** (\$559.91 a month) on healthcare²

Fixed income

- **15M+** older adults are economically insecure, with incomes below 200% of the federal poverty level³

Isolation, loneliness, and depression

- **1 in 4** older adults experience a behavioral health condition⁴



Physical health



Emotional health



Financial health



Social health

1 National Council on Aging: *Get the Facts on Healthy Aging* (accessed March 23, 2022): [ncoa.org](https://www.ncoa.org)

2 SoFi: *Typical Retirement Expenses to Prepare For* (accessed August 2021): [sofi.com](https://www.sofi.com)

3 National Council on Aging: *Get the Facts on Economic Security for Seniors* (accessed June 2021): [ncoa.org](https://www.ncoa.org)

4 Pan American Health Organization (accessed August 2021): www3.paho.org

Medicare Advantage promotes health and savings

Medicare Advantage members had:

- **33%** fewer emergency room visits than those in Original Medicare.*



Screenings

- Higher rates of preventive screenings and tests that prevent or find health issues early*

Hospitalizations

- 23% fewer inpatient stays*

Ongoing health conditions

- Lower use of high-cost services*
- Comparable average costs*
- Better overall health outcomes*



Medicare Advantage: the Empire difference

Going beyond traditional benefits

Empire's Medicare Advantage offers many benefits that traditional Medicare doesn't. Our goal is to provide you with holistic care so you can be your healthy best.



Whole-person focus

Our fitness, preventive care, and behavioral health programs work together to address physical and mental health needs.



Extra care when you need it

Our tech-driven solutions use data-rich insights to help curate personalized preventative care measures and connect you with programs and resources that may benefit you.



Personalized connections

You can access support how you want to – website, mobile app, or phone.



Collaborative support team

Our collaborative member care team and enhanced provider engagement provide 1:1 support to help improve your health and lower costs.



Your access to providers explained

With this plan you can:

- Continue to see your current doctor, and your doctor will keep filing your claims
- Use any doctor or care provider who that accepts Medicare and the plan without a referral
- Choose either **in- or out-of-network** care providers. The cost shares are the same.

Please check with your provider to see if they accept Medicare.
This plan can only pay providers who accept Medicare.



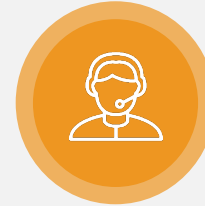
A national network of Medicare providers

With Empire, you can see any doctor or care provider who accepts Medicare.

2 easy ways to find a Medicare Advantage PPO provider:



Visit [Empireblue.com](https://www.empireblue.com)
and select **Find Care**.



Contact member services
by calling the toll-free Member Services
number on your member ID card.



What you will need ...



Will I need a preapproval?

- Some services will need preapprovals; in-network providers will obtain the approval from the plan for you. Services that require a preapproval are marked with an asterisk(*) in your benefits chart in the *Evidence of Coverage* document.
- We also encourage out-of-network providers to seek approval from the plan for you.



Will I need a referral?

- No referrals needed.

LPPO medical benefits summary with Senior Rx Plus

Summary of medical benefits		
Covered services	In network	Out of network
Deductible	\$0	\$0
Physician services, including doctor's office visits (Medicare-covered services): <ul style="list-style-type: none"> Physician visits Specialist visits 	\$0 copay	\$0 copay
Inpatient hospital care Hospital days are unlimited. Covered services include, but are not limited to, a semiprivate room (or a private room if medically necessary).	\$0 copay	\$0 copay
Emergency outpatient care (waived if admitted within 72 hours)	\$0 copay	\$0 copay
Preventive care and screenings <ul style="list-style-type: none"> Bone mass measurement Colorectal screening Cardiovascular screening Diabetes screening Mammogram screening Prostate screening Physical exam¹ Annual wellness visit 	Covered by plan at 100% \$0 copay \$0 copay \$0 copay \$0 copay \$0 copay \$0 copay \$0 copay \$0 copay	Covered by plan at 100% \$0 copay \$0 copay \$0 copay \$0 copay \$0 copay \$0 copay \$0 copay \$0 copay
Out-of-pocket maximum (Combined in and out of network²)	0	\$0

Summary of your cost for covered drugs

Summary of pharmacy benefits	
Retail services (30-day supply)	What you pay in 2023
Select drugs	\$0
Generics	\$5
Preferred brands	\$25
Nonpreferred Drugs [including specialty drugs] [and nonformulary drugs]	\$45
Specialty drugs (generic and brand) Specialty drugs limited to 30-day supply	\$45

Mail-order services (90-day supply)	What you pay in 2023
Select drugs	\$0
Generics	\$10
Preferred brands	\$50
Nonpreferred drugs [including specialty drugs] [and nonformulary drugs]	\$90
Specialty drugs (generic and brand) Specialty drugs limited to 30-day supply	\$90

Your drug plan includes select drug benefits

Select drugs with proven effectiveness and value are offered at no or low cost.

Examples:

Cardiovascular



- Amlodipine/benazepril capsule
- Atenolol tablet
- Benazepril HCL tablet
- Bisoprolol-hydrochlorothiazide tablet
- Carvedilol tablet
- Chlorthalidone tablet
- Enalapril maleate tablet
- Furosemide tablet
- Hydrochlorothiazide capsule/tablet
- Lisinopril tablet
- Losartan potassium tablet
- Metoprolol tartrate tablet
- Olmesartan tablet
- Ramipril tablet

Cholesterol



- Atorvastatin tablet
- Lovastatin tablet
- Pravastatin sodium tablet
- Simvastatin tablet

Diabetes



- Glimepiride tablet
- Pioglitazone tablet
- Metformin tablet

Getting your prescriptions from in-network pharmacies

Two ways to receive your prescriptions from in-network pharmacies:

Retail pharmacy



Go to your network retail pharmacy

Show your membership card
Pay your copay or coinsurance

Mail-order pharmacy



Call or go online

Provide your membership information
Pay your copay or coinsurance

IngenioRx

A simplified, digital-first
healthcare experience

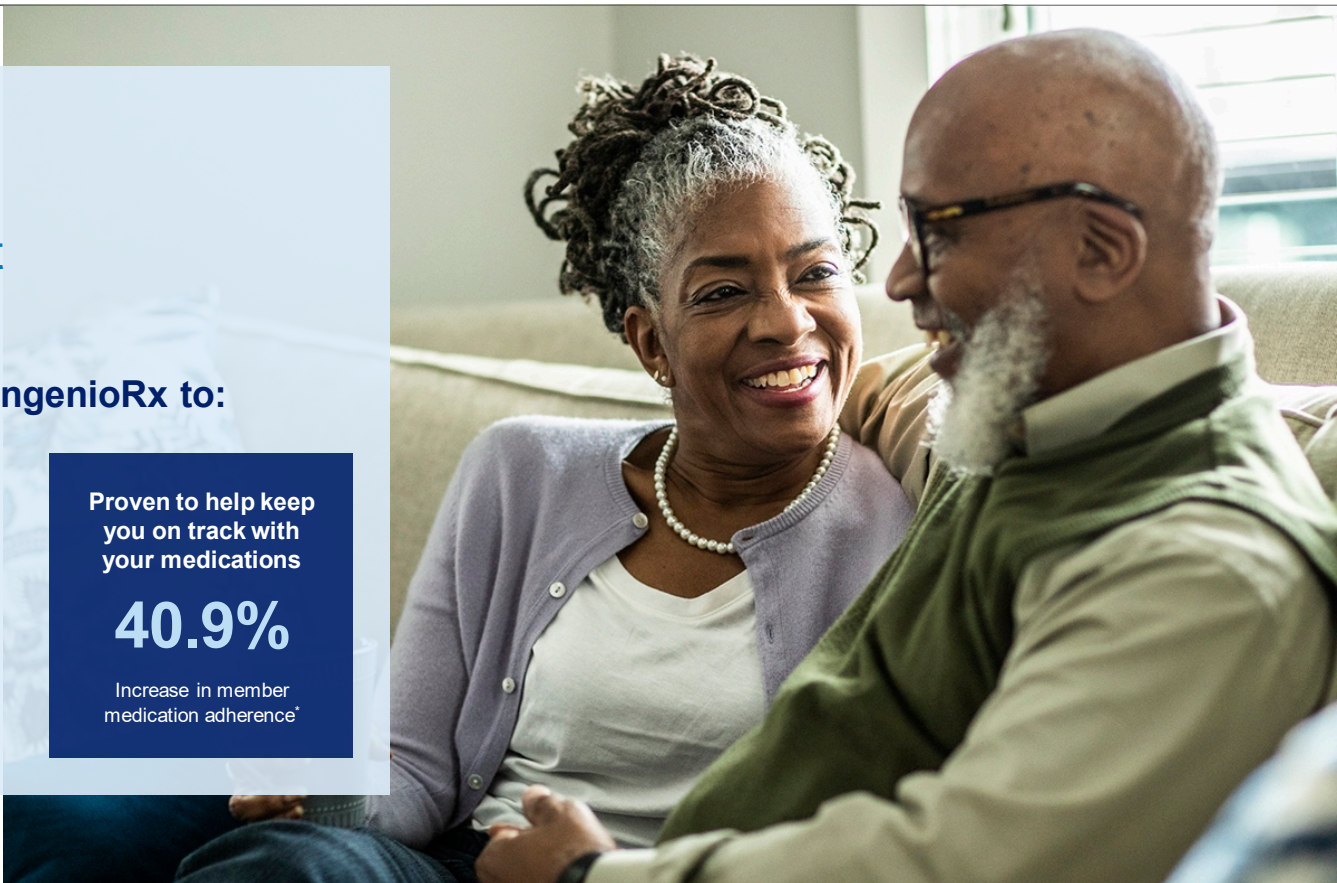
Empire has partnered with IngenioRx to:

- Simplify prescription drug coverage and delivery.
- Help keep your out-of-pocket costs down.
- Focus on whole-person health.
- Improve medication adherence.

Proven to help keep
you on track with
your medications

40.9%

Increase in member
medication adherence*



Using a mail-order pharmacy is easy

Take advantage of added convenience and savings

1 Step 1

Select your order form from your post-enrollment materials. You also may contact Customer Service to receive an order form.

2 Step 2

Complete the form, including your prescription information.

3 Step 3

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

4 Step 4

Once you register, you may order medications online at **Empireblue.com** or by calling the Customer Service toll-free number.

Covering you beyond Medicare Part D

Extra covered drugs – Lifestyle Premier	
Retail services (30-day supply)	What you pay in 2023
Generics	\$5
Preferred brand drugs	\$25
Nonpreferred drugs	\$45
Contraceptive devices, enteral formula, fertility drugs	\$25, \$45
Mail-order services (90-day supply)	What you pay in 2023
Generics	\$10
Preferred brand drugs	\$50
Nonpreferred drugs	\$90
Contraceptive devices, enteral formula, fertility drugs	\$25, \$90



Empire's digital tools and resources

Stay on top of your health anytime, anywhere

Digital tools and resources that
keep in mind you're a person



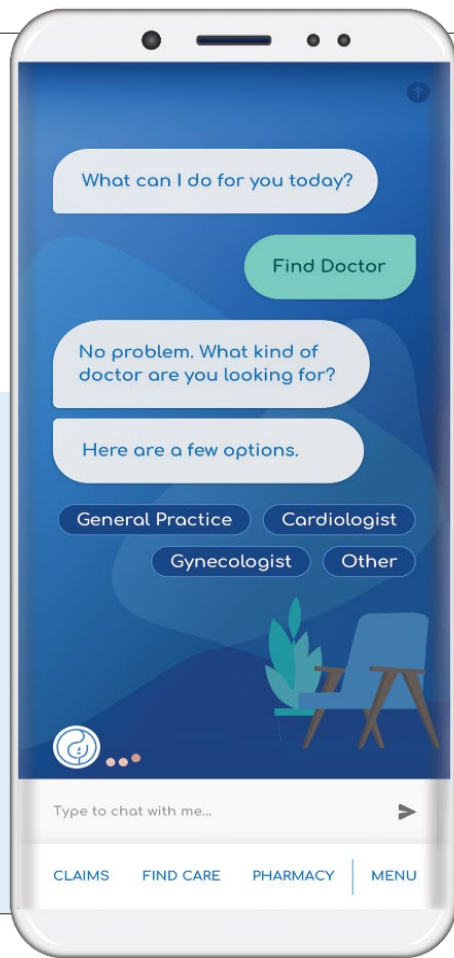
Sydney Health app

A partner in health in the palm of your hand

The SydneySM Health app is a convenient way to make the most of your benefits and stay connected to your health plan anytime, anywhere.

Sydney Health app makes it easy to:

- Access digital ID cards.
- Look at plan, prescription, and claims information.
- Review prescription history.
- Set up mail-order or home delivery.
- Turn on automatic refills.
- Check drug prices.
- See if a generic drug or mail-order/home-delivery option may save you money.



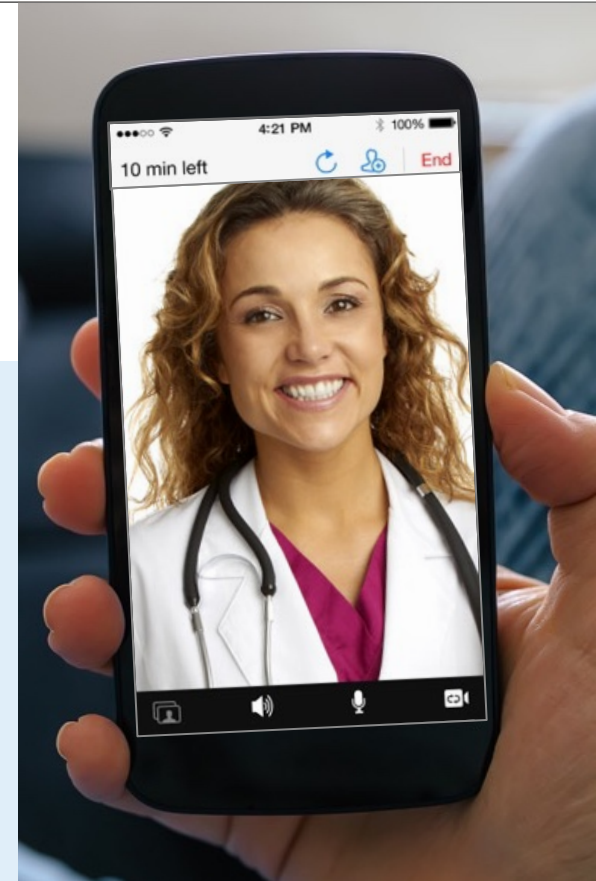
LiveHealth Online

Convenient care from home

Whether you're dealing with a cold or managing anxiety, you can have a video visit with a health care professional to help with a wide range of issues using a smartphone, tablet, or computer with a camera.

With LiveHealth Online* you can:

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



MyHealth Advantage

Stay on top of your health

MyHealth Advantage:

- Helps you keep track of your health and progress.
- Includes reminders to make preventive care appointments.
- Checks your health claims, routine tests, and checkups on a regular basis.
- Includes recent claims, receive personalized messages, and money-saving tips.





Empire's whole-person care benefits

24/7 NurseLine

Registered nurses are ready and waiting to help when you call with your health concerns* anytime day or night.

With 24/7 NurseLine, you can reach a registered nurse who can help you:

- Assess symptoms.
- Understand a condition and course of treatment.
- Address questions about prescriptions or over-the-counter medications.
- Receive the right care in the right setting.



SilverSneakers®

A no-added-cost benefit to help you step up your fitness



SilverSneakers* includes:



Access to thousands of locations nationwide.



The ability to enroll at multiple locations at any time – national reciprocity.



Signature SilverSneakers classes designed for all fitness levels and led by trained instructors.



Guidance from dedicated fitness staff.



SilverSneakers FLEX classes offered outside the traditional gym setting.



Adjustable workout programs tailored to individual fitness levels, the ability to participate in live classes from your phone, and find locations with the SilverSneakers GO™ app.



SilverSneakers.com online resources, like SilverSneakers On-Demand™, SilverSneakers Live™ classes and workshops, fitness location directory, and articles.



Social connections through events, such as shared meals, holiday celebrations, and class socials.

Healthy Meals

Balanced nutritious meals delivered to you

Proper nutrition is key to maintaining health. But it is particularly crucial in helping improve recovery after hospitalization, as well as managing health conditions.

Our Healthy Meals benefit* delivers nutritionally balanced meals to your home – at no cost to you

- **This benefit is available to a member if they have been discharged from the hospital or if they are:**
 - Diabetic with an A1C over 9.
 - Overweight with a Body Mass Index (BMI) of 25 or more, or 18.5 or less.



House Call

Personalized care starts at home

For times when you feel more comfortable at home or if you have trouble accessing care, this benefit sends providers to make house calls. The visits can include getting health assessments, lab specimens, and specialist referrals.*

◦ **During the visit, the clinician will:**

- Chat about any health questions and concerns.
- Give basic health screenings.
- Take notes on the health discussion and record assessment results.
- Share the assessment results with you and your personal doctors.



Special offers

Take advantage of savings and discounts at SpecialOffers@AnthemSM

Here are some of the retailers with special offers for Empire's Medicare Advantage members:*



Medicare Community Resource Support

Connecting you to the resources you need

Medicare Community Resource Support (MCRS) is an outbound, telephone-based benefit designed to bridge the gap between medical needs/benefits and available community resources.*

◦ **Examples of support and resources include:**

- Food pantries
- Home maintenance programs
- Utility assistance programs
- Copay assistance programs
- Social activities
- Help around the home
- Travel assistance to medical appointments or the grocery store



Excellent service is our priority

Our **First Impressions welcome team** will help you make a smooth transition into your plan with:



Support comparing existing and potential new plans.



Retiree-dedicated expertise.



Individual support, tools, and resources.



Answers to questions about prescriptions, coverage, and choosing a provider.





Whole health builds confidence for the next adventure

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

Our retiree plans can help you navigate toward the future you've been planning – physically, emotionally, socially, and financially.



An Anthem Company

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

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services, and must be included whenever materials reference out-of-network/non-contracted providers.