

# TOMPKINS COUNTY BENEFITS

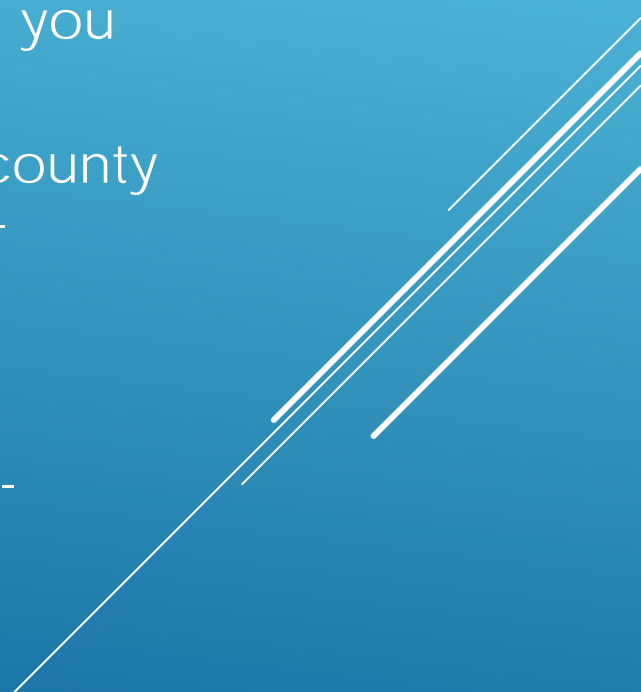
2023



# HEALTH INSURANCE PLAN STRUCTURE

- ▶ The Greater Tompkins County Municipal Health Insurance Consortium (GTCMHIC) – Several municipalities came together to collectively design and fund their own insurance plans to get the best coverage for the best possible prices. As of this year, there are 53 municipalities in the Consortium.
- ▶ Premiums collected from employers and participants are used to pay for claims. The plans are non-profit.
- ▶ Excellus BCBS processes our claims and because we partner with them, any provider that access Blue Cross and/or Blue Shield is “in-network”.
- ▶ The Platinum plan is a “PPO” plan, which means you can see any doctor you want, including specialists, without a referral and there will be some level of coverage.
- ▶ You’ll always get the lowest cost by seeing an in-network provider.

# BENEFIT OF CHOOSING IN-NETWORK

- ▶ Most simply, it is the most cost-effective option. Co-pays are lower in-network, and the Platinum plan DOES NOT have a deductible for in-network services.
  - ▶ If you have a provider you really love who is out-of-network, you can still see that provider, but it will be more expensive.
  - ▶ Blue Cross/Blue Shield is one of the biggest networks in the county and we even have international coverage, so finding an in-network provider isn't hard (most providers in our area and around the country accept BCBS).
  - ▶ You can search for in-network providers on the website, by calling 1-877-253-4797, or by asking the provider if they're in-network with BCBS.
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# WHAT'S NEW?

- ▶ Starting in 2022, we have a dedicated customer service line that serves only participants in health insurance plans offered through GTCMHIC (our plans). That number is **1-877-253-4797**. This is the best place to start if you have any questions/concerns. If they are NOT able to help, your benefits team can get involved with escalating the situation.
- ▶ From January 2022 onward, all participants (subscribers and family members) will receive ID cards in their individual names. For 2022 rates and plan details, please reference the 2023 Open Enrollment Packet.
- ▶ From January 2022 onward, all health insurance ID cards also include Rx insurance information.
- ▶ There are more ways to reach your Benefits Team! Please reach out to any of the following contacts for assistance with Benefits:
  - ▶ Benefits Team Email: [benefits@tompkins-co.org](mailto:benefits@tompkins-co.org)
  - ▶ General HR phoneline: 607-274-5526
  - ▶ Sarah Thomas, [sthomas@tompkins-co.org](mailto:sthomas@tompkins-co.org), 607-274-5528
  - ▶ Sharon Bowman, [sbowman@tompkins-co.org](mailto:sbowman@tompkins-co.org), 607-274-5591
  - ▶ Jess Maleski, [jmaleski@tompkins-co.org](mailto:jmaleski@tompkins-co.org), 607-274-5526

# PRESCRIPTION COVERAGE

- ▶ ProAct:

Retail Pharmacy (30 Day Supply): Tier 1-\$5/Tier 2-\$35/Tier 3-\$70

Mail Order Pharmacy (90 Day Supply): Tier 1-\$10/Tier 2-\$70/Tier 3-\$140

- ▶ CanaRx:

Mail Order Pharmacy: Covered in Full-Must be on the CanaRx Covered List (select name brand medications)

[www.canarx.com](http://www.canarx.com) ID: GTCMHIC

# GETTING THE MOST OUT OF YOUR HEALTH INSURANCE

- ▶ ONLINE access to your health insurance information, request new cards, search benefits, etc.
  - ▶ Blue365 Discount Program
- 
- A decorative graphic consisting of several parallel white lines of varying lengths, slanted diagonally from the bottom right towards the top right, located in the lower right quadrant of the slide.

# REGISTER AND LOGIN TO YOUR ONLINE BCBS ACCOUNT

The screenshot shows the Excellus BCBS website homepage. At the top, there is a navigation bar with links for Home, Members, Medicare Members, Employers, Brokers, and Providers. Below this is the Excellus logo and a search bar with a 'Login/Register' button. A secondary navigation bar includes Home, Find a Plan, How it Works, Find a Doctor, and Health and Wellness. A yellow banner below the navigation bar reads: 'We're Here for you: Stay informed about the coronavirus (COVID-19)'. The main content area features a large blue box on the left with the text 'Highest Rated Medicare Plans' and a 'Shop Plans' button. To the right of this box are three award seals: '5 Out of 5 Stars for 2022 HMO Plans', '5 Out of 5 Stars for 2022 Prescription Drug Plan', and '4.5 Out of 5 Stars for 2022 PPO Plans'. On the far right, there is a vertical social media sharing bar with icons for Facebook, Twitter, Pinterest, LinkedIn, and Email. At the bottom, a white navigation bar contains four buttons: 'Highest Rated Medicare Plans', 'Need Insurance?', 'COVID-19 Vaccine. Get the facts.', and 'Our Stand for Racial Equity'.

Health Insurance Plans | Excellus

excellusbcbs.com

Home Members Medicare Members Employers Brokers Providers

Excellus

Search Get Help Login/Register

Home Find a Plan How it Works Find a Doctor Health and Wellness

⚠ We're Here for you: Stay informed about the [coronavirus \(COVID-19\)](#)

## Highest Rated Medicare Plans

Quality coverage. Care when you need it.  
Local support. That's the Benefit of Blue<sup>SM</sup>.

Shop Plans

5 Out of 5 Stars for 2022 HMO Plans

5 Out of 5 Stars for 2022 Prescription Drug Plan


4.5 Out of 5 Stars for 2022 PPO Plans

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Highest Rated Medicare Plans Need Insurance? COVID-19 Vaccine. Get the facts. Our Stand for Racial Equity

ONCE YOU'VE CLICKED "MEMBERS", YOU'LL SEE THE SCREEN BELOW:

Home Members Medicare Members Employers Brokers Providers

Excellus  Member

**⚠ We're Here for you:** Stay informed about the [coronavirus \(COVID -19\)](#)

## Member Login





Username

Password

**Log In**

*Forgot Your Username?*  
*Forgot Your Password?*

## Create an Account


-  View your Summary of Benefits and Coverage
-  Find a doctor, estimate medical cost and track your deductible and spending
-  View and order your member card
-  Go Paperless! Download Statements & Forms

**Register & Create Account**



# YOUR HOME PAGE WILL LOOK LIKE THIS:

The screenshot displays the user interface for the Excellus member portal. At the top, a blue navigation bar contains the Excellus logo and menu items: Home, My Account, Claims, Prescriptions, Find a Doctor, Health and Wellness, and Resources. Below the navigation bar, the user's profile is shown, including a pink circular icon with the letter 'S', the name 'Sarah Thomas', and the role 'Subscriber'. Links for 'Paperless Settings' and 'View Statements' are provided. The main content area is divided into two columns. The left column lists plan details: Plan Name (Excellus Blue PPO Signature Copay 1), Plan Year Effective Date (01/01), Subscriber ID (VYA 202574787), and Plan Start Date (12/01/2017). The right column shows 'Active Plan Members' (Sarah Thomas and Katrina Prorise) and a blue button labeled 'Member Cards'. Below this, a 'MY COVERAGE' section features a search bar and two tabs: 'In Network' and 'Out of Network'. The 'In Network' tab is active, showing icons for a female member, a male member, a hospital building, and a pharmacy building.

Excellus  Home My Account ▾ Claims ▾ Prescriptions ▾ Find a Doctor ▾ Health and Wellness ▾ Resources ▾

Subscriber  
**S** **Sarah Thomas**  
[Paperless Settings](#) | [View Statements](#)

Plan Name  
Excellus Blue PPO  
Signature Copay 1


Subscriber ID  
VYA 202574787

Active Plan Members  
• Sarah Thomas  
• Katrina Prorise





Plan Year Effective Date ⓘ  
01/01

Plan Start Date ⓘ  
12/01/2017

**Member Cards**

**MY COVERAGE** Search within your benefits 

**In Network** **Out of Network**

# BENEFIT SEARCH EXAMPLE

## View Benefits and Coverage

acupuncture 1 match ✕ ⏪ ⏩

Member: Sarah Thomas      Plan: Excellus Blue PPO Signature Copay 1



### BENEFIT DETAILS

Type of Service



**ACUPUNCTURE**

- \*\*\*\*\* In Network: \$25 Specialist Copay
- \*\*\*\*\* Out of Network: 50% coinsurance, subject to deductible \$500 Individual/ \$1,500 Family
- \*\*\*\*\* Limits: 10 Visits per contract year
- \*\*\*\*\*

# FIND A DOCTOR EXAMPLE



Member

 Search  Get Help

- [Home](#)
- [My Account](#) 
- [Claims](#) 
- [Prescriptions](#) 
- [Find a Doctor](#) 
- [Health and Wellness](#) 
- [Resources](#) 

[Member](#) > [Find a Doctor](#) > [Find a Doctor, Provider or Facility](#)



## Find a Doctor, Provider or Facility



### Local / National Search

A location based search for local or national doctors, specialists and providers based on name or specialty. Search for facilities such as hospitals, urgent care and labs by name or type.

[Start a search](#)

# WHAT ARE YOU SEARCHING FOR?

**Hello Sarah,**

What are you searching for today?



Doctors by name



Doctors by specialty



Places by name



Places by type



Estimate your costs



Treatment Timeline



Condition information

Search all

Advanced search

# FINDING A PRIMARY CARE PROVIDER

[Back](#)

## Doctors by specialty

Search by body part or specialty name for in-network doctors



**Primary Care**

**Primary Care** Physician

**Primary Care** Provider

Acute **Care**

Critical **Care**

Urgent **Care**

Surgical Critical **Care**

Critical **Care** Medicine (Internal Medicine)

Yo

# TELEMEDICINE – FROM YOUR HOMEPAGE, CLICK “TELEMEDICINE” IN THE UPPER RIGHT-HAND CORNER

## Telemedicine

Telehealth and Telemedicine give you the option of having a virtual doctor visit by telephone, email or video chat for various conditions. Plan coverage and cost may vary. [View our FAQs](#) for more information.



### Visit your primary care doctor or specialist via Telehealth

- Your doctor may offer remote care visits via telephone, e-mail, or video chat.
- Contact your doctor directly to find out more and/or schedule a telehealth visit.
- Ask your doctor if there will be a cost to your visit or if you are not sure, [contact us](#).
- [Learn how to prepare for your visit](#).

Powered by  
**MDLIVE**

### When your doctor isn't available, we've partnered with MDLIVE®

- Get access to US board certified Providers for non-emergency medical and behavioral health conditions.
- Available 24 hours a day, 7 days a week.
- Registering for MDLIVE is free.
- **At this time MDLIVE is unable to order COVID-19 tests.**

## Register or Setup a visit through MDLIVE

With your member card handy, register for MDLIVE in any of the following ways:



Online

[Setup a Visit](#)



Text EXCELLUS to 635483

Register using MDLIVE's Health Assistant Chatbot from your smartphone or tablet



Call 866-692-5045  
(TTY 800-770-5531)



Download MDLIVE App\*



# SIGNING UP AND USING TELEMEDICINE & FAQ

How to Register for MDLIVE®



How to Use MDLIVE®



## Frequently Asked Questions

- + What if I experience technical issues when using telehealth or telemedicine?
- + Will a medical note be sent to my primary care doctor after a telemedicine visit with MDLIVE?
- + Can I get a school or work excuse?
- + How do I pay for my telehealth or telemedicine visit?
- + How do I set up a telemedicine visit with MDLIVE?
- + How do I register for MDLIVE?
- + Are there any restricted conditions or age limitations for visits?
- + Can I get a prescription via telehealth or telemedicine?
- + How do I prepare for a telehealth visit?

# TELEMEDICINE SERVICES

## Select service for Sarah ▾

### Medical Visit

Providers available 24/7  
by secure video or  
phone for adults.

**\$15** Per Visit

Your cost per visit

**Use it for:**  
Allergies, Cold, Cough,  
Flu Exposure and  
Symptoms, Sore Throat,  
Minor Injuries, Pink Eye,  
Sinus Infection, Skin  
infections, UTI and more

[Learn More →](#)

See First Available

Schedule A Visit

### Therapist

Talk therapy and  
strategy sessions.

**\$15** Per Session

Your cost per visit

**Use it for:**  
Addictions  
Anxiety  
Bipolar Disorder  
Depression  
Grief and Loss  
and more...

[Learn More →](#)

Schedule A Visit

### Psychiatrist

Assessment and  
medication  
management.

**\$15** Per Session

Your cost per visit

**Use it for:**  
Anxiety  
Bipolar Disorder  
Depression  
Panic Disorders  
Trauma and PTSD  
and more...

[Learn More →](#)

Schedule A Visit



# BLUE365 DISCOUNT PROGRAM FOR BCBS MEMBERS

## GET REWARDS



Blue365® offers great deals to keep you healthy and happy every day of the year.

[Learn More](#)

CLICKING "LEARN MORE" WILL TAKE YOU TO THE BLUE365 HOMEPAGE:

## Welcome to Blue365

Blue365 offers great deals to keep you healthy and happy every day of the year, all included as part of your Excellus BlueCross BlueShield membership.

- **Save Money** - Enjoy exclusive discounts at top health and wellness retailers around the country.
- **Get Weekly Deals** - Each week you can get great deals delivered right to your inbox.

[View Blue365 Discounts](#)

# SIGN IN OR JOIN BLUE365

About Blue365 For Employers Healthy Tips / Español

Excelsus  Blue365

Search

ALL DEALS APPAREL & FOOTWEAR FITNESS HEARING & VISION HOME & FAMILY NUTRITION PERSONAL CARE TRAVEL

## Welcome Blue Cross Blue Shield members

Blue365 offers **premier health and wellness discounts** and is **free to join**. These exclusive discounts are available to members of **select BCBS organizations** (e.g. BlueChoice HealthPlan).



### Explore Deals Just For You

- > ALL DEALS
- > APPAREL & FOOTWEAR
- > FITNESS
- > HEARING & VISION
- > HOME & FAMILY
- > NUTRITION

 HEARING & VISION

**PEARLE OOVISION**

Exclusive Offer – We'll Cover Your Cost Of Your Eye Exam Or Insurance Copay

 525 Favorites



# EXAMPLE BLUE365 DEALS

Up to 55% Off Select Garmin, Polar, and Fitbit Products

3.3k [Add to your Favorites](#) | More in [Fitness](#)



Heart Rate  
MONITORS USA

UP TO 55% OFF

### REDEEM

Follow these steps to redeem this offer:

1. Click "Go to partner site" to be redirected to the Heart Rate Monitors USA website.
2. To access the HRM website, enter the Blue365 discount code
3. Select product you would like to purchase and put it on the shopping cart.
4. Blue365 discount will be automatically applied in the shopping cart at checkout.

HRM365

COPY

GO TO PARTNER SITE

### The Offer

Up to 55% Off Select Garmin, Polar, and Fitbit Products

No matter what your sport or your training goals, HRM USA has the right heart rate monitor or activity tracker to suit you.

Save on select Garmin, Polar and FitBit products.

# ANNUAL HRA (VEBA) DEPOSITS

- ▶ In January, all employees carrying county health insurance will receive a tax-free deposit of funds from the county into an HRA (VEBA) account. \*Corrections employees on the PPO and Platinum plans are not currently eligible.\*
- ▶ The amount depends on bargaining unit, plan level, and date of hire.
- ▶ These funds can be used for healthcare ,dental, vision, and Rx expenses of the employee and any tax dependents.
- ▶ See [www.fsastore.com](http://www.fsastore.com) for an eligibility checker to see all eligible expenses.
- ▶ If you do not have one already, you will receive a debit card in the mail from Benetech, which you can use to pay for eligible expenses using your HRA (VEBA) funds.
- ▶ Benetech sends new debit cards every 3 years, so if you currently have a card, DO NOT throw it out.
- ▶ Funds roll over from year-to-year and never expire. You take funds with you when you terminate employment or retire. Fund balance can be used to pay for retiree health insurance premiums.

# PLATINUM PLAN BLUE4U WELLNESS INCENTIVE

## Family Plan Cash Incentive

- ▶ Blood Pressure - \$350 for employee and \$350 for spouse/domestic partner
- ▶ LDL Cholesterol - \$350 for employee and \$350 for spouse/domestic partner
- ▶ Triglyceride - \$350 for employee and \$350 for spouse/domestic partner
- ▶ Glucose - \$350 for employee and \$350 for spouse/domestic partner
- ▶ No Nicotine Use -\$350 for employee and \$350 for spouse/domestic partner

NOTE: If an employee has a family plan with no spouse/domestic partner on the plan, the cash incentive shall be \$700 for each category.

## Individual Plan Cash Incentive

- ▶ Blood Pressure - \$300 for employee (\$350 Sheriff)
- ▶ LDL Cholesterol - \$300 for employee (\$350 Sheriff)
- ▶ Triglyceride - \$300 for employee (\$350 Sheriff)
- ▶ Glucose - \$300 for employee (\$350 Sheriff)
- ▶ No Nicotine Use -\$300 for employee (\$350 Sheriff)

The maximum incentive that can be earned for a family plan is \$3,500 and maximum incentive that can be earned for an individual plan is \$1,500 (\$1,750 Sheriff)

Note: Not yet available to the Corrections unit.

# PLATINUM PLAN BLUE4U WELLNESS INCENTIVE - *HEALTH COACHING*

If an employee misses one or more of the target ranges, they will have the opportunity to earn credit for the range(s) missed by engaging in free health coaching with Integrated Health 21 (IH21) or other comparable provider. Coaching takes place through phone sessions approximately 30 minutes in length. The phone sessions can be scheduled when it is convenient for the individual, including evenings and weekends.

Opportunities to earn credit for missed ranges are as follows:

- ▶ If an employee doesn't meet 1-2 of the target ranges (aside from nicotine use) they will have the opportunity to complete two (2) health coaching sessions to earn credit for the missed range(s).
- ▶ If an employee doesn't meet 3-4 of the target ranges (aside from nicotine use) they will have the opportunity to complete a twelve (12) week health coaching program (3-4 sessions) to earn credit for the missed ranges.
- ▶ If an employee currently uses nicotine, they will have the opportunity to complete an eight (8) week smoking cessation program to earn credit for this category.

# PLATINUM PLAN BLUE4U WELLNESS INCENTIVE - *EXEMPTIONS*

What is an Exemption?

It is important to the County that everyone is able to participate in and earn their full wellness incentive regardless of current health status.

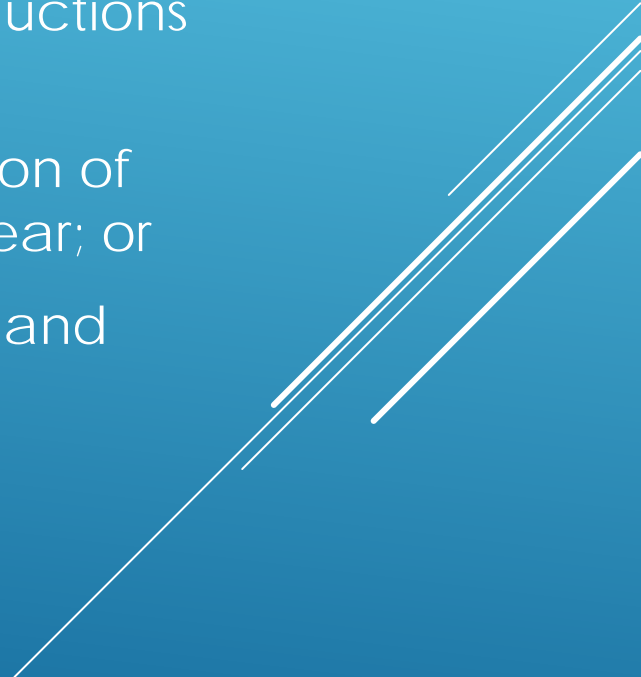
If you have a health condition which you feel may make you unable to reasonably or safely meet the standard target range for an incentive category and you feel that health coaching is not appropriate or possible for this condition, you might qualify for an opportunity to earn the same incentive through attaining an exemption from the standard target range. At your request, IH21 (or comparable provider) will coordinate with your doctor to determine if an exemption is appropriate.

(Examples could include someone whose blood pressure just isn't going to fall within range due to pregnancy, or someone who is eating right, exercising, and taking cholesterol meds, but a good number for them is still outside standard ranges.)



# PLATINUM PLAN BLUE4U WELLNESS INCENTIVE – *RECEIVING YOUR INCENTIVE FUNDS*

Employees shall have the following options for receiving payment for participating in the wellness program as described above:

- ▶ Lump sum payment by check, subject to applicable payroll tax deductions (FICA and Medicare) and taxation calculated on the bonus; or,
  - ▶ Pre-tax deposit into deferred compensation plan, subject to execution of appropriate documentation, as well as IRS caps in place for each year; or
  - ▶ Pre-tax deposit into an HRA (VEBA) account, which will accumulate and may be used until exhausted.
- 

# HEALTH INSURANCE BUY-OUT STIPEND

- ▶ Benefits-eligible employees who waive county health insurance (and are not enrolled in county insurance through a family member) will be eligible to receive an annual stipend amount of \$1,500.00 (\$2,000.00 Sheriff) upon providing proof of other coverage in accordance with the Affordable Care Act, or other laws as applicable.

# CSEA EBF DENTAL AND VISION PLANS

- ▶ All employees (aside from Blue Collar) are eligible to enroll in the Dutchess dental plan.
- ▶ Blue Collar employees are eligible to enroll in the Sunrise dental plan.
- ▶ Both dental plans offer very comprehensive coverage with no pre-existing condition exclusions and no waiting period for certain services to be eligible.
- ▶ Coverage includes implants and child and adult orthodontics.
- ▶ Visit [www.cseaebf.com](http://www.cseaebf.com) to search for in-network providers. In-network providers have agreed to accept CSEA insurance as payment in full. However, CSEA will pay the same amount toward services at any provider; you would just be responsible for any remaining amount at a non-participating provider.
- ▶ The Platinum Vision plan is available to all employees, and essentially covers one exam and pair of glasses (or contacts) per year (in-network). Note: The out-of-network benefit is not nearly as comprehensive.
- ▶ All dental and vision plans have composite rates, which means they cost the same amount no matter how many dependents you cover.

# FLEXIBLE SPENDING ACCOUNTS (FSAS)

- ▶ FSAs allow employees to set aside pre-tax dollars (thus lowering employee taxes) to pay for eligible expenses.
- ▶ Dependent Care FSA – For daycare, afterschool programs, summer camp up to age 12. Funds become available as they are paid in each pay period. Funds do NOT roll over.
- ▶ Healthcare FSA – For health, dental, vision, and Rx expenses for employee and tax dependents. Whole annual election is available on 01/01/2023 and up to \$570 (\$630 projected for 2023) will roll over from year-to-year if participation is continued the next year.
- ▶ FSAs need to be proactively elected EVERY YEAR for continued participation.
- ▶ Funds can be accessed using the Benetech debit card (this is the same card as HRA (VEBA) funds for those on county health insurance) or by submitting for reimbursement.
- ▶ You can see all eligible expenses by using the eligibility tool at [www.fsastore.com](http://www.fsastore.com).

# Q&A

▶ Thanks for attending!

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