

State of Arizona BCBSAZ presentation script

Title Slide – Slide 1

Thank you! Hi, I'm <Stefanie Hill, Client Service Manager> **or** <Washington Covena, Strategic Relationship Executive> with Blue Cross Blue Shield for the State of Arizona. I'll be your host for this portion of today's meeting.

Slide 2 – Choose with Confidence. Do Life

With me today is <Washington Covena> **or** <Stefanie Hill>, who will be answering your online chat questions. As we progress through today's presentation, feel free to send us your questions via the chat function (**this statement will be removed if not applicable for the presentation**). On behalf of all 1500 BCBSAZ associates, Washington and I thank you for your time today.

Blue Cross Blue Shield of Arizona has a customer service team that's dedicated to the State of Arizona, and is based right here in Arizona. That's important because this team is intimately familiar with the provider networks here in Arizona and provides great support wherever you may be across the country. Your local, dedicated Blue Cross customer service team is available to help you now, during open enrollment, and anytime you need assistance.

Now allow me to provide you a preview of what you will hear and see during our time together.

Slide 3 – What we will cover today

During this presentation we will focus on three main topics. Together, they'll provide you with the information you need to make an informed enrollment decision. We'll begin with an overview of our BCBSAZ Triple Choice Plan: why it was created and how it's different from traditional plans; how our Tiers work; how to search for providers; and I'll walk you through a claim example. Next we'll provide an overview of the High Deductible Health Plan. We'll finish by highlighting all the extras you get with your BCBSAZ membership -our value-added programs. I will not be going over specific copay, deductible or rate information today since it was already reviewed by your benefit team. But as a reminder, you can find that information at your benefit options portal or at azblue.com/stateofaz. Before we start, I would like to offer you a couple of tips to consider when selecting your plan.

Slide 4 – 3 tips to consider when you're picking a plan

Here are three tips that will help you make an informed decision when selecting a plan: Make sure that the health care providers you and your family use are in-network. And if you're considering the Triple Choice Plan, seek providers that are in Tier 1, where you get the highest benefit. This means not only physicians, but labs, radiology facilities, hospitals, and urgent care centers. Visit our website azblue.com/stateofaz to confirm your providers are in-network and in Tier 1. Think about how much you use your plan. Are you a frequent user of health care services or do you mainly use preventive services (like annual physicals, well women exams and vaccinations)? Would you rather pay less from your paycheck and a little more at the time of service or a little more from your paycheck and less at the time of care? And third, consider what else you get with your membership. This is an important purchase as it involves both your health and your money. So consider the additional services you receive to support your health and help you save your hard-earned dollars.

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Now, let's get into the details about the BCBSAZ Triple Choice Plan

Slide 6 – Triple Choice Plan Basics

First, a couple of Triple Choice Plan terms and logos you will see. We want to make sure you are familiar with what these mean: BluePreferred Care is the brand name that Blue Cross Blue Shield uses for the Triple Choice Plan. Our Tier 1 icon identifies the physicians, hospitals, urgent care centers, outpatient surgical centers, radiology centers and labs; it identifies providers that will cost you less, while still providing strict quality and efficiency measures. Watch for the ribbon logo. Lastly, our Blue Distinction Center logo will help you identify facilities that have earned this distinct designation as a Center of Excellence for Bariatric, Spine, Knee and Hip, Cardiac, Cellular Immunotherapy and Transplants. So why consider the Triple Choice Plan?

Slide 7 – Why Triple Choice?

Your benefits team has already gone over the basics about the Triple Choice Plan listed here. What makes the BCBSAZ plan different is that we make it easy for you to identify the providers that meet high standards for quality and efficiency allowing you to save money when you need care, without sacrificing quality.

The Triple Choice Plan has (3) Tiers

Slide 8 – Navigating Provider Tiers

Remember, the Triple Choice Plan is a single plan where all physicians fall into three different tiers. Tier 1 and Tier 2 are both In-network, but when you select Tier 1 physicians and facilities, you will pay less. You do have the option to use the Tier Three Out-of-Network providers, but you will pay more.

Now, allow me to illustrate how providers fall into each tier.

Slide 9 – Navigating Provider Tiers

There are 9 major health systems in the state of Arizona representing more than 74 hospitals. The BCBSAZ Triple Choice plan places all Arizona network hospitals in Tier 1, so you can continue to enjoy the vast selection of network facilities all around the state at the Tier 1 level. This includes major health systems such as Banner, HonorHealth, Dignity Health, Mayo Clinic, and Phoenix Children's Hospital. And in Arizona there are more than 23 thousand providers in our Tier 2 network along with our broad network of national providers. So no matter where you are in the country you'll have a BCBS provider nearby. Please note that this graphic is not a complete representation of all network hospitals. For a full list of network facilities, please visit our pre-enrollment site at azblue.com/stateofaz

Slide 10 – Tier 1 Emphasis on Service and Support

Let's take a closer look at our Tier 1. What makes our Tier 1 network different is that it includes all types of providers you may encounter – more than 14,000 physicians, urgent care centers, imaging and diagnostic centers, hospitals, rehabilitation centers, mental health and substance use providers and others. To show you how our Triple Choice Plan works, we've created two examples.

Slide 11 – Claim Scenarios – Tier 1 & Mixed Tier Use

Let's say you're experiencing persistent stomach pain. You visit your primary care physician, who refers you to a specialist. The specialist orders an ultrasound, which reveals that gallstones are causing the pain. A surgery to remove the gallstones is scheduled, which requires a two-day hospital stay, followed by some recovery services. You have the option to use both Tier 1 and Tier 2 in-network providers, which we call a mixed Tier experience. You will pay up to a \$1,000 deductible in this mixed Tier experience. Or, if you choose to only use Tier 1 providers, you'll pay a maximum deductible of only \$200. So the more Tier 1 providers you use, the less of money you'll spend towards your deductible.

Don't worry, we've made it easy for you to find Tier 1 providers.

Slide 12 – Finding Network Providers is Easy

Start by visiting our Pre-Enrollment website – azblue.com/stateofaz. Select Find a Doctor, then click the Tier 1 button and choose to search by doctor name, specialty, or type. Look for the Tier 1 icon. Providers that are not in Tier 1 will not have this logo, instead they will be clearly labeled as Tier 2.

Slide 13 – Finding In-network Tier 2 Providers

Remember Tier 2 providers are also In-network and they are easy to identify. Just look for the Tier 2 indicator as marked here. To search for Tier 2 providers simply select Tier 2 from the Tier filter on the left side of the page. So remember, Tier 2 providers are also easy to spot and still considered in-network.

Now, let's take a look at the new ID card that has been developed for the Triple Choice Plan.

Note: Slides 14-16 will be removed for the Retiree presentations

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Now, let's talk about the BCBSAZ High Deductible Health Plan

Slide 15 - Save More with BCBSAZ HDHP

As learned from your benefits team, the High Deductible Health Plan offers higher deductible in exchange for lower monthly premiums, and comes with a Health Savings Account, or HSA, provided by OptumBank. So, why choose the BCBSAZ HDHP Plan? We offer one of the largest national provider networks, this means you have more providers to choose from and more opportunities to save. And discounts matter. When spending your hard-earned money from your HSA you want to get the most for your dollar. With the BCBS HDHP you will pay on average .35 on the dollar when compared to other, non BCBSAZ plans. Along with a dedicated team that is well versed on HSAs and HDHP.

Now we'll show how you'll access your OptumBank HSA account.

Slide 16 – Accessing OptumBank HSA Accounts

From your BCBSAZ home page, select manage my plan. From the menu click HSA accounts. This will take you directly to the OptumBank home page where you will log in and access your account.

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Now, let's talk about what else you get with your BCBSAZ membership.

Slide 17 – What else do you get?

Getting the care you need is easy and cost effective with BlueCare Anywhere. BlueCare Anywhere lets you use your computer or mobile device to virtually talk to a board-certified medical professional—any day, anytime, anywhere. Get fast help for common health issues, such as: cold, flu, fever, cough, bronchitis, pink eye, rashes, sinus infections and much more. You also can talk to a certified counselor, psychologist, or psychiatrist for private and confidential help with anxiety, depression, stress, grief, and other issues. Search for the BlueCare Anywhere app in the App Store® or Google Play™ store.

And when the unexpected happens...

Slide 18 – What else do you get?

You don't have to go through it alone. If you're facing an unexpected or chronic medical condition, let the BlueDistinction Specialty Care program be there for you. From diagnosis, through recovery and management, a care management specialist will help explain your choices, answer any questions assist with travel and lodging if you need to access a facility far from home. Additionally, you have access to a national list of Centers of Excellence of the services shown on screen. These centers are evaluated annually and must meet strict quality and outcome measures. This helps ensure you receive the best care for complex treatments.

Slide 19 – What else do you get?

These locations are the best of the best around the country for - Knee and Hip Surgery, Bariatric Surgery, Cardiac Surgery, Spine Surgery, Transplants and Maternity.

And finding these facilities is simple.

Slide 20 – What else do you get?

From our provider search tool, select search Places by Type and look for the Blue Distinction Center list. Select the type of facility you need. Look for the BlueDistinction logo under the facility information.

According to the Centers for Disease Control, 51 percent of adults live with a chronic condition and 26 percent live with multiple chronic diseases.

Slide 21 – What else do you get?

Our Condition Management program is available at NO COST to support you and your family when dealing with an ongoing medical condition such as: Diabetes; Asthma; Heart Failure; COPD; or Musculoskeletal issues. A nurse is assigned to you who can help you live with your condition according to your doctor's recommendations, understand your treatment options and the risks and benefits of each, and, if you choose, get a second opinion. If you require surgery, your nurse will walk you through what to expect during hospitalization and help you prepare for recovery. We know that many of these conditions can be improved by improving our diet. So this year we are introducing a new service – if you enroll in our Disease Management Program you may be eligible for a FREE health food delivery service through our partner Sun Basket.

We want to make it easy for you to access all of your BCBSAZ services.

Slide 22 – What else do you get?

Our MyBlue app allows you to manage your health plan from the palm of your hand. View your plan features, claims, ID card, and search for providers. Our wellness app, Sharecare, will serve as your personal health assistant, and includes reminders to stand-up and stretch, hydrate, attend your next doctor's appointment, or schedule your next flu shot. And we are excited to announce an additional benefit of your BCBSAZ membership. While shopping at any of the Wal-Mart or Sam's Club stores you will be able to take advantage of discounts on groceries of up to 15% directly on your BCBSAZ –Sharecare App.

Slide 23 – What else do you get?

And for our female members, our digital platform and coaches can also support you during: family planning; while you're expecting; and after the birth of your baby - with clinically relevant, scientific information to help you have a healthy pregnancy.

Here are some additional services you get at no additional cost with you BCBSAZ plan.

Slide 23 – What else do you get?

You will have access to our SunBasket meal delivery service at a discounted price. And to assist you in your wellness journey we offer two unique Weight Loss and Movement Coaching Programs: Naturally Slim; and Real Appeal. Please feel free to call the number on the bottom of the screen or visit the website listed for more information on how to enroll into these great programs next year.

Slide 24 – What else do you get?

Lastly, your BCBSAZ membership provides access to exclusive discounts with major regional and national retailers through our free to join Blue365 program. You will receive year-round discounts on gym memberships, fitness gear, healthy eating options, movie tickets, hearing aids, travel and much more without any additional fees. We're helping you to build a path to living well and making it more affordable.

Slide 25 – Thank You

Thank you for participating in our Open Enrollment presentation. We hope you've gained an understanding of your BCBSAZ plan options and the ADDITIONAL services you get with your BCBSAZ membership. We are here to help with any questions now. Call us at the number on screen or visit our pre-enrollment website for more information about our programs. I'll turn it back over to you