

## OPTIONS AT A GLANCE

For members of  
League Insurance Government  
Health Team

For plans effective July 1, 2022, and after



# HERE FOR YOU

The logo for Blue Cross and Blue Shield of Nebraska, featuring a blue cross and a blue shield.

People are your most important asset. Blue Cross and Blue Shield of Nebraska (BCBSNE) is here to help you create an environment where they thrive, knowing you genuinely care about their well-being. Since 1939, we have ensured access to the providers members trust, coverage for the care they need and support from a team that's right here in Nebraska.

## Types of Enrollment

**Single Membership:** Covers the employee only.

**Employee and Spouse Membership:** Covers the employee and spouse.

**Employee and Child(ren) Membership:** Covers the employee and eligible dependent children to age 26, but does not provide coverage to a spouse.

**Family Membership:** Covers the employee and spouse, as well as eligible dependents to age 26.

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## MEMBER BENEFITS

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- ✓ Online tools to find doctors
- ✓ Compare health care costs
- ✓ Discount programs

# Let's get started

Finding a health insurance plan doesn't have to be complicated. Let us show you how. Follow these simple steps to find the best plan for you and your employees.



## UNDERSTAND HEALTH INSURANCE

Understand provider networks, service areas and coverage.



## COMPARE PLAN OPTIONS

Look closely at the plans to see which one is right for your group.



## EXPLORE MEMBER RESOURCES

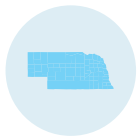
Discount programs, telehealth and tools to help manage expenses.

This document is a brief overview of health care coverage. It is not a contract. It is a general overview only. It does not provide all the details of the coverage, including benefits, limitations and contract exclusions. In the event there are discrepancies between this document and the contract, the terms and conditions of the contract will govern. For more information regarding benefits, limitations, exclusions and other provisions, refer to the master group contract and/or certificate of coverage.

# UNDERSTAND HEALTH INSURANCE

## Access to Care

We understand the importance of having access to high-quality health care services. You may choose to offer any combination of these networks to meet the needs of your employees:



### **NEtwork BLUE**

NEtwork BLUE is our statewide network, made up of 98% of Nebraska's doctors and 98% of the state's non-governmental acute care hospitals.\*

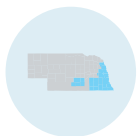


### **Premier Select BlueChoice**

Premier Select BlueChoice is a regional network available in Omaha, Lincoln and surrounding communities in ZIP codes starting with 680, 681, 683, 684 and 685. All other Nebraska providers are out of network.

Some of the key hospitals and health care providers include:

- Boys Town National Research Hospital
- Bryan Health
- Children's Hospital & Medical Center
- Methodist Hospital System
- Nebraska Medicine



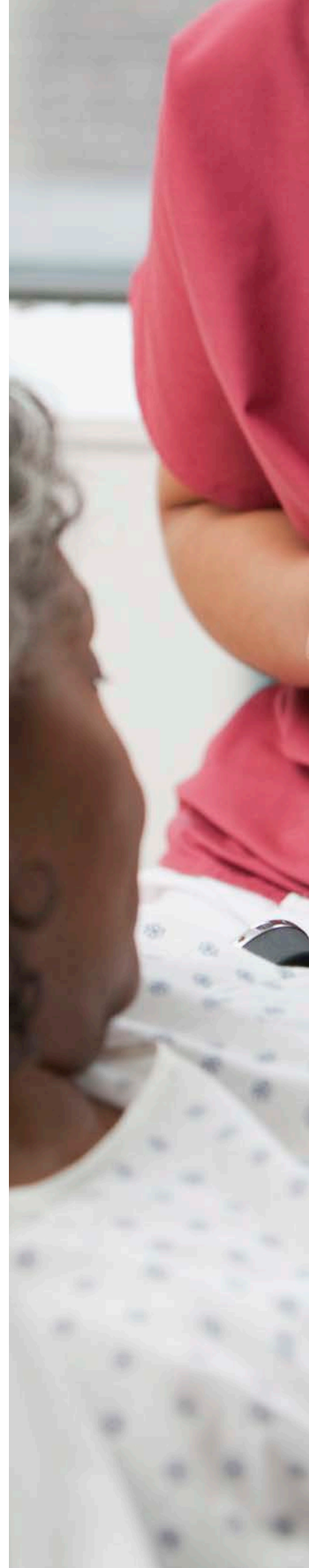
### **Blueprint Health**

Blueprint Health is a regional network available in Omaha, Lincoln and surrounding communities in ZIP codes starting with 680, 681, 683, 684 and 685, as well as Adams, Buffalo, Hall, Kearney and Phelps counties. All other Nebraska providers are out of network.

Some of the key hospitals and health care providers include:

- Boys Town National Research Hospital
- CHI Health System
- Children's Hospital & Medical Center
- Nebraska Spine Hospital LLC

\*Source: BCBSNE statistics, March 15, 2022.





### Nationwide Access

BCBSNE members have access to a national network called the BlueCard® Program. If Blue members live or travel outside of Nebraska, they may take their health care benefits with them. The BlueCard Program gives members access to doctors and hospitals almost everywhere within the United States. Members are covered whether they need care in urban or rural areas.

Outside of the United States, members have access to doctors and hospitals in nearly 200 countries and territories around the world through the Blue Cross Blue Shield Global® Core Program.

#### To locate providers:

Members should visit  
**NebraskaBlue.com/Find-a-Doctor**  
or call **844-201-0763**





# COMPARE PLANS

Select the plan that fits your needs and budget

With several options to choose from, you're sure to find one that meets your coverage and budget needs. The options differ in terms of the deductible, coinsurance and copay amounts they require, but all offer employees the much-needed protection they've come to expect from BCBSNE.

**Groups with 2-49 enrolled employees**

can select up to two medical plan options and any combination of the three networks.

**Groups with 50+ enrolled employees**

can select up to three medical plan options and any combination of the three networks.

**Aggregate amounts vs. Embedded amounts**

Aggregate deductible means if a member has family coverage, the entire family deductible must be met before any benefits become available.

Aggregate out-of-pocket limit means after the family deductible is met, the entire family out-of-pocket limit must be met before coverage begins to pay at 100%. Family members may combine their covered expenses to satisfy the family amounts.

Embedded deductible and out-of-pocket means if a member has family coverage, family members may combine their covered expenses to satisfy the required calendar year family deductible. However, no one family member contributes more than the individual deductible amount.

## Traditional Preferred Provider Organization (PPO) Health Plan Options

	Copay Option 1		Copay Option 2		Copay Option 3	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
<b>Deductible</b>						
Individual	\$1,000	\$2,000	\$2,000	\$4,000	\$3,000	\$6,000
Family	\$2,000	\$4,000	\$4,000	\$8,000	\$6,000	\$12,000
Type of deductible	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
<b>Coinsurance (amount member pays)</b>						
Hospital/medical/surgical/other	20%	40%	20%	40%	30%	50%
<b>Out of Pocket Limit (includes deductible, coinsurance and copays)</b>						
Individual	\$2,000	\$4,000	\$4,000	\$8,000	\$6,000	\$12,000
Family	\$4,000	\$8,000	\$8,000	\$16,000	\$12,000	\$24,000
Type of out-of-pocket limit	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
<b>Preventive Care</b>						
Preventive care services	0%	Deductible & coinsurance	0%	Deductible & coinsurance	0%	Deductible & coinsurance
<b>Physician Office</b>						
Primary care physician office	\$30 copay	Deductible & coinsurance	\$25 copay	Deductible & coinsurance	\$30 copay	Deductible & coinsurance
Specialist physician office	\$45 copay	Deductible & coinsurance	\$50 copay	Deductible & coinsurance	\$50 copay	Deductible & coinsurance
Telehealth	\$10 copay	Not covered	\$10 copay	Not covered	\$10 copay	Not covered
<b>Emergency Care</b>						
Urgent care facility services	\$60 copay	Deductible and coinsurance	\$75 copay	Deductible & coinsurance	\$75 copay	Deductible & coinsurance
Emergency care services	Deductible & coinsurance	In-network level of benefits	Deductible & coinsurance	In-network level of benefits	Deductible & coinsurance	In-network level of benefits
Ambulance services	Deductible & coinsurance	In-network level of benefits	Deductible & coinsurance	In-network level of benefits	Deductible & coinsurance	In-network level of benefits
<b>Mental Illness and/or Substance Dependence and Abuse Services</b>						
Inpatient	Deductible & coinsurance	Deductible & coinsurance	Deductible & coinsurance	Deductible & coinsurance	Deductible & coinsurance	Deductible & coinsurance
Outpatient	Deductible & coinsurance	Deductible & coinsurance	Deductible & coinsurance	Deductible & coinsurance	Deductible & coinsurance	Deductible & coinsurance
Office services	100%	Deductible & coinsurance	100%	Deductible & coinsurance	100%	Deductible & coinsurance
Emergency care services	Deductible & coinsurance	In-network level of benefits	Deductible & coinsurance	In-network level of benefits	Deductible & coinsurance	In-network level of benefits
Telehealth	100%	Not covered	100%	Not covered	100%	Not covered
<b>Pharmacy (Retail and mail order – per 30-day supply)</b>						
Generic drugs	\$10 copay	50% Coinsurance	\$10 copay	50% Coinsurance	\$10 copay	50% Coinsurance
Preferred brand-name drugs	\$30 copay	50% Coinsurance	\$30 copay	50% Coinsurance	\$30 copay	50% Coinsurance
Non-preferred brand-name drugs	\$50 copay	50% Coinsurance	\$50 copay	50% Coinsurance	\$50 copay	50% Coinsurance
Specialty drugs*	\$100 copay	Not covered	\$100 copay	Not covered	\$100 copay	Not covered

\*Specialty drugs must be purchased through a designated specialty pharmacy after two fills.

NOTE: A 90-day supply is available at an Extended Supply Network pharmacy subject to three copays.

	Health Savings Account (HSA)-Eligible, High-Deductible Health Plans (HDHP)							
	HDHP Option 1		HDHP Option 2		HDHP Option 3		HDHP Option 4	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
<b>Deductible</b>								
Individual	\$2,500	\$5,000	\$3,000	\$6,000	\$3,500	\$7,000	\$6,750	\$13,500
Family	\$5,000	\$10,000	\$6,000	\$12,000	\$7,000	\$14,000	\$13,500	\$27,000
Type of deductible	Aggregate	Aggregate	Aggregate	Aggregate	Embedded	Embedded	Embedded	Embedded
<b>Coinsurance (amount member pays)</b>								
Hospital/medical/surgical/other	20%	40%	0%	20%	20%	40%	0%	0%
<b>Out of pocket Limit (includes deductible and coinsurance)</b>								
Individual	\$3,675	\$9,000	\$3,000	\$10,000	\$5,500	\$11,000	\$6,750	\$13,500
Family	\$7,350	\$18,000	\$6,000	\$20,000	\$11,000	\$22,000	\$13,500	\$27,000
Type of out-of-pocket limit	Aggregate	Aggregate	Aggregate	Aggregate	Embedded	Embedded	Embedded	Embedded
<b>Preventive Care</b>								
Preventive care services	0%	Deductible & coinsurance	0%	Deductible & coinsurance	0%	Deductible & coinsurance	0%	Deductible
<b>Physician Office</b>								
Primary care physician office	Deductible & coinsurance	Deductible & coinsurance	Deductible	Deductible & coinsurance	Deductible & coinsurance	Deductible & coinsurance	Deductible	Deductible
Specialist physician office	Deductible & coinsurance	Deductible & coinsurance	Deductible	Deductible & coinsurance	Deductible & coinsurance	Deductible & coinsurance	Deductible	Deductible
Telehealth	Deductible & coinsurance	Not covered	Deductible	Not covered	Deductible & coinsurance	Not covered	Deductible	Not covered
<b>Emergency Care</b>								
Urgent care facility services	Deductible & coinsurance	Deductible & coinsurance	Deductible	Deductible & coinsurance	Deductible & coinsurance	Deductible & coinsurance	Deductible	Deductible
Emergency care services	Deductible & coinsurance	In-network level of benefits	Deductible	In-network level of benefits	Deductible & coinsurance	In-network level of benefits	Deductible	In-network level of benefits
Ambulance services	Deductible & coinsurance	In-network level of benefits	Deductible	In-network level of benefits	Deductible & coinsurance	In-network level of benefits	Deductible	In-network level of benefits
<b>Mental Illness and/or Substance Dependence and Abuse Services</b>								
Inpatient	Deductible & coinsurance	Deductible & coinsurance	Deductible	Deductible & coinsurance	Deductible & coinsurance	Deductible & coinsurance	Deductible	Deductible
Outpatient	Deductible & coinsurance	Deductible & coinsurance	Deductible	Deductible & coinsurance	Deductible & coinsurance	Deductible & coinsurance	Deductible	Deductible
Office services	Deductible & coinsurance	Deductible & coinsurance	Deductible	Deductible & coinsurance	Deductible & coinsurance	Deductible & coinsurance	Deductible	Deductible
Emergency care services	Deductible & coinsurance	In-network level of benefits	Deductible	In-network level of benefits	Deductible & coinsurance	In-network level of benefits	Deductible	In-network level of benefits
Telehealth	Deductible & coinsurance	Not covered	Deductible	Not covered	Deductible & coinsurance	Not covered	Deductible	Not covered
<b>Pharmacy (Retail and mail order – per 30-day supply)</b>								
Generic drugs	Deductible & coinsurance	Deductible & 50% coinsurance	Deductible & coinsurance	Deductible & 50% coinsurance	Deductible & coinsurance	Deductible & 50% coinsurance	Deductible & coinsurance	Deductible & 50% coinsurance
Preferred brand-name drugs	Deductible & coinsurance	Deductible & 50% coinsurance	Deductible & coinsurance	Deductible & 50% coinsurance	Deductible & coinsurance	Deductible & 50% coinsurance	Deductible & coinsurance	Deductible & 50% coinsurance
Non-preferred brand-name drugs	Deductible & coinsurance	Deductible & 50% coinsurance	Deductible & coinsurance	Deductible & 50% coinsurance	Deductible & coinsurance	Deductible & 50% coinsurance	Deductible & coinsurance	Deductible & 50% coinsurance
Specialty drugs*	Deductible & coinsurance	Not covered	Deductible & coinsurance	Not covered	Deductible & coinsurance	Not covered	Deductible & coinsurance	Not covered

\*Specialty drugs must be purchased through a designated specialty pharmacy after two fills.

NOTE: A 90-day supply is available at an Extended Supply Network pharmacy subject to three copays.

# PRESCRIPTION DRUG COVERAGE

Prescription drug coverage is available to BCBSNE members on prescription drug list (PDL) 40 through our Rx Nebraska Prescription Drug Program with our pharmacy benefit manager, Prime Therapeutics, LLC.

## Pharmacy Networks

BCBSNE members will pay less out-of-pocket on prescriptions filled through in-network pharmacies. Members may also sign up for home delivery and order up to a 90-day supply of maintenance medications, if allowed by the prescription.

### In-network



- Baker's
- Hy-Vee
- Kohl's
- U Save
- Walgreens
- Walmart
- Many local locations

### Out-of-network



- CVS
- Target

**For a complete list of pharmacies:**

Visit **NebraskaBlue.com/Pharmacy**.

The pharmacies listed above are a partial list and are subject to change at any time without notice.



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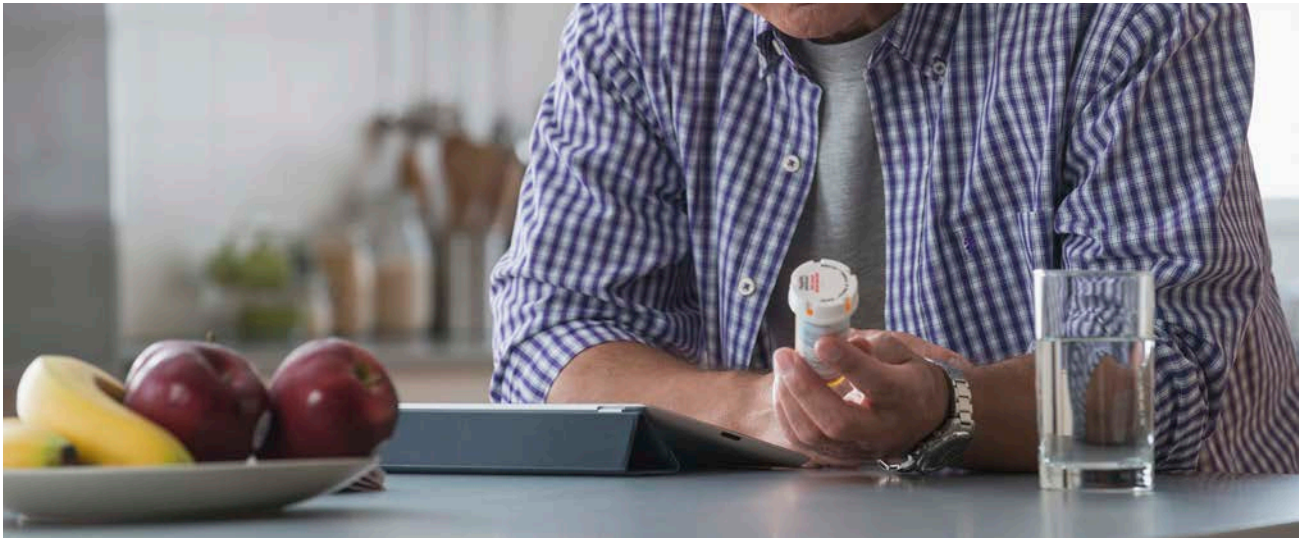
## \$0 Member Cost Shares on Insulin

Jan. 1, 2022, BCBSNE began providing insulin (on PDL 40) at no cost to members to help drive down diabetes-related health care costs and improve medication adherence. All plans for this group will cover generic and preferred brand-name insulin at 100%.

## Prescription Drug Tiers

Prescription drugs are divided into four tiers. The cost for each 30-day supply of a covered prescription drug depends on the tier in which the medication is listed.





### Retail Pharmacies

Members should take their prescription to a participating pharmacy and show the pharmacist their member ID card. The member will pay the applicable copay, deductible or coinsurance amount.

Whenever appropriate, generic drugs will be used to fill prescriptions. If a brand-name drug is preferred when a generic equivalent is available, the member will be responsible for the difference in cost, plus the applicable copay or coinsurance amount. The member will also be responsible for paying the deductible and 50% coinsurance if a prescription is filled at a non-participating pharmacy.

### Home Delivery

Home delivery is a convenient way for members to get their long-term medicines delivered right to their door. Members may fill their prescriptions online and save time and money. Learn more at **[NebraskaBlue.com/Pharmacy](https://www.NebraskaBlue.com/Pharmacy)**.

### Preauthorization

As part of our efforts to address the serious issue of escalating costs and to continue to provide members with access to quality and cost-effective pharmacy care, we require benefits for certain prescription products to be preauthorized. Those products include gastrointestinal protection NSAIDs, proton pump inhibitors, diabetic test strips and testosterone PA. For a list of additional products requiring preauthorization, visit **[NebraskaBlue.com/DrugList](https://www.NebraskaBlue.com/DrugList)**.

### Extended Supply Network Pharmacy Benefit

BCBSNE offers our Extended Supply Network (ESN) retail pharmacy benefit to all members. This benefit allows members to get a 90-day supply of prescription medications from a retail pharmacy (if allowed by their prescription; excluding specialty drugs). Non-ESN retail pharmacies are limited to a 30-day supply.

Members enrolled in one of these medical plans must pay three copays at one time to purchase a 90-day supply of a preferred generic drug:

- PPO Option 1
- PPO Option 2
- PPO Option 3

Members enrolled in one of these medical plans must pay the applicable deductible or coinsurance amounts for each 30-day supply:

- QHDHP Option 1
- QHDHP Option 2
- QHDHP Option 3
- QHDHP Option 4

Using the ESN retail pharmacy benefit for up to a 90-day supply of medications means fewer trips to the pharmacy, saving employees time.

Members may view a list of ESN retail pharmacies under the Pharmacy Benefits tab at **[myNebraskaBlue.com/ToolsAndResources](https://www.myNebraskaBlue.com/ToolsAndResources)** or by calling our Member Services department at the number on the back of their member ID card.

## Online Member Account

### myNebraskaBlue.com

BCBSNE members can locate helpful information at a time that's always convenient via **myNebraskaBlue.com**.

With myNebraskaBlue, members can:

- View current claims and claims history
- See deductible and out-of-pocket costs
- Find in-network doctors and hospitals
- Estimate costs before a visit or procedure
- Access pharmacy and prescription benefits information
- Select how they'd like to receive Explanation of Benefits documents – paper or electronic



### SIGN UP

Members go to **myNebraskaBlue.com**. Then, select "Activate Now" and complete the easy steps.

They will need to enter their member ID number found on the front of their BCBSNE ID card.

To learn more, visit **myNebraskaBlue.com** and select "Guest" on the home page.

**All of these tools are under the Tools & Resources tab:**

### Find an In-network Doctor

Members can search for providers by name, specialty or location and find in-network, quality doctors and hospitals to meet their needs.

### Estimate Costs

In the What's it Cost section, members can estimate medical costs before they receive care. Here members can find cost information for many common health care services and compare costs of doctors and hospitals.

### Pharmacy Benefits

BCBSNE contracts with Prime Therapeutics to provide pharmacy benefits and resources, including a MyPrime account with interactive tools to help manage their prescriptions. Members can access MyPrime in the Pharmacy Benefits section.

**With MyPrime, members can find:**

- Prescription benefits
- Prescription history
- Coverage information for their medicines
- A pharmacy locator
- Prescription cost information
- A comparison of brand name and generic drug costs
- Information about home delivery and specialty pharmacies



Prime Therapeutics LLC is an independent company providing pharmacy benefit management services for Blue Cross and Blue Shield of Nebraska.



## Telehealth Saves Time and Money

Telehealth, or virtual doctor visits, gives members access to quick, affordable care from home or wherever they are. They get convenient access to care that fits their life, any time, day or night. The cost per visit is often less than the cost of an in-person doctor visit.

### How does telehealth work?

Members should talk with their primary care physician or other doctors about the telehealth options they provide.

BCBSNE also offers telehealth access to certified, licensed and credentialed doctors through Amwell® — 24/7, on a computer, tablet or phone.\*

Telehealth is a convenient way to talk with a doctor about common conditions, such as:

- Sinus infection
- Cold
- Flu
- Fever
- Rash
- Abdominal pain
- Pinkeye
- Ear infection
- Migraine
- Sore throat

Amwell also offers e-prescriptions to the member's pharmacy of choice, when appropriate.

### Mental and behavioral health services

With telehealth behavioral health services, Amwell's licensed therapists can provide treatment for the following conditions:

- Anxiety
- Depression
- Attention deficit hyperactivity disorder (ADHD)
- Bereavement
- Panic attacks
- Obsessive-compulsive disorder (OCD)
- Trauma/post-traumatic stress disorder (PTSD)
- Stress
- And more

Therapists are available by appointment from 7 a.m. to 11 p.m. local time, seven days a week.

Teletherapy like this may also be an option with local care providers. Members should talk with their doctor.

To learn more, visit **[NebraskaBlue.com/Telehealth](https://NebraskaBlue.com/Telehealth)**.

\*Telehealth coverage varies depending on the health plan offered. Members should check with their human resources representative about their group coverage through AmWell. Amwell is an independent company that provides telehealth services for Blue Cross and Blue Shield of Nebraska members. Cost per visit is subject to the plan's deductible or coinsurance amount.



## Preferred Center

BCBSNE believes in helping members receive affordable, high-quality care. That's why we established the Preferred Centers program. Preferred Centers meet or exceed our high quality of care and cost standards.

For spine surgeries and total knee and hip replacements performed at a Preferred Center, BCBSNE will waive deductible and coinsurance\* amounts for the surgical facility charges for members of applicable plans:

- Columbus Community Hospital
- Kearney Regional Medical Center
- Lincoln Surgical Hospital
- Midwest Surgical Hospital (Omaha)
- OrthoNebraska Hospital (Omaha)
- Nebraska Spine Hospital (Omaha)

### Requirements

To have the deductible and coinsurance amounts waived, the surgery and health plan must meet the following requirements:

- [Preferred Center must be in-network](#)
- [Surgery must be performed at one of our Preferred Centers](#)

\*HSA-eligible QHDHPs will have the coinsurance waived only.

Members should talk with their doctor about having their procedure done at one of the Preferred Centers. To find out more about the program, visit **[NebraskaBlue.com/Preferred](https://NebraskaBlue.com/Preferred)**.

## Emphasis on Wellness

The lifestyle decisions employees make regarding nutrition, weight, exercise, smoking, seatbelt use and more can directly impact health care costs. BCBSNE offers resources to help your employees make positive lifestyle changes.

## Pregnancy Care Program

The Pregnancy Care program provides members with education, encouragement and support throughout their pregnancy. With this program, members have access to a pregnancy tracking app, developed by Wellframe, that guides them through this exciting time and offers assistance in maintaining a healthy pregnancy. With the app, members may chat with a nurse, receive appointment reminders and track medications.

To learn more, visit

**NebraskaBlue.com/PregnancyCare.**



Blue365 is a national program that offers members health and wellness discounts and savings. Members can explore special offerings from leading national companies in these categories:

- Apparel and footwear
- Fitness
- Hearing and vision
- Home and family
- Nutrition
- Personal care
- Travel

Visit **NebraskaBlue.com/Blue365** to learn more.

## Worksite Wellness Program

Our wellness and lifestyle program offers:

- Educational information
- Personal health assessment tools
- Monthly health challenges

To check out all the valuable health and wellness resources, visit **NebraskaBlue.com/Wellness.**

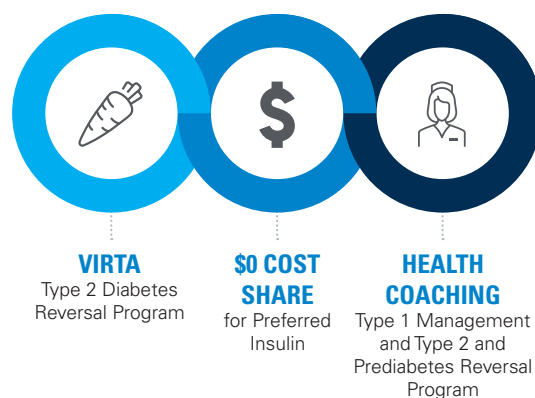
## Diabetes Management and Reversal Solutions

On average, people with diabetes have 2.3 times higher than expected health care costs and account for billions of dollars in reduced productivity and increased absenteeism.\*

We have innovative, strategic offerings to manage and reverse diabetes – no matter the type. These integrated solutions are proven to improve health outcomes and reduce health care costs. Members can:

- ➔ Lose weight and increase activity
- ➔ Lower glucose and HbA1C levels
- ➔ Reduce or eliminate the need for diabetes medications

**To learn more, contact a member of your account management team.**



The Blue365 program is brought to you by the Blue Cross Blue Shield Association.

Participation in the Pregnancy Care Program does not affect members' plan coverage for maternity/pregnancy care, or entitle members to benefits not otherwise payable under the BCBSNE plan. Wellframe is an independent company that provides mobile enabled care management services for BCBSNE. Wellframe is responsible for its services.

\*Economic Costs of Diabetes in the U.S. in 2017, American Diabetes Association

Virta is an independent company that provides diabetes management solutions for BCBSNE. Virta is responsible for its services.

# RESOURCES

## **BCBSNE Member Services department**

Phone: **844-201-0763**

Website: **NebraskaBlue.com/Contact**

## **Locate providers nationwide**

Phone: **844-201-0763**

Website: **NebraskaBlue.com/Find-a-Doctor**

## **Locate pharmacies nationwide**

Phone: **844-201-0763**

Website: **NebraskaBlue.com/Pharmacy**

# GET STARTED

## **Contact:**

### **Dennis Maggart, Executive Vice President**

P: 913-378-9841 or 816-718-0335

Dennis@McInnesGroup.com

### **Jane Limbach, Account Manger**

P: 913-378-9840

Jane@McInnesGroup.com

## **Include the following:**

- Group or office name, address and phone number
- Total number of eligible employees

Blue Cross and Blue Shield of Nebraska is an independent licensee of the Blue Cross and Blue Shield Association.

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