



Empire BlueCross Fast Facts

Empire's parent company serves more than 34 million members through its affiliated plans, and is recognized as one of the top two health insurers among *Fortune* magazine's "World's Most Admired Companies."¹⁰

Brand Strength

- 1 in 3 Americans carries a BlueCross BlueShield ID card.¹
- Part of the most recognized group of health insurance providers across the country.¹
- Local presence in the New York region since 1934.

Network Breadth

- The most doctors in *New York* magazine's "Best Doctors in New York" and most of the "Best Hospitals."^{2,3}
- Access to more than 90% of hospitals and 80% of physicians in America through the BlueCard program⁴
- HMO/POS Network: access to nearly 90,000 providers.⁵
- PPO Network: access to nearly 105,000 providers.⁵
- The Blue Cross Blue Shield BlueCard[®] program networks provide access to more physicians and hospitals than any other health plan network in the industry.⁶

Plan Options

- Like people, no two companies are alike. That's why Empire offers a broad array of plans, from medical to pharmacy, EAP, mental health, dental, vision, voluntary with life and disability—even productivity solutions—that fits the needs of your business, budget and employees. We also offer a range of funding options, including fully insured, administrative services only (ASO), and minimum premium. Choose from:
 - Traditional products – HMO, PPO, EPO, POS, indemnity plans
 - Consumer-driven health plans – HSA, HRA, high-deductible plans
- No referrals necessary for our plans except HMO.
- "Excellent" accreditation status from the National Committee for Quality Assurance (NCQA) for HMO, Direct HMO and Medicare Advantage HMO products.⁷



empireblue.com

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The most doctors in
New York magazine's
"Best Doctors in New York"²
and more of the "Best Hospitals"³
for the 12th year in a row.



Total Health Solutions

Personalized, Proactive Programs

Our programs, tools and resources identify, address and seek to improve each member's personal health, whether they're healthy, at risk, chronically or critically ill, or even struggling with mental health or substance abuse issues.

We also reward and reinforce healthy choices and behaviors by providing discounts for alternative medicine, wellness products, vision care, fitness clubs and weight-loss programs.

- *24/7 NurseLineSM* – assistance from a registered nurse 24 hours a day, 7 days a week for nonemergency health care concerns.
- *MyHeath Record* – single, secure location to store health information.
- *MyHealth Advantage* – timely alerts, called MyHealth Notes, tell members about gaps in their care, possible drug interaction problems and ways to save money.
- *Future Moms* – promotes healthy pregnancies and deliveries.
- *ConditionCare* – this suite of programs helps members having specific ongoing health problems manage their conditions.
- *SpecialOffers* – discounts directly from participating providers of alternative medicine, wellness products, laser vision correction and vision care, fitness club membership and weight-loss programs.⁸ As you review discount programs associated with this website, choose "Empire" as your sponsor when applicable.

Technology Resources

- 70+ features and functions for employers – allows for real-time membership changes (enrollment & terminations), print temporary ID cards, adjust and pay your premium bill safely and immediately.
- Personalized and secure Member Online Services with over 60 functions – includes provider directory, summary of benefits, personalized message center and claim center.

Customer Service⁹

- 90% Customer Satisfaction rating
- 98.71% of claims are processed in 30 days; 94.21% in 14 days
- 99.38% claims dollar accuracy
- Real-time claims status available 24/7 via secure Employer Online Services
- Dedicated account service, with a single point of contact, for employers with more than 50 eligible employees or with 25 or more contracts.

Community Commitment

- Contributed \$3.1 million in 2011 to local charities and events.
- Paid \$529 million in Health Care Reform Act (HCRA) surcharges to help reimburse NY hospitals' losses and fund medical school expenses.

1 BCBSA website: www.bcbs.com/about/history.

2 Based on lists in *New York Magazine's* June 2011 issue and searches of competitors' websites provided by third party vendor NetMinder/The Ignition Group, 09/2011.

3 Most of the "Best Hospitals" included in the *U.S. News & World Report* list published June 2011 that are located in our 28-county service area are in our HMO/POS network

4 Administered by the Blue Cross and Blue Shield Association, January 2012 Blue Facts

5 Data from May 2011 HealthConnect Systems, including providers in 28 eastern and southeastern counties of New York and 9 counties in New Jersey and Connecticut. For Network Analysis purposes, if a provider practices more than one specialty, HealthConnect counts them once for the primary specialty, once for the non-primary specialty and once for the total count

6 www.bcbs.com/about

7 In 2008, the National Committee for Quality Assurance (NCQA), a premier private, nonprofit organization dedicated to assessing and reporting the quality of the nation's managed care health plans, rated Empire's commercial HMO (licensed in 28 New York counties) "Excellent" in both upstate and downstate New York.

8 Under the SpecialOffers program, Empire members have access to special discounts on a number of services that are not covered under Empire's health benefit plans. Empire makes no payment for these additional services. Members pay the full amount of the provider's discounted fee.

9 Cumulative results of daily call-satisfaction surveys for all product lines, 2011.

10 *Fortune*, world's most admired companies, health care and Managed Care (March 21, 2011); money.Cnn.Com/magazines/fortune/mostadmired/2011/industries/23.html