WELCOME

2020 INDIVIDUAL CONSUMER PLANS AND PRODUCTS

Highlights | Changes | Reminders
2020 OEP Training

Today’s Discussion

• 2020 Open Enrollment
• Member Touchpoint Timeline
• Market Update
• 2020 Product Refresher
• Enhancements and Value Adds
• Tools for Managing Your Business
• 2020 Commissions
2020 OPEN ENROLLMENT
2020 Open Enrollment

Key Dates

- **Nov. 1** Open enrollment period for 2020 begins
- **Dec. 9** January invoices will be mailed this week.
- **Dec. 15** Last day of open enrollment.
- **Nov. 30** Last day to enroll to ensure your bill for your January premium reflects your new plan and you receive 2020 ID cards by January 1, 2020
- **Jan. 1** First day new coverage can begin

January invoices will be mailed this week.
MARKET UPDATE
2020 PRODUCT REFRESHER
Why Choose Independence
Independence Blue Cross is bringing you smarter, better health care

THE LARGEST NETWORK of doctors and hospitals in the region

FLEXIBLE HEALTH PLAN OPTIONS that meet your budget and needs

TELEMEDICINE BENEFIT so you can talk to a doctor 24/7 from anywhere in the U.S.

TOP-RATED MOBILE APP full of tools to help you make informed decisions and improve your health
Meet Our Plans
Offering the access to the region’s largest network of doctors and hospitals.

- **HMO** plans may offer a lower premium
- **PPO** plans offer more freedom and flexibility
- **EPO** plans fall somewhere in between

![Image of HMO, EPO, and PPO plans]

- **HMO** plan
  - In-network
  - Primary Care Physician
  - Referral to Specialist
  - Lower Premium

- **EPO** plan
  - In-network
  - Primary Care Physician
  - OR
  - Specialist

- **PPO** plan
  - In-or out-of-network
  - Primary Care Physician
  - OR
  - Specialist

- Flexibility
Keystone HMO Proactive tiered network plans enable members to save on monthly premiums, and can save even more on out-of-pocket costs.

Keystone HMO Proactive Plans highlights:

- In-network coverage
- Primary care physician coordinates your care and refers you to specialists
- Prescription drug coverage includes a Preferred Pharmacy network and Mandatory Generic benefits
Personal Choice EPO Plans highlights:

- In-network coverage across the country through BlueCard®
- No out-of-network coverage, except for emergency services
- You don’t need to choose a primary care physician, or family doctor, and you never need referrals.

*Full Pharmacy Network available on EPO Platinum plan only.*
Personal Choice EPO Reserve (with HSA)

Personal Choice EPO HSA highlights:

- In-network coverage across the country through BlueCard®
- No out-of-network coverage, except for emergency services
- You don’t need to choose a primary care physician, or family doctor, and you never need referrals.
- Save even more by investing in a tax-advantaged HSA account that earns interest

*All HSA plans are qualified High Deductible Health Plans (HDHP)*
Personal Choice PPO Plans highlights:

- In and out of network coverage
- You don’t need to choose a primary care physician, or family doctor, and you never need referrals.

*Full Pharmacy Network available on PPO Gold plan only.
## Key Plan Differences

Here’s a look at some of the differences between each plan type.

<table>
<thead>
<tr>
<th></th>
<th>LOWER PREMIUM</th>
<th>More Flexibility</th>
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</thead>
<tbody>
<tr>
<td><strong>In-network coverage</strong></td>
<td>😄 😄 😄</td>
<td>😄 😄 😄</td>
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<tr>
<td><strong>Out-of-network coverage</strong></td>
<td>For these health plans, out-of-network coverage is only available for urgent and emergent care.</td>
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<tr>
<td><strong>National access with the BlueCard® network</strong></td>
<td></td>
<td>😄 😄 😄</td>
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<tr>
<td><strong>Required to select a primary care physician</strong></td>
<td>😄 😄</td>
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<td><strong>Referrals needed for most specialists</strong></td>
<td>😄 😄</td>
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<tr>
<td><strong>Uses a tiered network to help you save on care</strong></td>
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<tr>
<td><strong>Option to open a tax-advantaged HSA</strong></td>
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</table>
What’s new for 2020?

PREFERRED PHARMACY NETWORK
• Now includes Walgreens.
• You can also get a 90-day supply of maintenance medication at any Walgreens for the same cost as mail order

INTRODUCING HMO SILVER PROACTIVE LITE
• Offered ON - Exchange only
• Deductible on all tiers (vs. only a deductible on tiers 2 and 3)
• Higher out-of-pocket max, deductible and cost shares (compared to HMO Silver Proactive)
• Lower premium (compared to HMO Silver Proactive)

TELEMEDICINE COST SHARE REDUCTIONS
• Telemedicine visit copays are now $0 for bronze plans, $20 for all other plans, with the exception of HSA plans; for EPO Silver Reserve (HSA) and EPO Bronze Reserve (HSA) the cost remains $40. (Previously the cost had been $40 for all plans.) Note: For 2020, MDLive remains our sole telemedicine provider.

OUT OF POCKET MAXIMUM UPDATES
• Non-HSA: Individual amount has been increased to $8,150; family amount to $16,300
• HSA: Individual amount has been increased to $6,900; family amount to 15,800

RETIRING EPO SILVER RESERVE SELECT
• The EPO Silver Reserve Select members will be mapped into EPO Silver Reserve, if they do not select another plan.
### 2020 Consumer Portfolio - Draft

<table>
<thead>
<tr>
<th>Total Plans*: 89</th>
<th>73 ONX Plans*</th>
<th>16 OFX Plans</th>
<th>Retiring Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>EPO Platinum</td>
<td>HMO Platinum</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PPO Gold</td>
<td>HMO Gold</td>
<td>HMO Gold Proactive</td>
<td></td>
</tr>
<tr>
<td>PPO Silver Reserve</td>
<td>HMO Silver</td>
<td>HMO Silver Proactive</td>
<td>OFF</td>
</tr>
<tr>
<td>PPO Bronze Reserve</td>
<td>EPO Bronze</td>
<td>EPO Bronze Basic+</td>
<td></td>
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<tr>
<td>EPO Catastrophic</td>
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</table>

*New for 2020*  
Only available for purchase through iBC directly  
Only available for purchase on FFM  
New for ONX  
*Totals include counts per county
Adult Dental
Plans for Adults 19 and Over

**ADULT DENTAL PREFERRED PPO**
Adult dental that covers preventive services and basic services

**ADULT DENTAL PREMIER PPO**
Adult dental that covers preventive services and basic services with the added protection of lower out-of-pocket costs and coverage for major services, such as crowns and dentures.

- **FLEXIBILITY AND CONVENIENCE**
  See any dentist without a referral

- **100% COVERAGE FOR PREVENTIVE CARE**
  Fully covered routine exams, cleanings, and X-rays

- **A NETWORK THAT GOES THE DISTANCE**
  Easy access to the national Concordia Advantage network

- **DISCOUNTS ABOVE THE NATIONAL AVERAGE**
  Maximum savings when you use a participating dentist

**NO CHANGES TO CONSUMER DENTAL PLANS FOR 2020**
Adult Vision
Plans for Adults 19 and Over

ADULT VISION CARE 100
Members receive up to a $100 frame allowance, plus a 20% discount on any overage.

ADULT VISION CARE 180
Members receive up to a $130 frame allowance (or up to $180 at VisionWorks), plus a 20% discount on any overage.

A NETWORK THAT GOES THE DISTANCE
Easy access to the national Davis Vision network

100% COVERAGE FOR PREVENTIVE CARE
Fully covered routine vision exams

ZERO AND LOW-COST OPTIONS FOR FRAMES AND LENSES
Over 222 frames in the Davis Vision Exclusive Collection

HASSLE FREE SERVICE
Discounts and services, including hearing aids

NO CHANGES TO CONSUMER VISION PLANS FOR 2020
ENHANCEMENTS AND VALUE ADDS
Maximize Your Benefits

Members can get healthy and save time and money with digital tools

Members have 24/7 access to benefits information and member tools. Log in at ibx.com or through our top-rated free mobile app to:

- View and print ID card
- Access plan information (claims, spending, and benefits)
- Find a nearby doctor or hospital
- Estimate costs for care
Personalized Tools and Experiences
Comprehensive suite of digital tools and exclusive programs

**HEALTH**
- Achieve Well-Being
- Find a Doctor
- Telemedicine
- Online Behavioral Health Resources
- Healthy You News

**WEALTH**
- Spending Accounts
- Blue Insider Savings
- Care Cost Estimator
- Healthy Lifestyle Reimbursements
- Blue 365
- Price a Drug
- College Tuition Benefits

Members can save hundreds of dollars with discount programs and lifestyle reimbursement programs

Health coaches and case managers help members get or stay healthy
THANK YOU

Independence