

Because you have
a business to grow.



2024 Healthy NY
Product Portfolio — Q3

HIGHMARK 

Because Life.™



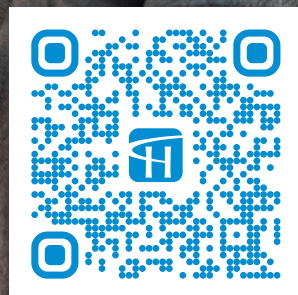
When your workforce thrives, so do you.

Highmark Blue Shield has been dedicated to serving the Capital Region – and small businesses like yours – for 75 years.

And that’s why we’re proud to offer you and your employees affordable coverage through Healthy NY.

To see if your business is eligible, scan the QR code or visit dfs.ny.gov/consumers/healthyny.

| | |
|-------------------------------------|-----|
| Welcome | 1 |
| Introducing Healthy NY | 2–3 |
| Integrated pediatric services | 4 |
| Annual benefit limits | 5 |



NOTE: For employer groups with fewer than 20 employees, any member who is eligible for Medicare is not eligible for coverage in a Healthy NY plan.

Introducing Healthy NY

Healthy NY is a state-sponsored program offered through Highmark Blue Shield. It provides health insurance coverage to small businesses, their employees, and their dependents.

Gold Standard

| Benefit summary | In-network | Out-of-network |
|----------------------------------|---|--|
| HSA-qualified | No | No |
| Deductible (embedded) | Individual: \$600 Family: \$1,200 | Individual: \$5,000 Family: \$10,000 |
| Coinsurance | N/A | 50% |
| Out-of-pocket maximum (embedded) | Individual: \$5,900 Family: \$11,800 | Individual: \$10,000 Family: \$20,000 |

| In-network services | |
|-------------------------------|--|
| Prescription coverage | \$10/\$35/\$70 not subject to deductible |
| Primary office visit | \$25 copay after deductible |
| Specialist office visit | \$40 copay after deductible |
| Inpatient hospitalization | \$1,000 copay after deductible |
| Outpatient surgery (facility) | \$100 copay after deductible |
| Emergency room | \$150 copay after deductible |
| Urgent care | \$60 copay after deductible |

| NENY Gold Healthy NY | Single | Two-person | Subscriber + child(ren) | Family |
|----------------------|----------|------------|-------------------------|------------|
| Region 1 | | | | |
| Age 26 | \$814.55 | \$1,629.09 | \$1,384.73 | \$2,321.45 |
| Age 30 | \$818.43 | \$1,636.86 | \$1,391.33 | \$2,332.52 |
| Region 7 | | | | |
| Age 26 | \$896.00 | \$1,792.00 | \$1,523.20 | \$2,553.60 |
| Age 30 | \$900.27 | \$1,800.54 | \$1,530.46 | \$2,565.77 |

Point of Service (POS)

All participating health care services received within 13 counties of the Capital Region* are considered in network and are provided at the lowest cost share available to you.

*Our service area includes the following counties: Albany, Clinton, Columbia, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington.

Integrated pediatric benefits

Healthy NY medical plans include vision and dental coverage for pediatric members (under age 19) included in the medical premium.

| Pediatric vision* | |
|-------------------|--|
| Exam | \$25 copay after deductible |
| Frames | 20% coinsurance after deductible |
| Lenses | 20% coinsurance after deductible |
| Lens options | Member out-of-pocket (member out-of-pocket does not apply to deductible/max out-of-pocket) |
| Contact lenses | 20% coinsurance after deductible |

| Pediatric dental | |
|--|-----------------------------------|
| Deductible | Subject to medical deductible |
| Annual benefit maximum | N/A |
| Out-of-pocket maximum | Follows medical out-of-pocket max |
| Preventive/diagnostic care (exam, cleaning, X-rays) | \$25 copay after deductible |
| Basic restorative (fillings, extractions, periodontics, endodontics) | \$25 copay after deductible |
| Major dental (bridges, crowns, dentures) | \$25 copay after deductible |
| Orthodontics (medically necessary; routine braces not covered) | \$25 copay after deductible |

To search for a provider who participates with Highmark Blue Shield, go to myhighmark.com.

Annual benefit limits

| Benefit limits | |
|--|--|
| Rehabilitation and habilitation, outpatient (PT/OT/ST) | 60 combined visits per plan year |
| Rehabilitation and habilitation, inpatient (PT/OT/ST) | Unlimited |
| Home health care | 40 visits per plan year |
| Hearing aids | Single purchase every three years • Members are entitled to discounts through TruHearing® |
| Hospice | Unlimited, five visits per plan year for family bereavement |
| Substance abuse, outpatient | Unlimited, 20 visits per plan year for family counseling |
| Skilled nursing facility | Unlimited |

Let's get growing together.

Contact your broker or Highmark Blue Shield Small Group representative.



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employer.highmark.com

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TruHearing is a registered trademark of TruHearing, Inc. TruHearing is an independent company that administers the routine hearing exam and hearing-aid benefit.

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Pennsylvania, Delaware, West Virginia, and New York: 1-833-521-1424 (TTY: 711)

ATENCIÓN: Si habla español, tiene servicios de asistencia lingüística sin cargo. Llame al número correspondiente a su estado de residencia.

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