

A Simplified Network Trifecta

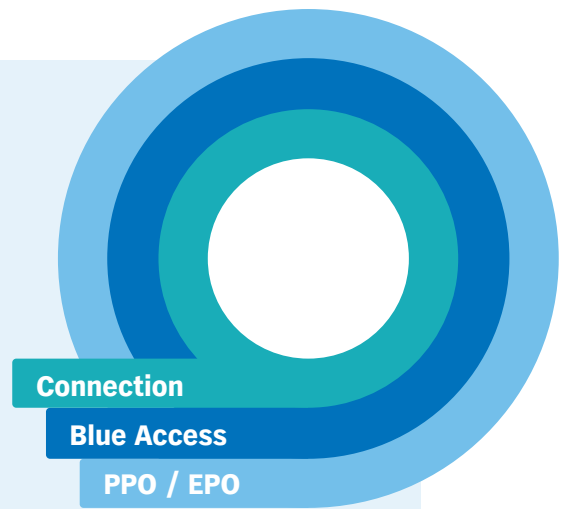
We've streamlined our networks—and it's made them stronger. That makes it easier for employers to strike the right balance between access and affordability.



Three Networks. One Foundation.

Empire's network offerings are anchored by our industry-leading PPO/EPO network. And we've leveraged our strong relationships with our PPO/EPO providers to bring you Blue Access and Connection, tailored networks that deliver affordable alternatives. **Three options housed within a single provider universe—it's that simple.**




- All providers in Connection are in Blue Access
- All providers in Connection and Blue Access are in PPO/EPO



All networks are available across all lines of coverage:
Small Group, Large Group
Fully-Insured and Large Group
Self-Funded

Employers can offer any combination of our networks as part of their benefit plan—no restrictions apply

Network Composition

PPO/EPO	Blue Access	Connection
Our broadest in-network coverage	Expanded in-network coverage with up to 13% premium savings ¹	A network tailored to deliver the greatest premium savings ¹
Nearly 100% hospital participation in our service area	In-network access to nearly all key hospital systems in our service area	In-network access to the majority of key hospital systems in our service area
91,000 participating doctors ² 149,000 provider access points ²	92% provider match to our PPO/EPO network ²	70% provider match to our PPO/EPO network ²
National access 	National access 	National access 

Network Features

	PPO/EPO	Blue Access	Connection
BENEFIT TYPE	PPO or EPO	PPO or EPO	EPO
Gatekeeper option*		✓	✓
National access	✓	✓	✓
Global coverage	✓	✓	✓
Sydney member app	✓	✓	✓
LiveHealth Online (telemedicine)	✓	✓	✓

*Gatekeeper functionality available on EPO plan designs only

Features Available with All Networks

	<p>BlueCard®</p> <p>National access to care with the BlueCard program – 93% of providers and 96% of hospitals nationwide.³</p>
	<p>Global® Core</p> <p>Access to international care in more than 190 countries with the Global Core platform.</p>
	<p>Meet Sydney</p> <p>Our all-new mobile app, Sydney, makes it easy for members to keep everything they need to know about their health plan in one place .</p>
	<p>LiveHealth Online⁴</p> <p>Cutting-edge, convenient telemedicine is now \$0 on all small group plans and on select large group plans.</p>
	<p>IngenioRx⁵</p> <p>Empire's new pharmacy benefit manager, IngenioRx, focuses on a whole-health, simplified experience by integrating medical and pharmacy benefits—and helps us see the big picture of medical and pharmacy costs and outcomes. Plus members get 24/7 service.</p>

Regional Availability

PPO/EPO	Blue Access	Connection
All 28 counties	All 28 counties	9 Downstate Counties (Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk, Westchester)

Key Participating Hospital Systems Comparison⁶

Health System	Region	PPO/EPO	Blue Access	Connection
New York Presbyterian	NYC / Westchester	●	●	●
NYU Langone	NYC	●	●	
Mt. Sinai Health System	NYC	●	●	●
Hospital for Special Surgery	NYC	●	●	●
Memorial Sloan Kettering	NYC	●	●	
Montefiore Medical Center	NYC / Westchester	●	●	●
Maimonides	NYC	●	●	●
Westchester Medical Center	Westchester	●	●	●
Northwell Health	Long Island / NYC / Westchester	●	●	●
SUNY Stonybrook	Long Island	●		
Long Island Health Network	Long Island	●	●	
Bassett Healthcare	Mid-Hudson	●	●	
Bon Secours	Mid-Hudson	●	●	
Health Quest	Mid-Hudson	●	●	
Orange Regional	Mid-Hudson	●	●	
Albany Medical Center	Albany	●	●	
St. Peters Health Partners	Albany	●	●	

NOTE: This does not list all hospitals in our networks.



An Anthem Company

We've simplified our networks to make access to high-quality care more affordable.

IT'S THE NEW ERA OF EMPIRE.

1 Compared to Empire's PPO/EPO network, with Essential Formulary and Gatekeeper features added on some small group plans.

2 Empire NPI report as of July 31, 2019 and subject to change. Numbers are approximate. For Connection, based on downstate and participating county geographical overlap.

3 BlueCard is a national program offered by the Blue Cross Blue Shield Association. Network statistics from Blue Cross and Blue Shield Association Media Center, 2019 (www.bcbs.com/about-us/community-community-nationwide).

4 LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Empire BlueCross and BlueShield. Member cost share for primary care physician office visit applies.

5 IngenioRx, Inc. is an independent company providing pharmacy benefit management services on behalf of Empire BlueCross BlueShield.

6 Empire's NY participating hospital listing report as of August 14, 2019 and subject to change.