

Wyalusing Area S.D

7/1/20-6/30/21

Presented by:



HENRY DUNN
INSURANCE | PART OF
THE DUNN GROUP™

Benefit	HDHP		PPO Bronze	
	Calendar Year		Calendar Year	
	INN	OON	INN	OON
Deductible				
Individual/Family	\$1,250/\$2,500	\$2,500/\$5,000	\$2500/\$5000	\$5000/\$10000
Out Of Pocket Limit				
Individual/Family	\$750/\$1,500	\$4000/\$8000	None	None
Total Maximum Out of pocket				
Individual/Family	\$2,000/\$4,000	<i>not applicable</i>	\$8150/\$16300	<i>not applicable</i>
Spending Account H.R.A				
Employer Contribution				
Office Visit/Clinic/Urgent Care				
Co-Insurance	10%	30%	50% after Ded.	50% after Ded.
Primary Care/Specialist OV	90% after Ded.	70% after Ded.	50% after Ded.	50% after Ded.
Urgent Care	90% after Ded.	70% after Ded.	50% after Ded.	50% after Ded.
Emergency Room Services	90 % after Ded.		50% after Ded.	50% after Ded.
Telemedicine	90% after Ded.	Not Covered	50% after Ded.	50% after Ded.
Diagnostic(X-ray/Lab)	90% after Ded.	70% after Ded.	50% after Ded.	50% after Ded.
Adv. Imaging (MRI/CT)	90% after Ded.	70% after Ded.	50% after Ded.	50% after Ded.
Preventive Care				
*Refer to Highmark Prev. Schedule	100%	70% after Ded.	100%	50% after Ded.
Hospital Inpatient/Outpatient				
	90% after Ded.	70% after Ded.	50% after Ded.	50% after Ded.
Therapy and Rehabilitation Svc.				
Respiratory Therapy (unlimited)	90% after Ded.	70% after Ded.	50% after Ded.	50% after Ded.
Speech/Occu/Spinal (12 visits each)	90% after Ded.	70% after Ded.	50% after Ded.	50% after Ded.
Mental Health/Substance Abuse				
Inpatient/Outpatient Mental Health	90% after Ded.	70% after Ded.	50% after Ded.	50% after Ded.
Inpatient/Outpatient Substance Abu	90% after Ded.	70% after Ded.	50% after Ded.	50% after Ded.
Prescription Drugs				
Deductible	<i>not applicable</i>		<i>not applicable</i>	
Generic	\$3	Not Covered	\$3	Not Covered
Formulary Brand	\$10	Not Covered	\$90	Not Covered
Non-formulary Brand	\$50	Not Covered	\$150	Not Covered
Mail order 90 Day Supply	\$6/\$20/\$50/\$100	Not Covered	\$6/\$60/\$180/\$300	Not Covered



What is an HRA?

- A special account that your employer sets up for you to pay for your IN-NETWORK health care expenses.

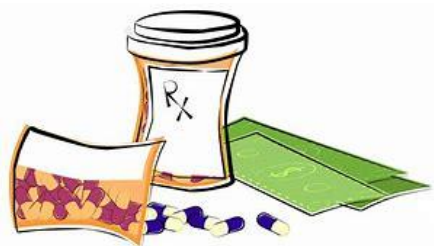
How Expenses Are Paid From Your HRA

- A medical claim will be automatically submitted to your HRA for payment.
- Your employer has set up the HRA to pay your share to in-network providers automatically, as long as the service is eligible, and funds are available.
- If a claim is changed after the HRA pays it, any additional payment will be sent to you, not the provider.
- Please allow time for the claims to go to the spending account to be processed and also time for the HRA to issue payment to the provider.



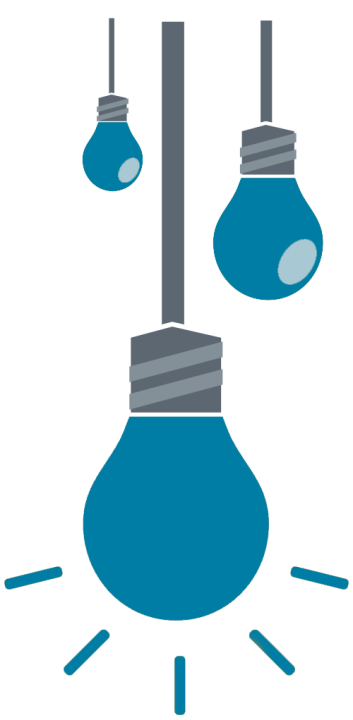
Using Your Prescription-Only Debit Card

- Use your Debit Card at **pharmacies only**.
- It pulls funds directly from your HRA as long as the funds are available.
- You can use your card only for eligible prescription expenses such as copays or deductible.
- You will get one debit card in the mail. You may order up to three more cards, personalized for family members (over age 18).



HRA Contributions:

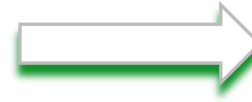
- Your HRA money comes from your employer and requires no contributions from you.
- You have to use the money in the same year that it is contributed.



Knowledge is Power

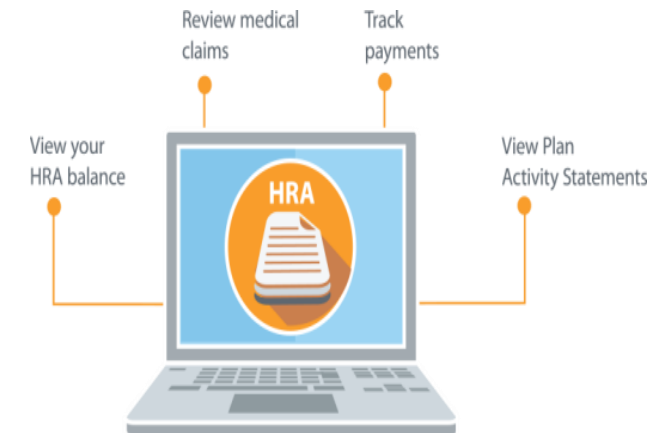
Learn the basics:

- How to Use Your HRA
- What Expenses are Covered
- How to track your HRA



Tracking your HRA payments and contributions is convenient because:

- All access is through your member website
- Spending data is linked to claims information
- You can use any computer or any mobile device



HRA Resource Center:
highmarkbcbs-hra.com.



HOW TO REGISTER ON YOUR MEMBER WEBSITE

JUST A FEW CLICKS AND YOU ARE CONNECTED!



If you need help registering, please call 1-866-306-1059.

Highmark Blue Cross Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association. 9/15 CS 103876

Register online
www.highmarkbcbs.com

Register online to view your benefits, claims, virtual ID card and more

1. Go to highmarkbcbs.com.
2. Click on **Register**.

DURING REGISTRATION, YOU WILL BE ASKED TO PROVIDE:

- Your member ID number (enter numbers only; no spaces, no letters)
- Your first and last name
- Your date of birth
- Your relationship to the policyholder
- Your address
- Your email address

You will also need to choose a user login ID and password, and then re-enter that password.

YOU ARE NOW REGISTERED TO USE YOUR MEMBER WEBSITE. HERE'S WHAT YOU CAN DO:

- Check the status of a claim
- View your explanation of benefits (EOB)
- Request eDelivery (No more paper copies of EOBs)
- Request ID cards
- Locate providers
- Check Rx history
- Access health reference tools

How to Find In-Network Doctors & shop for costs on services

Finding a doctor or costs for services is easier than ever

- 1 Go to your member website at highmarkbcbs.com.
- 2 Select the Find a Doctor or Rx tab.
- 3 Choose medical, vision, dental, or pharmacy.
- 4 To view providers and shop for care, click continue.
- 5 Select your plan or Enter Card ID information if applicable. Browse by category or type in the search box the name, specialty, or condition.
- 6 Choose search.

Shop for costs on:

- Inpatient procedures, such as C-section delivery and total knee replacement.
- Diagnostic procedures, such as MRIs and CAT scans.
- Lab tests, such as blood glucose and lipid panel.
- Outpatient procedures, such as physical therapy and chiropractic treatments.



Insurance or benefit administration may be provided by Highmark Blue Cross Blue Shield, Highmark Choice Company, Highmark Health Insurance Company, Highmark Coverage Advantage, First Priority Health or First Priority Life Insurance Company, all of which are independent licensee of the Blue Cross and Blue Shield Association. Health care plans are subject to the terms of the benefit agreement.

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。
请拨打您的身份证背面的号码（TTY：711）。

06/19 HC406507-MCC



HIGHMARKBCBS.COM

PREVENTIVE CARE SAVES LIVES

GET YOUR PREVENTIVE EXAM



A preventive exam helps find health conditions before they become serious. It helps you to know if you are at risk for disease. It considers your family history and conditions you already have. It even looks at your lifestyle behaviors.

A preventive exam may include screenings. Screenings tell your numbers for blood pressure, cholesterol, blood glucose and more. Knowing these can help you and your doctor make changes to improve your health and reduce your risk.

MOST PREVENTIVE CARE IS COVERED 100 PERCENT

You are covered for preventive care. Most is covered 100 percent if you see a network provider. There may be fees for certain services or procedures during your preventive care visit. Remind your doctor that you are there for your routine preventive exam so your visit is properly billed.

PREVENTIVE CARE OR DIAGNOSTIC CARE – WHAT'S THE DIFFERENCE?

Preventive care is when you go to a doctor for a checkup only. This means that you do not have symptoms of illness or a medical history that requires treatment or screening. Your preventive care should be covered at 100 percent. It should not be subject to your plan's deductible or coinsurance.

Diagnostic care is when you go to a doctor for symptoms or a medical condition. You may have exams or screenings to diagnose, monitor or treat your condition. These services are not covered 100 percent. They are subject to your plan's deductible and coinsurance.

LEARN MORE ABOUT PREVENTIVE CARE

Review the list of recommended preventive exams and screenings. Schedules for adults and children are on your member website. Learn more about preventive care. Talk to your doctor. Or contact a Blues On Call™ health coach directly at 1-888-BLUE-428 (1-888-258-3428).



SCHEDULE YOUR PREVENTIVE CARE EXAM TODAY

Don't wait until you get sick to see your doctor. Schedule a preventive care exam today.

Highmark Blue Cross Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association.

The Claims Administrator/Insurer complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

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12/17 CS201954



2020 Preventive Schedule

Effective 1/1/2020

PLAN YOUR CARE: KNOW WHAT YOU NEED AND WHEN TO GET IT




























Preventive or routine care helps us stay well or finds problems early, when they are easier to treat. The preventive guidelines on this schedule depend on your age, gender, health and family history. As a part of your health plan, you may be eligible to receive some of these preventive benefits with little to no cost sharing when using in-network providers. Make sure you know what is covered by your health plan and any requirements before you receive any of these services.

Some services and their frequency may depend on your doctor's advice. That's why it's important to talk with your doctor about the services that are right for you. CHIP Members may have additional preventive services and coverage. Please check the CHIP member booklet for further details of CHIP coverage of preventive services.


QUESTIONS?


- Call Member Service
- Ask your doctor
- Log in to your account


Adults: Ages 19+ Male Female


General Health Care	
  Routine Checkup* (This exam is not the work- or school-related physical)	<ul style="list-style-type: none">Ages 19 to 49: Every 1 to 2 yearsAges 50 and older: Once a year
  Depression Screening	Once a year
  Pelvic, Breast Exam	Once a year
Screenings/Procedures	
 Abdominal Aortic Aneurysm Screening	Ages 65 to 75 who have ever smoked: One-time screening
  Ambulatory Blood Pressure Monitoring	To confirm new diagnosis of high blood pressure before starting treatment
  Breast Cancer Genetic (BRCA) Screening (Requires prior authorization)	Those meeting specific high-risk criteria: One-time genetic assessment for breast and ovarian cancer risk
  Cholesterol (Lipid) Screening	<ul style="list-style-type: none">Ages 20 and older: Once every 5 yearsHigh-risk: More often
  Colon Cancer Screening (Including Colonoscopy)	<ul style="list-style-type: none">Ages 50 and older: Every 1 to 10 years, depending on screening testHigh-risk: Earlier or more frequently
  Certain Colonoscopy Preps With Prescription	<ul style="list-style-type: none">Ages 50 and older: Once every 10 yearsHigh-risk: Earlier or more frequently
  Diabetes Screening	High-risk: Ages 40 and older, once every 3 years
  Hepatitis B Screening	High-risk
  Hepatitis C Screening	High-risk
  Latent Tuberculosis Screening	High-risk
  Lung Cancer Screening (Requires prior authorization and use of authorized facility)	Ages 55 to 80 with 30-pack per year history: Once a year for current smokers, or once a year if currently smoking or quit within past 15 years


Your benefits are covered 100% in-network:


Preventive Care Visits (adult & pediatric)





































Pediatric Immunizations


Routine Gynecological Exams (including Pap test)


Mammograms


Preventive Screenings

Adults: Ages 19+

Screenings/Procedures	
 Mammogram	Ages 40 and older: Once a year including 3-D
 Osteoporosis (Bone Mineral Density) Screening	Age 65 and older: once every 2 years. Younger if at risk as recommended by physician
 Pap Test	<ul style="list-style-type: none">Ages 21 to 65: Every 3 years, or annually, per doctor's adviceAges 30 to 65: Every 5 years if HPV or combined Pap and HPV are negativeAges 65 and older: Per doctor's advice
  Sexually Transmitted Disease (STD) Screenings and Counseling (Chlamydia, Gonorrhea, HIV and Syphilis)	Sexually active males and females
Immunizations**	
  Chicken Pox (Varicella)	Adults with no history of chicken pox: One 2-dose series
  Diphtheria, Tetanus (Td/Tdap)	<ul style="list-style-type: none">One-time TdapTd booster every 10 years
  Flu (Influenza)	Every year (Must get at your PCP's office or designated pharmacy vaccination provider; call Member Service to verify that your vaccination provider is in the Highmark network)
  Haemophilus influenzae Type B (Hib)	For adults with certain medical conditions to prevent meningitis, pneumonia and other serious infections; this vaccine does not provide protection against the flu and does not replace the annual flu vaccine
  Hepatitis A	At-risk or per doctor's advice: One 2 or 3 dose series
  Hepatitis B	At-risk or per doctor's advice: One 2 or 3 dose series
  Human Papillomavirus (HPV)	To age 26: One 3-dose series
  Measles, Mumps, Rubella (MMR)	One or two doses
  Meningitis*	At-risk or per doctor's advice
  Pneumonia	High-risk or ages 65 and older: One or two doses, per lifetime
  Shingles	<ul style="list-style-type: none">Zostavax - Ages 60 and older: One doseShingrix - Ages 50 and older: Two doses
Preventive Drug Measures That Require a Doctor's Prescription	
  Aspirin	<ul style="list-style-type: none">Ages 50 to 59 to reduce the risk of stroke and heart attackPregnant women at risk for preeclampsia
 Folic Acid	Women planning or capable of pregnancy: Daily supplement containing .4 to .8 mg of folic acid
 Raloxifene Tamoxifen	At-risk for breast cancer, without a cancer diagnosis, ages 35 and older
  Tobacco Cessation (Counseling and medication)	Adults who use tobacco products
  Low to Moderate Dose Select Generic Statin Drugs For Prevention of Cardiovascular Disease (CVD)	Ages 40 to 75 years with 1 or more CVD risk factors (such as dyslipidemia, diabetes, hypertension, or smoking) and have calculated 10-year risk of a cardiovascular event of 10% or greater.

See H.R for full Preventive Schedule

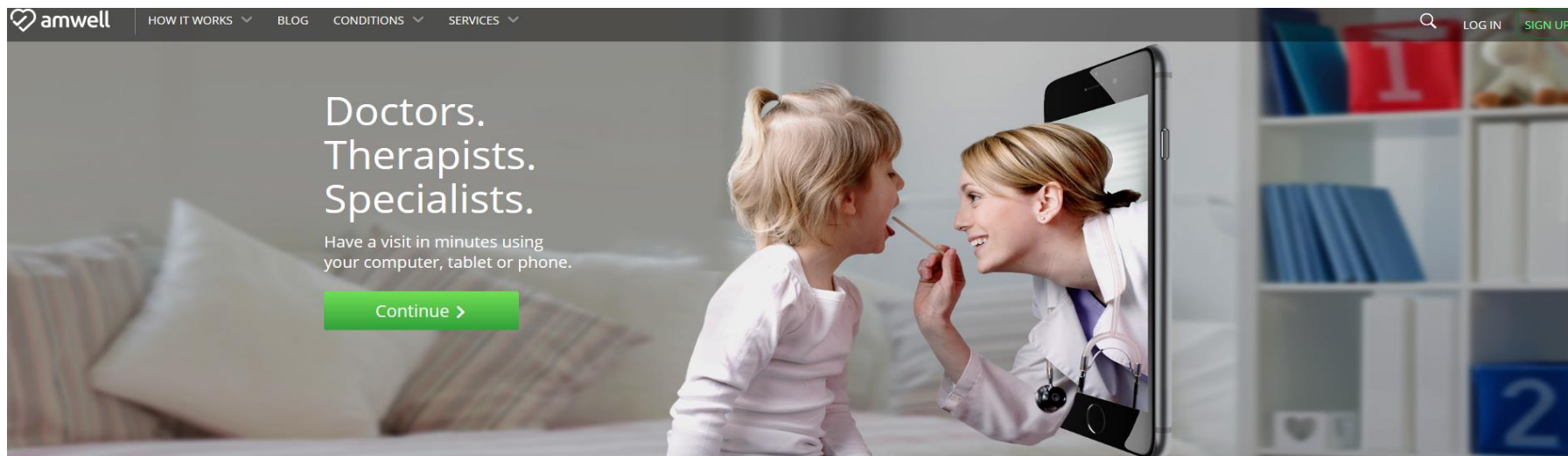
Virtual Medicine (Telemedicine)

- **What is it?**
 - A “**virtual**” doctor’s visit from the convenience of your computer, smartphone or tablet
- **Why use virtual medicine**
 - Convenience – the doctor is available 24/7
 - Easy – it’s so easy to connect to doctor
 - Care– doctors can treat and diagnose more than 90% of urgent care visits
- **When should you consider virtual medicine?**
 - When you're on vacation
 - When you don't feel like leaving your home



Virtual Medicine (Telemedicine)

www.amwell.com



Amwell makes visits easier

Doctor consultations have never been more convenient. Now you can have live, on-demand video visits with a physician of your choice. [Install the Amwell app](#) today for doctors, therapists and specialists just a click away.

★★★★★

I love this service!
All of our questions were answered and the prescriptions are called in, in less than 30 minutes!! Saves me both time and gas!!

★★★★★

Amwell is the best!
It's incredible and it's affordable and convenient and it's just... the best!!

★★★★★

This app is awesome!
I got my prescription and consult with the doctor in less than 20 minutes of downloading.

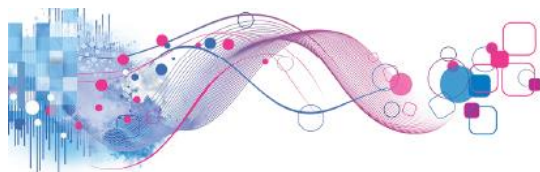
Eligibility	Primary enrollee, spouse and eligible dependent children to the end of the month dependent turns age 19 or to the end of the month dependent turns age 25 if dependent is a full-time student		
Deductibles	None		
Maximums	\$1,000 per person each calendar year		
D & P counts toward maximum?	Yes		
Waiting Period(s)	Basic Benefits None	Major Benefits None	Prosthodontics None

Benefits and Covered Services*	Delta Dental PPO dentists**	Non-Delta Dental PPO dentists**
Diagnostic & Preventive Services (D & P) Exams, cleanings, x-rays and sealants	100 %	100 %
Basic Services Fillings and denture repair	100 %	100 %
Endodontics (root canals) Covered Under Basic Services	100 %	100 %
Periodontics (gum treatment) Covered Under Major Services	50 %	50 %
Oral Surgery Covered Under Basic Services	100 %	100 %
Major Services Crowns, inlays, onlays and cast restorations	50 %	50 %
Prosthodontics Bridges and dentures	0 %	0 %



Delta Dental

<https://www.deltadentalins.com/>



Identity Protection Services from Experian®

You now have access to Experian IdentityWorksSM and Identity Restoration services.



Experian IdentityWorksSM



Protection when you are most vulnerable. Our services monitor a variety of channels to provide comprehensive protection.



If you become a victim of identity theft, we work to resolve it. Experian® will do the work to help recover your financial losses and restore your credit file.



Protection at no cost to you. Our identity restoration services are available to you free as an eligible member.

Experian IdentityWorks

Experian IdentityWorks offers more protection and the option to enroll at any time — also at no cost to you. Once you enroll in IdentityWorks, you will have access to:

- **Experian credit report at signup:** See what information is associated with your credit file*.
- **Credit Monitoring:** Actively monitors your Experian credit file for indicators of identity theft.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
- **Identity Restoration:** Identity Restoration Specialists are immediately available to help you address credit and non-credit related identity theft.
- **Up to \$1 Million Identity Theft Insurance**:** Provides coverage for certain costs and unauthorized electronic fund transfers.
- **Lost Wallet:** Assistance with canceling/replacing lost or stolen credit, debit, and medical cards.
- **Child Monitoring:** For up to 10 children up to 18 years old, Internet Surveillance and monitoring to determine whether enrolled minors in your household have an Experian credit file are available. Also included are Identity Restoration and up to \$1M Identity Theft Insurance**.
- **Experian IdentityWorks ExtendCARE***:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.

Enrollment is required.

Members must provide their personal information to enroll online or via phone. To start monitoring your personal information, please follow the steps below:

- 1 Visit the Experian IdentityWorks website to enroll: www.experianidworks.com/highmark
- 2 Click "Get Started" and enter code: **HIGHMARK20**
- 3 Complete the enrollment process.

How Experian Identity Restoration Works

If you become a victim of identity theft, a dedicated Identity Restoration Specialist from Experian will act as your guide and advocate from start to finish by initiating the dispute process, and help ensure that your identity returns to its pre-identity theft state***.

If you have questions about protecting your identity or if you suspect that your identity has been stolen:

- 1 Call the Experian customer support team at 1-866-584-9479
- 2 Provide the engagement number DB14218

* Offline members will be eligible to call for additional reports quarterly after enrolling.

**The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

***You may be asked to provide a limited power of attorney to facilitate any Identity Restoration related work on your behalf.

Educators EAP Plan



Information Resources:

A vital benefit to help with everyday issues

Educators face daunting challenges: budget crises, rapidly changing technology, and government requirements are just a few of the emerging issues. Educators' EAP offers extensive links, tools, and resources to help educators deal with these and other professional challenges:

- Budget Boosters for Educators
- Parental Challenges
- Social Media for Educators
- Managing the Classroom
- Cyber Safety for You & Your Students



To access this benefit, you can call the EAP or log on to the website, **www.EducatorsEAP.com**, for thousands of articles, videos and tools to help you resolve personal problems. Find information on thousands of topics including:

- Adoption & Childcare
- Financial Planning
- Consumer Rights
- Mental Health
- Divorce
- Home Ownership
- Legal Issues
- Loss and Grief
- Stress
- Elder Care & Childcare Locators
- Family Violence
- Work-Life Balance
- Wills and Other Legal Forms
- Training & Education

More benefits than any other EAP.

www.EducatorsEAP.com • 1-800-252-4555 • 1-800-225-2527

TO ACCESS THE WEBSITE AND RESOURCES FOR EMPLOYEES

1. Log on to EducatorsEAP.com
2. Click **Employee & Family Login**
3. If you've already created a User Name and Password, simply enter that information in the appropriate boxes. **If you have not registered, complete steps 4 - 7.**
4. Click on **REGISTER HERE**
5. Enter your employer's name and click Continue
6. Your employer's name will appear; select the button and click Continue
7. Fill out the Registration Form and create your own User Name and Password, then click Continue. **You only need to register once.**



More benefits than any other EAP.

www.EducatorsEAP.com • 1-800-252-4555 • 1-800-225-2527

You'll find an entire library of problem-solving resources including assessments, trainings, videos, tools and calculators such as 2,000+ Harvard Medical School articles • Thousands of Legal articles • 800,000 Child/Elder care providers • Personal Growth programs • Mental and Physical Health assessments • Financial tools and calculators • Career Development information • 900 Health videos • Plus, important new resources that include:

CAREGIVER CENTER

A vast array of tools designed to help those providing care for a chronically ill, disabled, or aging family member or friend.

TRAINING CENTER

Access hundreds of personal and professional development trainings and courses.

LOCATORS

Search for childcare and eldercare resources in your local area.

RESILIENCE JOURNEY

An interactive new benefit to help you develop your maximum potential, experience less stress, less depression and improve physical and emotional health.

ESI WELLNESS CENTER

Articles, health assessments, courses, videos, and FAQs related to dieting, nutrition, stress, smoking, and physical fitness.

ANY
QUESTIONS
?

If you would like to schedule a one on one personal session with a member of our team, please reach out to Randileigh for scheduling.



HENRY DUNN INSURANCE

At The Dunn Group we want to ensure that you receive excellent customer service.

You have an Employee Benefits Team which includes a dedicated Account Manager to help with all your day-to-day tasks and to answer your questions in a timely manner.

www.thedunngroup.com

April Wuethrich

April is your Employee Benefits sales contact.

april.wuethrich@henrydunn.com

(P) 570-265-1358
(F) 570-265-2033

CUSTOMER SERVICE TEAM

RANDILEIGH VANDERPOOL – DEDICATED ACCOUNT MANAGER

Randi is your dedicated Employee Benefits Account Manager, she will assist with all questions pertaining to benefits, eligibility, claims and invoices.

randileigh.vanderpool@henrydunn.com

(P) 570-265-1374
(F) 570-265-2033

SAMANTHA KNOLLES - BACK UP ACCOUNT MANAGER

Samantha is your back-up Employee Benefits Account Manager, she will assist with all questions pertaining to benefits, eligibility, claims and invoices should Randi not be available.

samantha.knolles@henrydunn.com

(P) 570-265-1370
(F) 570-265-2033

APRIL WUETHRICH - OPERATIONS MANAGER

April can be reached for any escalated issues or also as a back-up contact.

april.wuethrich@henrydunn.com

(P) 570-265-1358
(F) 570-265-2033

