

TIERED BENEFIT PLANS



**BlueCross BlueShield
of Western New York**

**LIVE
FEARLESS**

Tiered Benefit Plans

Our tiered benefit plans are designed to help keep costs in line while offering choices for you and your employees. As the region's largest health insurer, BlueCross BlueShield of Western New York now offers multiple tiered benefit plans.

align – plan that provides lower cost-share options for members who choose **Kaleida Health** providers and other select hospitals and health care facilities.

focus – plan that provides lower cost-share options for members who choose **Catholic Health** providers and other select hospitals and health care facilities.

Valuable Plan Features

With **align** and **focus** plans, you're able to more effectively manage health care costs of your employees and their dependents.

Your employees have the same great access to doctors and hospitals, but they can take advantage of additional cost-savings when they use specific health care facilities and specialists. When you offer one of these plans, your employees have two tiers — or cost-shares — of in-network benefits to choose from.

Whether you choose **align** or **focus**, you'll receive:

- the same premium and plan benefits for small group and individual plans
- the same broad network of BlueCross BlueShield doctors and hospitals
- a team of health coaches and nurses provided by BlueCross BlueShield to further support your employees' health care needs

Your employees' cost-share will differ depending on the health care facilities or specialists they choose.

align and **focus** plans are available to employers who are located in Erie or Niagara counties. Eligible employees may reside or work in any of the eight counties in Western New York: Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, and Wyoming.

With both **align Optimum Choice** and **focus Preferred** cost-share:*

- all emergency care, primary care doctors, pediatricians, and OB-GYNs are covered in the **align Optimum Choice** and **focus Preferred** cost-share
- your employees have lower out-of-pocket costs when they use specific specialists and hospitals
- all Urgent Care Centers in Erie and Niagara counties are included



align	focus
Optimum Choice	Preferred
<p>All Kaleida Health facilities</p> <ul style="list-style-type: none"> • Buffalo General Hospital/Gates Vascular Institute • DeGraff Memorial Hospital • Millard Fillmore Suburban Hospital • Women & Children's Hospital of Buffalo <p>Other facilities</p> <ul style="list-style-type: none"> • Brooks Memorial Hospital • Buffalo VA Medical Center • Eastern Niagara Health System • Erie County Medical Center • Niagara Falls Memorial Medical Center • Olean General Hospital • Roswell Park Cancer Institute • United Memorial Medical Center • Woman's Christian Association (WCA) Hospital 	<p>All Catholic Health facilities</p> <ul style="list-style-type: none"> • Kenmore Mercy Hospital • Mercy Hospital of Buffalo • Mount Saint Mary's Hospital • Sisters of Charity Hospital • Sisters of Charity Hospital (Saint Joseph's) <p>Other facilities</p> <ul style="list-style-type: none"> • Bertrand Chaffee Hospital • BryLin Hospital • Buffalo VA Medical Center • Eastern Niagara Health System • Medina Memorial Hospital • Roswell Park Cancer Institute • Westfield Memorial Hospital • Woman's Christian Association (WCA) Hospital • Women & Children's Hospital of Buffalo
Flexible Choice	Participating
Includes all remaining providers in the BlueCross BlueShield of Western New York network that are not in the align Optimum Choice tier.	Includes all remaining providers in the BlueCross BlueShield of Western New York network that are not in the focus Preferred tier.
With the align Flexible Choice and focus Participating cost-shares, your employees have access to the balance of the entire BlueCross BlueShield of Western New York network, but they may have higher out-of-pocket costs depending on the provider they choose.	

At BlueCross BlueShield, we know that lower-cost, higher-quality health care is the number one benefit today's employer groups want for their employees. With our tiered benefit plans, now you can offer your employees plans that meet your needs as well.

For more information on how our tiered benefit plans, contact your BlueCross BlueShield account executive or broker today.

* Providers available under the Optimum Choice/Preferred cost-share are effective 1/1/17 and are subject to change. To confirm participation of providers and applicable cost-share, please visit bcbswny.com/findadoctor. Employees can also call the Customer Service phone number on the back of their membership ID cards.



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