

# Welcome to *Open Enrollment*

Plan Year: 2025



HOBART AND WILLIAM SMITH  
COLLEGES



# Pick the best benefits for you and your family.

Hobart and William Smith Colleges strive to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of our benefits—that's why we've put together this Open Enrollment Guide.

Open enrollment is a short period each year when you can make changes to your benefits. This guide will outline all of the various benefits Hobart and William Smith Colleges offer, so you can identify which coverages are best for you and your family.

Elections you make during open enrollment will become effective on January 1, 2025. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to Human Resources at [hr@hws.edu](mailto:hr@hws.edu).

In addition, the College is introducing our new **Employee Benefits Advocate, Consiliarium Group**.

Consiliarium provides a single point of contact for assistance understanding and navigating Hobart and William Smith Colleges' benefit plans including medical, prescription, dental, and flexible spending plans. Consiliarium will help with locating providers, ordering replacement I.D. cards, estimating out-of-pocket costs and plan coverage, resolving provider billing and insurance claims, and help answer qualifying event questions during open enrollment and year-round support.

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**Employee Benefits Advocate**  
**[info@consiliariumgroup.com](mailto:info@consiliariumgroup.com)**  
**1-844-890-7955**

## *Who Is Eligible?*

If you meet the eligibility criteria under Hobart and William Smith Colleges' benefits, you are able to enroll in the benefits outlined in this guide, as well as your eligible dependents.

## *How to Enroll*

Hobart and William Smith Colleges will be utilizing our benefits portal for open enrollment, **Employee Navigator**. Employees will receive an email from Employee Navigator with login instructions where you will simply login, review, and finalize your 2025 benefit elections. First, verify all your personal information and make any necessary changes.

Once all your information is up to date, it's time to make your benefit elections.

## *When to Enroll*

Open enrollment begins on Friday, November 1, 2024 and runs through Monday, November 18, 2024. The benefits you choose during open enrollment will become effective on January 1, 2025.

## *How to Make Changes*

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Qualifying events include things like:

- *Marriage, divorce or legal separation*
- *Birth or adoption of a child*
- *Change in child's dependent status*
- *Death of a spouse, child or other qualified dependent*
- *Change in residence*
- *Change in employment status or a change in coverage under another employer-sponsored plan*

# 2025 Benefits at a Glance

## Health Insurance

Hobart and William Smith Colleges offer employees the Excellus BlueCross BlueShield BluePPO Medical Plan with prescription drug coverage through OptumRx. Together they form a comprehensive health plan that provides you and your family with flexibility when you need to make health care decisions.

Excellus BluePPO	
BENEFIT DESCRIPTION	IN-NETWORK MEMBER'S COST SHOWN BELOW <i>(OUT-OF-NETWORK COVERAGE IS SUBJECT TO ADDITIONAL CHARGES)</i>
CALENDAR YEAR DEDUCTIBLE	Individual: \$500, Family: \$1,500 (embedded – each individual does not exceed the single deductible)
MEDICAL COINSURANCE	20%
MEDICAL AND PRESCRIPTION OUT-OF-POCKET MAX.	Medical: \$3,500 Individual/\$7,000 Family Pharmacy: \$2,400 Individual/\$4,800 Family (RX accumulates separately)
LIFETIME BENEFIT MAX.	Unlimited
PRIMARY PHYSICIAN'S OFFICE VISIT	\$30 copay
SPECIALIST'S OFFICE VISIT	\$50 copay
TELEMEDICINE (MDLIVE)	Acute Illness: \$0 copay Behavioral Health: \$0 copay
DIAGNOSTIC X-RAYS/ IMAGING	\$50 copay
ROUTINE ADULT PHYSICALS & IMMUNIZATIONS	Covered 100%
DIAGNOSTIC LABORATORY	Covered 100%
INPATIENT HOSPITAL	Subject to Deductible and Coinsurance
URGENT CARE VISIT	\$30 copay
EMERGENCY ROOM VISIT	\$300 copay
OUTPATIENT SURGERY	Subject to Deductible and Coinsurance
MATERNITY CARE	Subject to Deductible and Coinsurance
WELL-BABY CARE/IMMUNIZATIONS	Covered 100%
CHIROPRACTIC CARE	\$30 copay
PHYSICAL THERAPY	Covered 100%; Physical, Speech and Occupational Therapies limited to 60 days per year
MENTAL HEALTH TREATMENT - INPATIENT	Subject to Deductible and Coinsurance
MENTAL HEALTH TREATMENT - OUTPATIENT	\$30 copay
SUBSTANCE ABUSE TREATMENT - INPATIENT	Subject to Deductible and Coinsurance
SUBSTANCE ABUSE TREATMENT - OUTPATIENT	\$30 copay
RX PLAN (COVERAGE PROVIDED THROUGH OPTUMRX)	Retail: \$5/\$45/\$90; Specialty: \$200 (per 30 day supply); Mail Order: \$10/\$90/\$180 (per 90 day supply)

## Pharmacy Benefit – OptumRx, serviced through RXBenefits

Optum is the Pharmacy Benefits Manager for HWS’ RX benefits, with an enhanced service model integrated with RXBenefits for our employees and your covered dependents. RxBenefits is a team of over 500 pharmacy experts and dedicated clinicians to ensure you and your family are getting the right medications at the best possible price.

**New for 2025.** RX copay adjustments (outlined above) & New High-Cost Rx Savings Opportunities: [RxManage/GlobalRX](#) (your copays are waived on eligible drugs) and [AMWINS](#) (RX Patient Assistance Program) where your copays for certain prescriptions are either reduced or waived altogether.

## Medical Opt-Out Stipend

If you have coverage under another medical plan (for example, through your spouse's or partner's employer), you may elect to waive coverage through Hobart and William Smith Colleges. If you are currently enrolled in the Colleges' medical plan and you wish to opt out of the medical plan for 2025 then you will need to actively waive medical benefits via the benefit web portal.

If you are not currently enrolled in the Colleges' medical plan and you wish continue without medical coverage through the College then your medical coverage will default to “Waive Coverage” and you do not need to do anything.

HWS provides a Medical Opt-Out stipend for those who waive medical coverage. The 2025 medical opt out stipend is \$1,000 and will be paid out on January 17, 2025. The stipend will be paid out during the normal pay cycle and will be subject to regular tax withholdings.

## Dental Insurance – NEW CARRIER!

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings, and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body, including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

The following chart outlines the 2025 dental benefits Hobart and William Smith Colleges offer through our **new dental carrier, Excellus BCBS.**

Excellus BCBS Dental Plan Offering		
Benefit	Low Plan	High Plan
Annual Deductible	Individual: \$50 - 2 Per Family	Individual: \$50 - 3 Per Family
Annual Benefit Maximum	\$1,500 per person	
Preventive Care	Covered 100% - Deductible Waived	
Basic Care	Covered 50% After Deductible	Covered 80% After Deductible
Major Care	No Coverage	Covered 50% After Deductible
Orthodontia	No Coverage	Covered 50% After Deductible
Lifetime Orthodontia Maximum	No Coverage	\$1,000
Maximum Rollover	Not Applicable	Yes
Dependent Coverage	26	

*\*In-Network ONLY – Out-of-Network coverage is subject to additional charges*

## Vision Insurance – NEW CARRIER!

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

Hobart and William Smith Colleges' vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

**For 2025, Hobart and William Smith Colleges is transitioning the vision plan from Guardian to EyeMed.** If you seek the services of a provider listed in EyeMed's In-Network Provider directory, your benefits include the following:

Vision Care Services	EyeMed - Insight
<b>EXAM SERVICES</b>	Once Every Plan Year
<b>Eye Exam – Plus Providers</b>	\$0 Copay
<b>Eye Exam – Other In-Network Providers</b>	\$10 Copay
<b>FRAMES</b>	Once Every Plan Year
<b>Frames – Plus Provider</b>	\$0 copay; 20% off balance over \$180 allowance
<b>Frames – Other In-Network Providers</b>	\$0 copay; 20% off balance over \$130 allowance
<b>STANDARD PLASTIC LENSES</b>	
<b>Single/ Bifocal/Trifocal Vision</b>	\$25 Copay
<b>Progressive – Standard / Premium</b>	Refer to Schedule for Copay
<b>LENS OPTIONS</b>	Refer to Schedule for Reimbursement Schedule
<b>Contacts – Conventional – Plus Providers</b>	\$0 copay; 15% off balance over \$180 allowance
<b>Contacts - Conventional</b>	\$0 copay; 15% off balance over \$130 allowance
<b>Contacts – Disposable – Plus Providers</b>	\$0 copay; 100% of balance over \$130 allowance
<b>Contacts – Disposable</b>	\$0 copay; 100% of balance over \$180 allowance
<b>Contacts – Medically Necessary</b>	\$0 copay; paid-in-full
<b>Dependent Coverage</b>	26

*In-Network ONLY – Out-of-Network coverage is subject to additional charges*

*Plan allows member to receive frame and lens services OR contacts – cannot have both in one plan year- in lieu of*

## ENI- Employee Assistance Program (EAP)

The Colleges provide confidential referral services to benefits eligible administrative hourly and salaried employees and their eligible dependents through [NexGen EAP](http://www.nexgeneap.com) (www.nexgeneap.com) a service provided by ENI.

Service provided by the program: counseling services, child/elder care resources, legal and financial consultations, concierge services among other resources.

Participants' right to privacy is fully protected by law and the College's EAP policy. Employees may contact the EAP at 800-327-2255, or the Office of Human Resources for related literature.

## Basic Life Insurance

Life insurance can help provide for your loved ones if something were to happen to you. Hobart and William Smith Colleges provide benefit eligible employees with 1x's base annual earnings to a maximum of \$200,000 in group life and accidental death and dismemberment (AD&D) insurance (age reduction schedule applies).

Hobart and William Smith Colleges pay for the full cost of this benefit, meaning you are not responsible for paying any monthly premiums. You can update your beneficiary information in the Employee Navigator benefits portal.

# Voluntary Life Insurance

While Hobart and William Smith Colleges offer basic life insurance, some employees may want to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life insurance, you are responsible for paying the full cost of coverage through biweekly payroll deductions.

## ***Life Insurance Overview:***

Benefits Plan	2025 Highlight
<u>Employer-paid</u> Basic Life Insurance & Accidental Death and Dismemberment	No Change. Remains Employer-paid benefit 1x's salary to \$200,000 benefit
<u>Voluntary</u> Life Insurance Self, Spouse, Children	No Change to overall rate Premium subject to change based on age bracket for 2024

## ***During open enrollment:***

- Employee: May elect 1-4x annual salary to a max of \$400k – EOI required for amounts over \$200,000
- Spouse: Option 1 - \$10,000 or \$25,000 flat amount / Option 2 – 50% of employee's life coverage to a maximum of \$100k; EOI required for amounts over \$25,000
- Dependent Child: Birth to 14 days: \$500/ 14 Days to age 26: \$4,000

# Flexible Spending Accounts

Hobart and William Smith Colleges utilizes Lifetime Benefit Solutions to administer our Flexible Spending Account.

## ***What Is a Health Care FSA?***

Paying for health care can be stressful. That's why Hobart and William Smith Colleges offer an employer-sponsored flexible spending account ([FSA](#)). A health care FSA lets you use pre-tax dollars for certain IRS-approved medical care expenses not covered by your insurance plan. For example, cash that you now spend on deductibles, copayments or other out-of-pocket medical expenses can instead be placed in the health care FSA on a pre-tax basis.

**For 2025, the FSA limit is \$3,300.**

## ***What Are the Benefits of a Health Care FSA?***

There are a variety of different benefits of using a health care FSA, including the following:

**It saves you money.** Allows you put aside money tax-free that can be used for qualified medical expenses.

**It is flexible.** You can use your FSA funds at any time, even if it's the beginning of the year.

## ***What Is a Dependent Care FSA?***

Similar to health FSAs, dependent care FSAs allow you to contribute pre-tax dollars to qualified dependent care. The maximum amount you may contribute each year is \$5,000 (or \$2,500 if married and filing separately).

For the 2025 plan year, the grace period applies to Dependent Care FSA.

## How Do I Enroll?

2024 FSA elections will NOT carryover to 2025 – you must re-enroll through our benefits portal, Employee Navigator, during open enrollment.

## FSA Case Study

FSAs provide you with an important tax advantage that can help you pay for certain expenses on a pre-tax basis. Due to the personal tax savings you incur, your spendable income will increase. The example that follows focuses on how a health FSA can save you money.

*Bob and Jane's live in Texas and have a combined annual gross income of \$45,000. They are married and file their income taxes jointly. Since Bob and Jane expect to spend \$3,000 in eligible medical expenses in the next plan year, they decide to direct a total of \$2,850 into their FSAs. The table demonstrates their savings.*

	Without health FSA	With health FSA
<b>Gross income</b>	\$45,000	\$45,000
<b>FSA contributions</b>	\$0	(-\$3,050)
<b>Gross income</b>	\$45,000	\$41,950
<b>Estimated taxes</b>	(-\$5,400)*	(-\$5,034)*
<b>After-tax earnings</b>	\$39,600	\$36,916
<b>Eligible out-of-pocket expenses</b>	(-\$3,000)	(-\$150)
<b>Remaining spendable income</b>	\$36,600	\$36,766
<b>Spendable income increase</b>	--	\$166

*\*Assumes 12% income tax. This example is provided for illustrative purposes only. Each situation varies and it is recommended that you consult a tax advisor for all matters related to taxes.*



## Additional Benefit Offerings

You are also eligible to enroll or participate in the following voluntary programs through MetLife:

- **Critical Illness** - Provides coverage for a variety of critical illnesses including cancer, Alzheimer's, coronary artery disease, heart attack, kidney failure, major organ transplants and stroke. Employees can choose coverage amounts for themselves, spouses, and dependent children to age 26
- **Accident Insurance** - Provides coverage for accidents occurring on or off the job. Benefits paid include hospitalization, lacerations, fractures, dislocations, burns, x-rays, and follow-up treatments. Elect coverage for yourself, spouse and dependent children to age 26

## VENDOR INFORMATION

### Insurance Enrollment

Consiliarium Group

[www.employeenavigator.com/benefits/account/login](http://www.employeenavigator.com/benefits/account/login)

Customer Service: 1-844-890-7955

Email: [info@consiliariumgroup.com](mailto:info@consiliariumgroup.com)

### Flexible Spending Account (FSA)

Lifetime Benefit Solutions

[www.lifetimebenefitsolutions.com/members/login](http://www.lifetimebenefitsolutions.com/members/login)

Customer Service: 1-800-327-7130

Email: [info@consiliariumgroup.com](mailto:info@consiliariumgroup.com)

### Health / Dental Insurance

Excellus Blue Cross Blue Shield

[www.excellusbcbcs.com/hws](http://www.excellusbcbcs.com/hws)

Customer Service: 1-800-499-1275

### Retirement

TIAA

[www.tiaa.org](http://www.tiaa.org)

Customer Service: 1-800-842-2252

### Pharmacy

OptumRx, serviced by RXBenefits

[www.optumrx.com](http://www.optumrx.com)

Rx Customer Service: 1-800-334-8134

Email: [customer@rxbenefits.com](mailto:customer@rxbenefits.com)

Transamerica

[www.trsretire.com/](http://www.trsretire.com/)

Customer Service: 1-800-755-5801

### Vision Insurance

EyeMed

[www.member.eyemedvisioncare.com/member/en](http://www.member.eyemedvisioncare.com/member/en)

Customer Service: 1-866-939-3633

### Employee Assistance Program (EAP)

ENI/My Balance Works

[www.nexgeneap.com/loginv2](http://www.nexgeneap.com/loginv2)

Phone: 1-800-327-2255

Company ID: 8956



# Questions & Answers

## Where Do I Make Open Enrollment Updates?

- Login to our Benefits Portal, Employee Navigator
- Review your personal information, benefits, make any changes, & confirm your elections for 2025 by Nov 17

## Other Reminders:

- **UPDATED: MEDICAL/PHARMACY PLAN DESIGN** – For 2025, while managing rising healthcare costs for both the institution and our employees, components of the health plan design will be adjusted including some medical and pharmacy copays. Some changes include:
  - PCP/ Specialist copay moving to \$30/\$50
  - The individual health plan medical services deductible will be \$500 for certain services (i.e. inpatient hospitalizations, outpatient surgical care) with a 20% co-insurance once the deductible is met
  - Prescription 30-day retail copays will be \$5- generic; \$45 – brand; \$90 – non preferred; \$200 specialty
  - A full detail of the health plan summary will be provided during open enrollment as well as at the education sessions.

- **UPDATED: PHARMACY** – Hobart and William Smith Colleges will continue with RxBenefits/Optum as our Pharmacy Benefit Manager (PBM). We will be introducing additional RX program enhancements members can take advantage of, including RXBenefits’ [GlobalRX](#) program and [AMWINS](#). GlobalRX is a voluntary and another avenue members could potentially save money while maintaining quality standards and ensuring effective clinical management. Copays are waived on [eligible drug fills](#) through GlobalRx. ANWINS is a Patient Assistance Program for certain qualified prescriptions.

**Pharmacy Note:** Members may see communications from RxBenefits around prescription prior authorization requirements (either new requirements based on a new Rx or an expiring prior authorization on file needing updated information for review- please be on the lookout for communications and contact RxBenefits with questions, contact # on the back of your insurance card).

- **NEW DENTAL/ VISION INSURANCE CARRIERS-** Hobart and William Smith Colleges will be transitioning our [dental insurance to Excellus BCBS](#). We will continue to offer two dental plan options to enroll in, High or Low plan.

Hobart and William Smith Colleges is moving our vision plan to EyeMed for 2025. Full details of the dental and vision plan summaries will be provided during open enrollment as well as at the education sessions.

## Are There Educational Opportunities Available?

Yes. To learn more about ’s benefits offerings for the next plan year, please attend an open enrollment meeting.

Open Enrollment Meetings		
	Time	Location
Wednesday, November 6	12PM	Sanford Room - Library
Thursday, November 7	10AM	Virtual
Thursday, November 14	4PM	Virtual

Telemedicine for Medical and Behavioral Health Care

THE DOCTOR WILL  
SEE YOU NOW.  
WHEREVER. WHENEVER.

If your doctor isn't available, telemedicine may be an option for you. Telemedicine gives you fast access to medical and behavioral health care 24/7/365, from the comfort of your home, desk, or hotel room. **All you need to do is activate it through your online member account and download the MDLIVE app.**

Rest assured, our health care professionals deliver the same quality of care you receive from your own doctor, via your phone, tablet, or computer.

**When do you use telemedicine?**

- Instead of going to urgent care or the emergency room for minor and non-life-threatening conditions
- Whenever your primary care doctor is not available
- If you live in a rural area and don't have access to nearby care
- When you're traveling for work or on vacation

**Here are some of the common medical conditions treated with telemedicine:**

**Adults**

- Allergies
- Cold and Flu
- Ear Infections
- Fever
- Headache
- Joint Aches and Pains
- Nausea and Vomiting
- Pink Eye
- Rashes
- Sinus Infections
- Sunburn
- Urinary Tract Infections\*

**Children**

- Cold and Flu
- Constipation
- Earache\*
- Fever\*
- Nausea and Vomiting
- Pink Eye



\*MDLIVE does not provide support for urinary tract infections in males; does not provide support for earache conditions for children under 12 years old; does not provide support for fever-related conditions for children under 3 years old.  
Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association.



### Telemedicine is good for the mind as well as the body.

In addition to whenever, wherever access to medical doctors, you can also consult with a psychiatrist or choose from a variety of licensed therapists from the privacy of your own home. You can even schedule recurring appointments to establish an ongoing relationship with one therapist.

Here are some conditions people rely on behavioral health telemedicine for:

- Addiction
- Eating Disorders
- Panic Disorders
- Bipolar Disorders
- Grief and Loss
- Stress
- Depression
- LGBTQ Support
- Trauma and PTSD

### Telemedicine visits with MDLIVE may be covered in the following ways:

Plan Type	Telemedicine Cost Share
Copay	Covered in full
Hybrid / Deductible Non-HSA	If your doctor's visits are subject to deductible, a telemedicine visit will be covered in full after deductible
	If your doctor's visits are a copay with no deductible, a telemedicine visit will be covered in full
Deductible HSA	Covered in full after deductible

*Note: This is not a contract. It is intended to highlight the coverage for most plan options. Please refer to your contract for your plan's benefits.*

\*If you haven't met your deductible, you will pay the allowable charge of \$50. The allowable charge does not apply to Behavioral Health services. The allowable costs for the Behavioral Health services vary but do not exceed \$180. This means a member who has not met their deductible will not pay more than \$180.

### Don't wait until you need it. There are four easy ways to activate telemedicine today.

**WEB** - Register/Log in at [ExcellusBCBS.com/Member](http://ExcellusBCBS.com/Member)

**APP** - Download the MDLIVE app

**TEXT** - EXCELLUS to 635483 (Message and data rates may apply.)

**VOICE** - Call 1-866-692-5045

## DID YOU KNOW?



of doctor's office visits could be handled over the phone.<sup>1</sup>



days is the average wait time between scheduling an appointment and seeing a primary care doctor.<sup>2</sup>



of emergency room visits can potentially be prevented with telemedicine.<sup>3</sup>



<sup>1</sup> "New medical cost savings program: Telemedicine means great discounts." R. Schultz, January 9, 2010.

<sup>2</sup> Based on MDLIVE data, 2016.

<sup>3</sup> Based on New York State Department of Health data, 2016.

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MDLIVE does not replace the primary care physician. MDLIVE is not an insurance product. MDLIVE operates subject to state regulation and may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services. MDLIVE phone consultations are available 24/7/365, while video consultations are available during the hours of 7 am to 9 pm ET 7 days a week or by scheduled availability. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use and privacy policy, please visit [www.mdlive.com/terms-of-use](http://www.mdlive.com/terms-of-use) and [www.mdlive.com/privacy-policy](http://www.mdlive.com/privacy-policy). MDLIVE is an independent company, offering telehealth services in the Excellus BlueCross BlueShield service area.

Our Health Plan complies with federal civil rights laws. We do not discriminate on the basis of race, color, origin, age, disability, or sex.

Atención: Si habla español, contamos con ayuda gratuita de idiomas disponible para usted. Consulte el documento adjunto para ver las formas en que puede comunicarse con nosotros.

注意：如果您说中文，我们可为您提供免费的语言协助。请参见随附的文件以获取我们的联系方式。



# International Pharmacy Program



Rx Copays are Waived for Members who Switch their eligible Rx to RxManage!

The International Program allows you to order from a formulary of over 100 brand medications from pharmacies in New Zealand, Australia, Canada and England.

Have a 30-90 day supply on hand before placing your first order for each medication. Receive your first order 10-15 working days after the order has shipped.

Ordering is easy! You can place your first order online at the website address below, or phone at 1-800-883-8841. Alternatively email us at [inquiries@rxmanage.com](mailto:inquiries@rxmanage.com).

The RxManage call center is open 9am - 9pm Monday to Friday (EST) and 9am - 4pm Saturday and Sunday to answer simple questions or take your orders.

## About RxManage

RxManage sources medication from dispensing pharmacies in New Zealand, Australia, United Kingdom and Canada. These countries are classed as Tier One countries (designated by the US Congress) for pharmaceutical supply. All prescription drugs are from Good Manufacturing Practices-certified manufacturing plants.

Medications are brand name medications, in original sealed manufacturer's packaging. The medication you receive through this program will be exactly the same as what you currently take.

90 90 day supply

Order by phone 1-800-883-8841

Order online (Mobile friendly)

Email us at [inquiries@rxmanage.com](mailto:inquiries@rxmanage.com)



In partnership with GlobalRx Management

Accrufer	Ibrance*	Qulipta
Actemra ACTPen * T	lbsrela	Rebif Injection * T #
Actemra Injection * T	Incruse Ellipta	Rexulti
Adbry Injection * T	Inlyta * #	Rinvoq *
Alvesco Inhaler	Inqovi *	Saxenda Injection * T
Amjevita Injection * T	Intrarosa *	Skyrizi Injecron T
Amjevita SureClick * T	Invokana	Skyrizi Pen T
Aptiom	Jakafi * #	Slynd
Avonex Injection * T	Janumet	Sotyktu
Avonex Pen * T	Jardiance	Sprycel* #
Azelex Cream	Kerendia	Stelara Injection T
Benlysta Injection * T	Kesimpta Injection * T	Stribild *
Betaseron Injection *	Kevzara Injection * T	Tasigna * #
Bimzelx Injection * T	Kisqali *	Tremfya Injection T
Bosulif *	Lenvima *	Tremfya One-Press T
Contrave	Lonsurf *	Trulicity Injection T
Corlanor	Mayzent *	Vemlidy
Cosentyx Injection * T	Motegrity	Verzenio *
Delstrigo	Multaq	Victoza Injection T
Elmiron	Mytembree	Vraylar
Enbrel Injection * T	Nubeqa *	Vumerity
Enbrel SureClick * T	Nucala Injection * T	Vyzulta Eye Drops
Erleada *	Ocaliva *	Wakix
Eucrisa Ointment	Ofev *	Xeljanz XR *
Fasenra Pen T	Olumiant *	Xtandi *
Gilotrif *	Ongentys	Xultophy Injection T
Glyxambi	Orilissa	Zeposia *
Humatrope Injection * T	Ozempic Injection T	Zoryve Cream
Humira Injection * T	Plegridy Pen * T	
Humira Pen * T	Promacta *	

Please note that medications ordered from the RxManage formulary are sourced internationally, and may be branded differently or with different strength to medications in the USA.

\* This medication will only be dispensed as a one month supply due to its high cost.

T This medication is a cold chain product and has additional documentation and delivery requirements.

✓ This medication is a preventative medication.

# This medication will only be dispensed after prior approval has been provided.



## **Announcement:**

Amwins Assist Patient Assistance Program is now available.

We are excited to announce that your health plan is offering an additional service to members enrolled in the prescription drug benefit. Members will have access to Amwins Assist Patient Assistance Program. It is a cost-saving program that will save members money on covered prescriptions. The program utilizes manufacturer's Patient Assistance Program to help supply select medications at no cost to you. Yes, even copays could be waived!

## **Here's how it works:**

Most brand medications have manufacturer assistance available. The Amwins Assist Program Coordinators will see if you are on a prescription medication that may qualify for assistance. If so, they will work with you and your doctor to complete the necessary manufacturer forms for program enrollment.

Not everyone may qualify for all programs; certain limitations and restrictions could apply. When approved, the Program Coordinator will help ensure you receive your medications at the lowest cost.

## **Program enrollment:**

If you are on a program-eligible medication, an Amwins Assist Program Coordinator will contact you directly to discuss savings opportunities.

Thank you,

**Amwins Assist Program Coordinator**

# MORE DENTISTS. MORE SAVINGS. MORE PEACE OF MIND.

In addition to our local network, your Excellus BlueCross BlueShield dental plan gives you access to more dentists nationwide than ever before through the National Dental GRID+ DenteMax network—one of the largest national PPO dental networks in the country. So you can feel confident knowing you're covered wherever life takes you.

## Having the National Dental GRID+ DenteMax network means:



Access to more than  
8,000 dentists across  
New York state



Coverage in all 50 states,  
with access to 123,000+ unique  
providers nationwide



Competitively negotiated  
rates for increased  
savings, value, and lower  
out-of-pocket costs

### With our online Find a Dentist tool, you can quickly and easily find a participating dentist in the National Dental GRID+ DenteMax network:

- Use the National Dental GRID+ DenteMax search option and enter your location to find a provider near you
- Search for a dentist by name, location, and dental specialty
- Filter results by specialty, languages spoken, handicap accessibility, if they're accepting new patients, and more
- See side-by-side comparisons and create a PDF of results to save, share, or print

Find a participating dentist today at  
[ExcellusBCBS.com/FindADentist](https://ExcellusBCBS.com/FindADentist)



Copyright © 2021, Excellus BlueCross BlueShield, a nonprofit independent licensee of the Blue Cross Blue Shield Association. All rights reserved. Our Health Plan complies with federal civil rights laws. We do not discriminate on the basis of race, color, origin, age, disability, or sex. For information about your benefits, please refer to your health plan booklet or contact your Plan Administrator.

Atención: Si habla español, contamos con ayuda gratuita de idiomas disponible para usted. Consulte el documento adjunto para ver las formas en que puede comunicarse con nosotros.

注意：如果您说中文，我们可为您提供免费的语言协助。请参见随附的文件以获取我们的联系方式。

B-7875/1557-21M



# Savings plus convenience plus choice

*PLUS Providers add another  
layer of coverage*

*Staying in-network helps you save money on eye exams, frames and lenses. Visiting a PLUS Provider is designed to help you save even more. And since PLUS Providers are already in our network, the additional perks are built right into your vision benefits.*

*No promo codes, no coupons, no paperwork. The same vision benefits, plus a little more savings.*



## The choice is yours

Find plenty of in-network eye doctors – including PLUS Providers – on our Provider Locator. Just look for the PLUS.

Need extra assistance? Contact us at 1866.939.3633 or visit [eyemed.com](http://eyemed.com).

INDEPENDENT  
PROVIDER  
NETWORK



LENSCRAFTERS

PEARLE  
VISION

OPTICAL

## Enroll in an FSA **today.**

An FSA is a special account you can use to put money aside pre-tax for certain out-of-pocket health care or dependent care costs. It's a smart and simple way to prepare for unexpected expenses and increase your spendable income.

**An FSA saves you even more money by reducing your taxable income.** With an FSA, your contributions are taken out before taxes, then taxes are calculated on the lower amount that remains.

### Types of FSAs



#### Medical

As health care costs continue to rise, you can stay ahead by using this account to pay for qualified medical expenses not reimbursed by insurance. This includes everyday out-of-pocket expenses such as copays, coinsurance, prescription drugs, orthodontics, vision expenses, hearing aids, dental services, eligible over-the-counter (OTC) items and more.



#### Dependent Care (\$5,000 maximum)

Have kids in day care or other family members who depend on you? Plan ahead for ongoing expenses for dependent children and adults.



#### Limited Purpose

This FSA type focuses on helping you cover dental and vision expenses for you and your family. It can be used together with a Health Savings Account – another type of tax-advantaged benefit plan.

### Plan ahead for your FSA!

Planning ahead is important when signing up for your company's FSA plans. Understanding the benefits offered is critical.

### Estimate your expenses

You can maximize your FSA account using this helpful planning tool. You may also use the FSA calculator on our website at [lifetimebenefitsolutions.com/fsa-calculator](https://lifetimebenefitsolutions.com/fsa-calculator). Some common items to consider are listed in the chart below:

Medical FSA Account	Annual Expense
Deductibles	\$
Copays	\$
Dental Expenses Not Covered by Insurance	\$
Orthodontia	\$
Vision Expenses (Exams, Glasses, Lenses)	\$
Hearing Expenses (Exams, Hearing Aids)	\$
Prescription Drugs	\$
Eligible Over-the-Counter Items	\$
Diabetic Supplies	\$
Therapy (Physical Therapy, Speech, Chiro)	\$
Medical Mileage	\$
Other	\$
<b>Total Estimated Health Care Expenses</b>	<b>\$</b>
Dependent Care Account	Annual Expense
Payment to Dependent Care Facility	\$
Payment to Dependent Care Individual	\$
Payment to Adult Care Provider	\$
<b>Total Estimated Dependent Care Expenses</b>	<b>\$</b>
<b>Total Health Care PLUS Dependent Care</b>	<b>\$</b>

**Read your Summary Plan Description (SPD) carefully to understand the specific terms of your plan. The plan document and SPD govern your rights and benefits under each plan and are available through your employer.**



## The Spending Card

The Spending Card is a convenient payment method. You simply swipe the card without incurring an out-of-pocket expense! Behind the scenes, the provider is paid and the amount is deducted from your account balance. You don't have to file a claim form for reimbursement – the payment function is fully automated.

### Cashless but not paperless

Each time you use your Spending Card, you must be able to prove you used it to pay for a plan-eligible item or service. Fortunately, technology behind the Spending Card can verify the majority of your transactions automatically when you use the card. You may receive a letter asking you to send in copies of your receipt and necessary documentation for those transactions that can't be verified automatically.

### Paying for services with the card

Paying a doctor's office copay is an example of paying for services with the card. However, in some cases, services provided at a medical, dental or vision office cannot be auto-substantiated. In these cases, you will receive an RFI letter asking for copies of your receipt and necessary documentation.

### Important Spending Card tips:

- Keep all receipts associated with your Spending Card in a central location, and promptly reply when asked for a copy.
- The IRS states that services are eligible for reimbursement after the services have been rendered. Prepaying for a service is not allowed.
- The Spending Card will be mailed directly to your home address. Read all information enclosed with the card and sign the card to agree to the terms.
- If a merchant will not accept the card, just pay out of pocket and submit for reimbursement.



**Remember – the Spending Card is cashless, but not always paperless!  
Be prepared to submit copies of your receipts and other documentation  
when requested.**

## Claims processing and Customer Service

### Filing a claim

Submit your claims online to receive the fastest reimbursement for an eligible out-of-pocket expense. Supporting receipts and documentation can be scanned and attached to your online claim, or you can email, fax or mail the required paperwork. Another option is to download a paper reimbursement request form. Complete the form by itemizing your expenses and following the instructions found directly on the form. Reimbursement request forms and required documentation can either be mailed or faxed for processing.

Claims deadlines apply. Be sure to carefully read your Summary Plan Description to understand the terms and deadlines associated with your plan.

### Customer Service

Most of your questions can be answered by visiting the website. You can also call 1-800-327-7130 and utilize our automated interactive voice response system to check your balance, the status of a claim or contributions

when it's most convenient for you. Or, if you prefer to speak with a customer service representative, you can call that same number Monday – Thursday from 8 a.m. to 5 p.m. ET and Friday from 9 a.m. to 5 p.m. ET. You can also email our Customer Service department at [lbs.customerservice@lifetimebenefitsolutions.com](mailto:lbs.customerservice@lifetimebenefitsolutions.com).



### Go direct or go green

Receive your reimbursement quicker and avoid the \$30 check minimum and a trip to the bank by completing a direct deposit form online.

Provide or update your email address online and help us go green. You'll receive only plan-related information such as account statements, claim-related information and Request for Information (RFI) letters (for card participants).

## Digital access

View your account online 24/7 via the mobile app or on a mobile device at [LifetimeBenefitSolutions.com](http://LifetimeBenefitSolutions.com). While online, you can:

- Submit claims for reimbursement
- View claims history
- Check your available balance
- Access forms such as direct deposit, certification of medical necessity, release of information and various reimbursement request forms
- Enter your email address to receive important plan-related materials
- Use our online services, such as our online calculator to estimate your out-of-pocket expenses and our online eligible expense listing

### To access your account online:



Visit [LifetimeBenefitSolutions.com](http://LifetimeBenefitSolutions.com) and click on the Login button in the upper right hand corner of your screen, and select Members.



You can choose the Spending Accounts Login, which will bring you to the correct portal.



Your initial username will be the first letter of your first name, your last name, followed by the last four digits of your Social Security number. Your password will be the first letter of your first name (lowercase) followed by your five-digit zip code.



## What health care expenses **qualify?**



### Qualifying health care expenses

Acupuncture	Diagnostic items/services	Operations	Speech therapy
Alcoholism treatment	Drug addiction treatment	Optometrist	Surgery
Ambulance	Drug overdose, treatment of	Organ donors	Television for hearing-impaired persons
Artificial limbs	Guide dog; other service animal	Orthodontia	Therapy
Artificial teeth	Hospital services	Osteopath fees	Transplants
Asthma treatments	Immunizations	Oxygen	Transportation expenses for medical care
Body scans	Laboratory fees	Physical exams	Vaccines
Braille books and magazines	Lodging at a hospital or similar institution	Physical therapy	Vision care (including eyeglasses, contact lenses, LASIK surgery)
Breast reconstruction surgery following mastectomy	Mastectomy-related special bras	Preventive care screenings	Wheelchair
Chiropractors	Medical alert bracelet or necklace	Prosthesis	X-ray fees
Coinurance amounts	Medical supplies	Psychiatric care	
Copays	Obstetrical expenses	Screening tests	
Deductibles	Occlusal guards	Seeing eye dog	
Dental sealants		Sleep deprivation treatment	
Dental treatment		Smoking cessation programs	

### Potentially qualifying health care expenses

**A Certification of Medical Necessity Form must be completed by your physician.**

AA meetings, transportation to and from	Fitness programs	Lamaze classes	Nutritionist's expenses
Alternative healers	Gambling problem, treatment for	Language training	Occupational therapy
Birthing classes	Health club fees	Lead-based paint removal	Personal trainer fees
Blood storage	Home improvements (such as exit ramps, widening doorways, elevator, etc.)	Lodging of a companion	Psychoanalysis
Books, health related	Hypnosis	Long-term care services	Psychologist
Childbirth classes	Lactation consultant	Massage therapy	Varicose veins, treatment of
Counseling		Mineral supplements	Veterinary fees (service animals)
Dyslexia treatment		Nursing services	Weight loss programs

### Ineligible health care expenses

Appearance improvements	Electrolysis or hair removal	Late fees (e.g., for late payment of bills for medical services)	Recliner chairs
Car seats	Funeral expenses	Maternity clothes	Tanning salons and equipment
Controlled substances in violation of federal law	Hair removal and transplants	Mattresses	Teeth whitening
Cosmetic procedures	Household help	Missed appointment fees	Veneers
Ear piercing	Illegal operations and treatments		

### Qualifying Personal Protective Equipment (PPE)

**PPE for the primary purpose of preventing the spread of COVID-19 are eligible expenses.**

Masks  
Hand sanitizer  
Sanitizing wipes

Continued



### Qualifying over-the-counter (OTC) items

Acne treatment	Contact lenses, materials and equipment	First aid kits	Pain relievers
Allergy medicine	Cough suppressants	First aid spray	Petroleum jelly
Antacids	Crutches	Gauze pads	Pregnancy test kits
Antibiotic ointments	Decongestants	Hearing aids	Reading glasses
Anti-itch creams	Dentures, denture adhesives	Hemorrhoid treatments	Sinus medications
Arthritis gloves	Diabetic supplies (including insulin)	Insect bite creams and ointments	Support braces
Aspirin	Diaper rash ointments and creams	Laxatives	Sunburn creams and ointments
Bandages	Diarrhea medicine	Medical monitoring and testing devices	Sunscreen
Blood pressure monitoring devices	Eczema treatments	Menstrual pain relievers	Thermometers
Calamine lotion	Expectorants	Motion sickness pills	Throat lozenges
Carpal tunnel wrist supports	First aid cream	Nasal strips or sprays	Toothache and teething pain relievers
Cold/hot packs		Orthopedic shoe inserts	Walkers
Cold medicine			Wart remover treatment
			Yeast infection medications

### Potentially qualifying OTC expenses

Items in this category require a Certification of Medical Necessity form completed by your physician.

Air conditioner	Dietary supplements	Humidifier	Rogaine®
Air purifier	Fiber supplements	Incontinence supplies	Special foods
Allergy treatment products; household improvements to treat allergies	Glucosamine	Nutritional supplements	Sunglasses
Chondroitin	Herbs	Probiotics rehydration solution	Treadmill
Compression hose	Holistic or natural healers, dietary substitutes, and drugs and medicines	Retin-A	Vitamins
			Wigs

### Ineligible OTC expenses

Dental floss	Hair colorants	Safety glasses	Toiletries
Deodorant	Mouthwash	Shampoos	Toothbrushes
Diet foods	Perfume, cologne	Shaving cream or lotion	Toothpaste
Face creams	Permanent waves	Skin moisturizers, hand lotion	

### Eligible menstrual product expenses

Cups	Pads	Tampons
Liner	Sponges	Other similar products used by individuals with respect to menstruation

Eligibility rules for OTC items may change. The ability to pay for eligible items with the Spending Card may vary by merchant and is dependent on the merchant's IIAS system.

This is not a comprehensive list and is subject to change at any time and without notice. Items listed in each category may be reclassified into another category depending on future IRS guidance.

Reimbursement for any items contained on this list are also subject to the terms and conditions of your employer plan.

### Eligible dependent care expenses

- Care in your home, someone else's home, or in a day care center for child care and/or elder care. Licensing requirements may apply.
- Registration fees for a day care.
- Before- and after-school care for children under age 13.
- Education expenses for a child not yet in kindergarten, such as nursery school expenses.
- Expenses paid to a relative are eligible; however, the relative cannot be under age 19, your spouse, child or a tax dependent.
- Day camp (not overnight) expenses if the camp qualifies as a day care center.



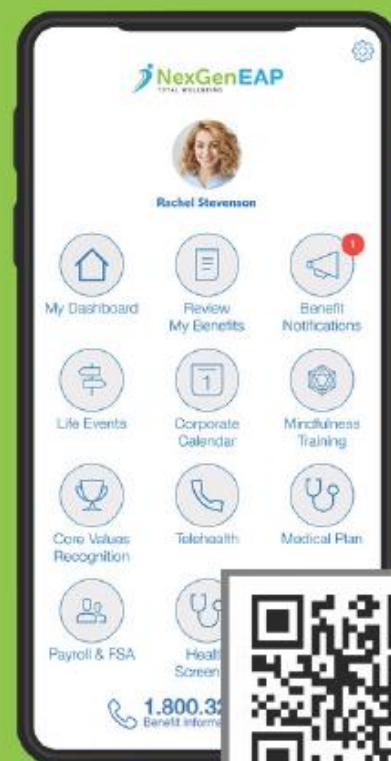
## YOUR TOTAL WELLBEING & MENTAL HEALTH BENEFIT

You and your eligible family members can trust the **NexGen EAP** services to address your total well-being by providing barrier-free access to mental health and virtual life services.

### CONFIDENTIAL ASSISTANCE

We ensure that your information and identity is kept completely confidential - even from your employer. Exceptions occur only when members are at risk of harming themselves or others or when the welfare of a child is in question.

## Download THE APP



**COMPANY ID: 8956**

COMPANY ID IS NEEDED TO CREATE AN  
ONLINE ACCOUNT

## Coaching & Counseling Services

NexGen EAP provides barrier-free access to mental health professionals and life coaches via phone, video, web, text, and chat. Connect with one of our Life Service Navigators for assistance or effortlessly schedule an appointment on your own through the NexGen EAP mobile app. Get support for a range of wellness needs, stress, anxiety, meditation, career development, relationship management, and much more.

## Legal and Financial Consultations

Half-hour legal consultations can be used for issues including divorce, custody disputes, and wills. Discounted legal fees are also available if a longer consultation is required.

90-minute financial consultations can provide assistance with topics such as debt management, credit issues, and budgeting. ID Theft resources are also available.

## Child/Elder Care Resources

NexGen EAP can assist you in finding a pediatrician, babysitter/nanny, camps, sports lessons, music lessons, college applications, and financial aid. Eldercare resources include help with housing options, assisted living facilities, Medicare, finding doctors, financial planning, and transportation.

## Health Advocacy

Our Health Advocates are available to provide benefits information and assistance navigating your health plan. They can also assist with healthcare claims and appeals management, billing assistance, prescription information and costs, and healthcare provider research.

## Individualized Wellness Resources

Your comprehensive, personalized Wellness Program encompasses all areas of well-being from nutrition and fitness to relaxation and restoration. Submit a wellness request, schedule a call with a Wellness Coach, or receive individualized wellness tools and resources.

## Virtual Concierge

The Virtual Concierge Service features dedicated Personal Assistants available to provide you with research, referrals, or information on just about any topic including travel information, event planning, relocation, dining, entertainment, and more.

## Mindfulness Training

*In partnership with Self by Design*

To support you in building mental resilience, cognitive skills, and emotional management tools to navigate today's challenging world, our Mindfulness Training includes masterclasses on mental wellness/mindfulness, guided meditations, and a video content library full of educational videos and exercises for the mind.

## Barrier-Free Accessibility

Access your Total Wellbeing Program via the NexGen EAP app or the online web portal. Effortlessly schedule an appointment with a counselor or coach, and get connected to the full suite of your Virtual Life Services right from your computer or phone. You can also submit requests directly to your Personal Assistant, access exclusive entertainment discounts, live chat, and start a financial or legal request.

## e-Learning

Your NexGen EAP benefit offers online access to over 300 professional interactive training courses and self-help tools, along with other work/life resources to promote personal and professional development.

e-Learning programs include topics like wellness, conflict resolution, public speaking, effective communication, maintaining a positive attitude, time management, and much more.



WWW.NEXGENEAP.COM  
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