

Because you have
a business to grow.



2024 Healthy NY
Product Portfolio — Q1



Because Life.™



When your workforce thrives, so do you.

Highmark Blue Cross Blue Shield knows that small businesses like yours are at the heart of the communities we serve.

And that's why, as Western New York's longest-standing local health plan, 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 Cross 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

WNY Gold Healthy NY	Single	Two-person	Subscriber + child(ren)	Family
Age 26	\$610.91	\$1,221.82	\$1,038.54	\$1,741.09
Age 30	\$613.84	\$1,227.69	\$1,043.54	\$1,749.46

Point of Service (POS)

All participating health care services received within the eight counties of Western New York* are considered in network and are provided at the lowest cost share available to you.

*Our service area includes the following counties: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, and Wyoming.

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

Visit highmarkbcbs.com and use the **Find a Doctor tool** to find providers who participate with Highmark Blue Cross Blue Shield.

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 <ul style="list-style-type: none">• Members must choose hearing aids from John R. Oishei Children’s Hospital or Beckes Optical and Hearing Aids• 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 Cross Blue Shield Small Group representative.



Because Life.™

highmarkemployer.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)

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