

OPTIONS AT A GLANCE

For members of the Nebraska
Health Care Association

For plans effective Jan. 1, 2023, and after



HERE FOR YOU



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.

MEMBER BENEFITS

- ✓ 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

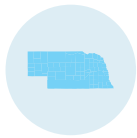
Consider the discount program, telehealth option and tools to help manage expenses.

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 coverage, including benefits, limitations and contract exclusions. In the event of 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

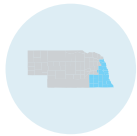
Network Options

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 non-governmental acute care hospitals.*

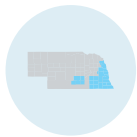


Premier Select BlueChoice

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, Sept. 29, 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+ enrolled employees

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

Embedded cost-share amounts

Embedded deductible and out-of-pocket mean 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.

Health Plan Options

	PPO Option 1		PPO Option 2		PPO Option 3	
	In network	Out of network	In network	Out of network	In network	Out of network
Deductible						
Individual	\$2,000	\$4,000	\$2,500	\$5,000	\$4,000	\$8,000
Family	\$4,000	\$8,000	\$5,000	\$10,000	\$8,000	\$16,000
Type of deductible	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Coinsurance (amount member pays)						
Hospital/medical/surgical/other	20%	40%	30%	60%	20%	40%
Out-of-pocket Limit (includes deductible, coinsurance and copays)						
Individual	\$4,000	\$8,000	\$5,000	\$10,000	\$6,500	\$13,000
Family	\$8,000	\$16,000	\$10,000	\$20,000	\$13,000	\$26,000
Type of out-of-pocket limit	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Preventive Care						
Preventive care services	0%	Deductible and coinsurance	0%	Deductible and coinsurance	0%	Deductible and coinsurance
Physician Office						
Primary care physician office	\$25 copay	Deductible and coinsurance	\$30 copay	Deductible and coinsurance	\$30 copay	Deductible and coinsurance
Specialist physician office	\$50 copay	Deductible and coinsurance	\$50 copay	Deductible and coinsurance	\$50 copay	Deductible and coinsurance
Telehealth	\$10 copay	Not covered	\$10 copay	Not covered	\$10 copay	Not covered
Emergency Care						
Urgent care facility services	\$75 copay	Deductible and Coinsurance	\$75 copay	Deductible and coinsurance	\$75 copay	Deductible and coinsurance
Emergency care services	\$150 copay and coinsurance	In-network level of benefits	\$200 copay and coinsurance	In-network level of benefits	\$200 copay and coinsurance	In-network level of benefits
Ambulance services	Deductible and coinsurance	In-network level of benefits	Deductible and coinsurance	In-network level of benefits	Deductible and coinsurance	In-network level of benefits
Mental Illness and/or Substance Dependence and Abuse Services						
Inpatient	Deductible and coinsurance	Deductible and coinsurance	Deductible and coinsurance	Deductible and coinsurance	Deductible and coinsurance	Deductible and coinsurance
Outpatient	Deductible and coinsurance	Deductible and coinsurance	Deductible and coinsurance	Deductible and coinsurance	Deductible and coinsurance	Deductible and coinsurance
Office services	0%	Deductible and coinsurance	0%	Deductible and coinsurance	0%	Deductible and coinsurance
Emergency care services	\$150 copay and coinsurance	In-network level of benefits	\$200 copay and coinsurance	In-network level of benefits	\$200 copay and coinsurance	In-network level of benefits
Telehealth	100%	Not covered	100%	Not covered	100%	Not covered
Pharmacy						
Generic drugs (including non-preferred contraceptives)	\$10 copay	50% coinsurance	\$15 copay	50% coinsurance	\$15 copay	50% coinsurance
Preferred brand-name drugs	\$30 copay	50% coinsurance	\$45 copay	50% coinsurance	\$45 copay	50% coinsurance
Non-preferred brand-name drugs	\$50 copay	50% coinsurance	\$80 copay	50% coinsurance	\$80 copay	50% coinsurance
Specialty drugs*	\$100 copay	Not covered	\$150 copay	Not covered	\$150 copay	Not covered

*Specialty drugs must be purchased through a designated specialty pharmacy.

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

Qualified High-Deductible Health Plans (QHDHP)

	QHDHP Option 1		QHDHP Option 2		QHDHP Option 3		QHDHP Option 4	
	In network	Out of network	In network	Out of network	In network	Out of network	In network	Out of network
	Deductible							
Individual	\$3,000	\$6,000	\$3,500	\$7,000	\$3,500	\$7,000	\$6,350	\$12,700
Family	\$6,000	\$12,000	\$7,000	\$14,000	\$7,000	\$14,000	\$12,700	\$25,400
Type of deductible	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Coinsurance (amount member pays)								
Hospital/medical/surgical/other	20%	40%	0%	20%	30%	60%	0%	40%
Out-of-pocket Limit (includes deductible and coinsurance)								
Individual	\$4,000	\$8,000	\$3,500	\$14,000	\$5,000	\$10,000	\$6,350	\$16,000
Family	\$8,000	\$16,000	\$7,000	\$28,000	\$10,000	\$20,000	\$12,700	\$32,000
Type of out-of-pocket limit	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Preventive Care								
Preventive care services	0%	Deductible and coinsurance	0%	Deductible and coinsurance	0%	Deductible and coinsurance	0%	Deductible
Physician Office								
Primary care physician office	Deductible and coinsurance	Deductible and coinsurance	Deductible	Deductible and coinsurance	Deductible and coinsurance	Deductible and coinsurance	Deductible	Deductible
Specialist physician office	Deductible and coinsurance	Deductible and coinsurance	Deductible	Deductible and coinsurance	Deductible and coinsurance	Deductible and coinsurance	Deductible	Deductible
Telehealth	Deductible and coinsurance	Not covered	Deductible	Not covered	Deductible and coinsurance	Not covered	Deductible	Not covered
Emergency Care								
Urgent care facility services	Deductible and coinsurance	Deductible and coinsurance	Deductible	Deductible and coinsurance	Deductible and coinsurance	Deductible and coinsurance	Deductible	Deductible
Emergency care services	Deductible and coinsurance	In-network level of benefits	Deductible	In-network level of benefits	Deductible and coinsurance	In-network level of benefits	Deductible	In-network level of benefits
Ambulance services	Deductible and coinsurance	In-network level of benefits	Deductible	In-network level of benefits	Deductible and coinsurance	In-network level of benefits	Deductible	In-network level of benefits
Mental Illness and/or Substance Dependence and Abuse Services								
Inpatient	Deductible and coinsurance	Deductible and coinsurance	Deductible	Deductible and coinsurance	Deductible and coinsurance	Deductible and coinsurance	Deductible	Deductible
Outpatient	Deductible and coinsurance	Deductible and coinsurance	Deductible	Deductible and coinsurance	Deductible and coinsurance	Deductible and coinsurance	Deductible	Deductible
Office services	Deductible and coinsurance	Deductible and coinsurance	Deductible	Deductible and coinsurance	Deductible and coinsurance	Deductible and coinsurance	Deductible	Deductible
Emergency care services	Deductible and coinsurance	In-network level of benefits	Deductible	In-network level of benefits	Deductible and coinsurance	In-network level of benefits	Deductible	In-network level of benefits
Telehealth	Deductible and coinsurance	Not covered	Deductible	Not covered	Deductible and coinsurance	Not covered	Deductible	Not covered
Pharmacy								
Generic drugs (including non-preferred contraceptives)	Deductible and coinsurance	Deductible and 50% coinsurance	Deductible and coinsurance	Deductible and 50% coinsurance	Deductible, then \$10 copay	Deductible and 50% coinsurance	Deductible and coinsurance	Deductible and 50% coinsurance
Preferred brand-name drugs	Deductible and coinsurance	Deductible and 50% coinsurance	Deductible and coinsurance	Deductible and 50% coinsurance	Deductible, then \$35 copay	Deductible and 50% coinsurance	Deductible and coinsurance	Deductible and 50% coinsurance
Non-preferred brand-name drugs	Deductible and coinsurance	Deductible and 50% coinsurance	Deductible and coinsurance	Deductible and 50% coinsurance	Deductible, then \$70 copay	Deductible and 50% coinsurance	Deductible and coinsurance	Deductible and 50% coinsurance
Specialty drugs*	Deductible and coinsurance	Not covered	Deductible and coinsurance	Not covered	Same as any other generic, preferred or non-preferred copay	Not covered	Deductible and coinsurance	Not covered

*Specialty drugs must be purchased through a designated specialty pharmacy.

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

PRESCRIPTION DRUG COVERAGE

BCBSNE offers prescription drug coverage with benefits based on our preferred drug list (PDL). Whenever appropriate, generic drugs will be used to fill prescriptions.

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 other local pharmacy providers

Out-of-network \$\$

- CVS/Target

For a complete list of pharmacies:

Visit [NebraskaBlue.com/Pharmacy](https://www.nebraskablue.com/Pharmacy). The pharmacies listed above are a partial list and are subject to change at any time without notice.



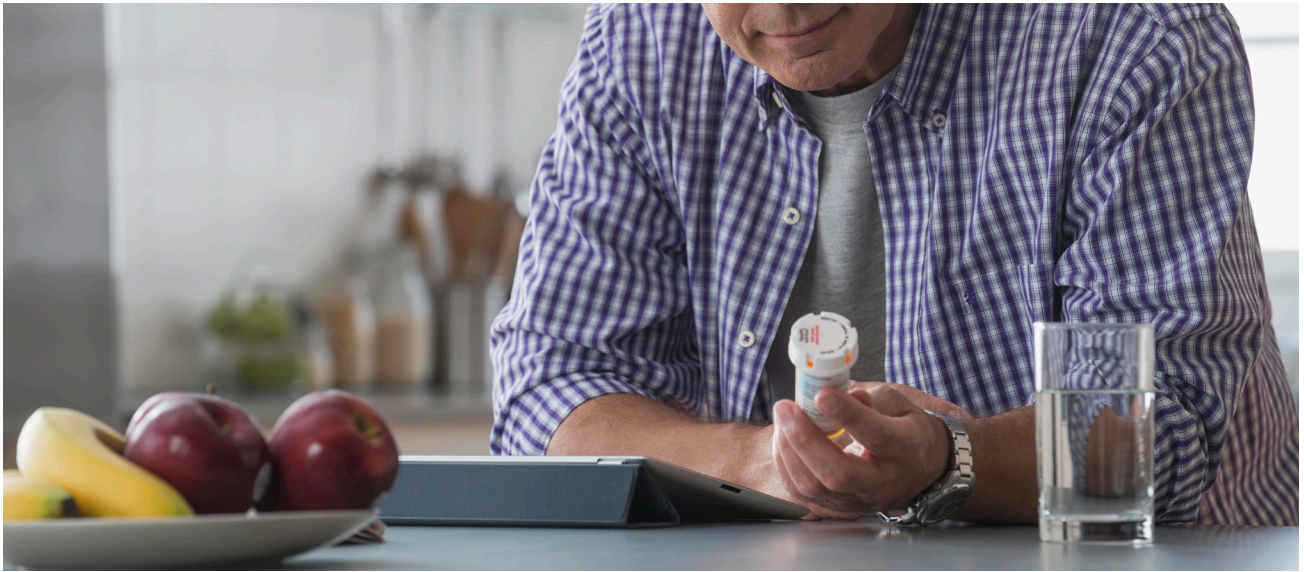
\$0 Member Cost Shares on Insulin

BCBNE provides 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 full list of 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 benefits 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 and 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 at [myNebraskaBlue.com](https://www.myNebraskaBlue.com) on the home page or by calling our Member Services department at the number on the back of their member ID card.

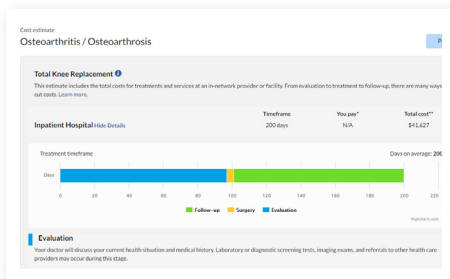


EXPLORE MEMBER RESOURCES

Helping members manage their health care

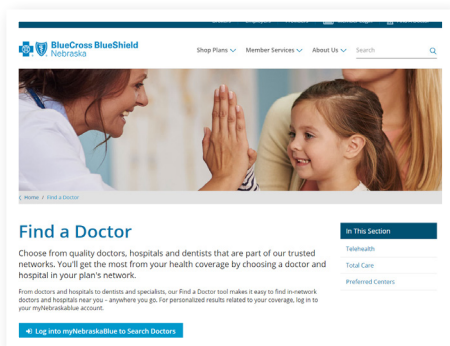
We have tools that can help members better manage their health expenses.

With the rising cost of health care, we understand that consumers are looking for ways to save without jeopardizing quality of care.



Estimate Costs

Members can take control of their health care spending with our estimator tool. They can get estimated costs for hospital stays, MRIs, office visits, surgeries, vaccines, X-rays and more. Members can log in to **myNebraskaBlue.com** to access cost estimates and cost comparisons for a variety of treatments and services based on their coverage.



Find an In-Network Doctor

With our find-a-doctor tool, members may find in-network doctors and facilities to get the most out of their coverage. They may also view and submit provider reviews and find information about provider accreditations and certifications.

Access the tool at **NebraskaBlue.com/Find-a-Doctor**.

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 Create an Account and complete the easy steps.

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

Members can also access these helpful resources:

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

Members can estimate medical costs before they receive care. Here members can find cost information for many common health care services and compare anticipated 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 at 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 also available

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 health care providers. Members should talk with their doctor.

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

Facilities for spine surgeries, and total knee and hip replacements:

- Kearney Regional Medical Center
- Lincoln Surgical Hospital
- Midwest Surgical Hospital
- OrthoNebraska Hospital

Facility for total knee and hip replacements:

- Columbus Community Hospital

Facility for spine surgeries:

- Nebraska Spine Hospital

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.

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.**

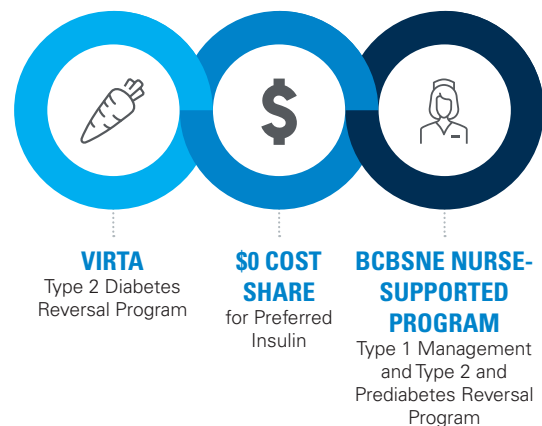
Diabetes Management and Reversal Solutions

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 or reverse diabetes. 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.



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**

Locate plan documents

Website: **AHPTheOlsonGroup.com**

GET STARTED

Contact:

Travis Martin

Employee Benefits Consultant
tmartin@theolsongroup.net
Office: 402-289-1046

BJ Davis

Vice President - Benefits Consulting
bjdavis@theolsongroup.net
Office: 402-289-1046

Include the following:

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

The Olson Group is an independent and authorized insurance producer for Blue Cross and Blue Shield of Nebraska, an independent licensee of the Blue Cross and Blue Shield Association.

92-190-1 (10-21-22)

