



Group Open Enrollment



HERE FOR YOU

The logo for Blue Cross and Blue Shield of Nebraska, featuring a blue cross and a blue shield.

People are your most important asset. Blue Cross and Blue Shield of Nebraska (BCBSNE) is here to help you create an environment where they thrive, knowing you genuinely care about their well-being. Since 1939, we have ensured access to the providers members trust, coverage for the care they need and support from a team that's right here in Nebraska.

Types of Enrollment

Single Membership: Covers the employee only.

Employee and Spouse Membership: Covers the employee and spouse.

Employee and Child(ren) Membership: Covers the employee and eligible dependent children to age 26, but does not provide coverage to a spouse.

Family Membership: Covers the employee and spouse, as well as eligible dependents to age 26.

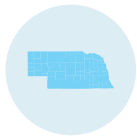
MEMBER BENEFITS

- ✓ Online tools to find doctors
- ✓ Compare health care costs
- ✓ Discount programs

UNDERSTAND HEALTH INSURANCE

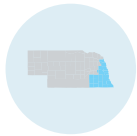
Network Options

We understand the importance of having access to high-quality health care services. You may choose from one of these networks to meet your needs:



NEtwork BLUE

NEtwork BLUE is our statewide network, made up of 98% of Nebraska's doctors and 99% of non-governmental acute care hospitals.*

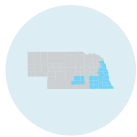


Premier Select BlueChoice

Premier Select BlueChoice is a regional network available in Omaha, Lincoln and surrounding communities in ZIP codes starting with 680, 681, 683, 684 and 685. All other Nebraska providers are out of network.

Some of the key hospitals and health care providers include:

- Boys Town National Research Hospital
- Bryan Health
- Children's Nebraska
- Methodist Hospital System
- Nebraska Medicine



Blueprint Health

Blueprint Health is a regional network available in Omaha, Lincoln and surrounding communities in ZIP codes starting with 680, 681, 683, 684 and 685, as well as Adams, Buffalo, Hall, Kearney and Phelps counties. All other Nebraska providers are out of network.

Some of the key hospitals and health care providers include:

- Boys Town National Research Hospital
- CHI Health System
- Children's Nebraska
- Nebraska Spine Hospital LLC

*Source: BCBSNE statistics, Jan. 10, 2024.



Nationwide Access

BCBSNE members have access to a national network called the BlueCard® Program. If Blue members live or travel outside of Nebraska, they may take their health care benefits with them. The BlueCard Program gives members access to doctors and hospitals almost everywhere within the United States. Members are covered whether they need care in urban or rural areas.

Outside of the United States, members have access to doctors and hospitals in nearly 200 countries and territories around the world through the Blue Cross Blue Shield Global® Core Program.

To locate providers:

Members should visit
NebraskaBlue.com/Find-a-Doctor
or call **844-201-0763**

PRESCRIPTION DRUG COVERAGE

Prescription drug coverage is available. Benefits are based on our preferred drug list. Whenever appropriate, generic drugs will be used to fill prescriptions.

Pharmacy Networks

BCBSNE members will pay less out-of-pocket on prescriptions filled through in-network pharmacies. Members may also sign up for home delivery and order up to a 90-day supply of maintenance medications, if allowed by the prescription.

In-network 	
<ul style="list-style-type: none"> • Baker's • Hy-Vee • Kohl's • U Save 	<ul style="list-style-type: none"> • Walgreens • Walmart • Many other local pharmacy providers
Out-of-network 	
<ul style="list-style-type: none"> • CVS/Target 	

 **For a complete list of pharmacies:**

Visit **NebraskaBlue.com/Pharmacy**.

The pharmacies listed above are a partial list and are subject to change at any time without notice.



\$0 Member Cost Shares on Insulin

BCBSNE provides insulin (on PDL 40) at no cost to members to help drive down diabetes-related health care costs and improve medication adherence. All plans for this group will cover generic and preferred brand-name insulin at 100%.

Prescription Drug Tiers

Prescription drugs are divided into four tiers. The cost for each 30-day supply of a covered prescription drug depends on the tier in which the medication is listed.





Retail Pharmacies

Members should take their prescription to a participating pharmacy and show the pharmacist their member ID card. The member will pay the applicable copay, deductible or coinsurance amount.

Whenever appropriate, generic drugs will be used to fill prescriptions. If a brand-name drug is preferred when a generic equivalent is available, the member will be responsible for the difference in cost, plus the applicable copay or coinsurance amount. The member will also be responsible for paying the deductible and 50% coinsurance if a prescription is filled at a non-participating pharmacy.

Home Delivery

For ease, set up home delivery with Amazon Pharmacy for your maintenance or long-term medications. Home delivery brings the highest quality, safety and service for filling prescriptions and offers many advantages including:

- Cost savings
- Convenient home delivery and ordering options
- Medications dispensed by registered pharmacists
- Outstanding customer service

Learn more at **NebraskaBlue.com/Pharmacy**.

Preauthorization

As part of our efforts to address the serious issue of escalating costs and to continue to provide members with access to quality and cost-effective pharmacy care, we require benefits for certain prescription products to be preauthorized. Those products include gastrointestinal protection NSAIDs, proton pump inhibitors, diabetic test strips and testosterone PA. For a full list of additional products requiring preauthorization, visit **NebraskaBlue.com/DrugList**.

Extended Supply Network Pharmacy Benefit

BCBSNE offers our Extended Supply Network (ESN) retail pharmacy benefits to all members. This benefit allows members to get a 90-day supply of prescription medications from a retail pharmacy (if allowed by their prescription; excluding specialty drugs). Non-ESN retail pharmacies are limited to a 30-day supply.

Using the ESN retail pharmacy benefit for up to a 90-day supply of medications means fewer trips to the pharmacy, saving you time.

Members may view a list of ESN retail pharmacies under Pharmacy Benefits at **myNebraskaBlue.com** or by calling our Member Services department at the number on the back of their member ID card.



CONNECTING YOU TO CARE



Telehealth Saves Time and Money

Telehealth, or virtual doctor visits, gives members access to quick, affordable care from home or wherever they are. They get convenient access to care that fits their life, any time, day or night. The cost per visit is often less than the cost of an in-person doctor visit.

How does telehealth work?

Members should talk with their primary care physician or other doctors about the telehealth options they provide.

BCBSNE also offers telehealth access to certified, licensed and credentialed doctors through Amwell® — 24/7, on a computer, tablet or phone.*

Telehealth is a convenient way to talk with a doctor about common conditions, such as:

- Sinus infection
- Cold
- Flu
- Fever
- Rash
- Abdominal pain
- Pinkeye
- Ear infection
- Migraine
- Sore throat

Amwell also offers e-prescriptions to the member's pharmacy of choice, when appropriate.

Mental and behavioral health services

With telehealth behavioral health services, Amwell's licensed therapists can provide treatment for the following conditions:

- Anxiety
- Depression
- Attention deficit hyperactivity disorder (ADHD)
- Bereavement
- Panic attacks
- Obsessive-compulsive disorder (OCD)
- Trauma/post-traumatic stress disorder (PTSD)
- Stress
- And more

Therapists are available by appointment from 7 a.m. to 11 p.m. local time, seven days a week.

Teletherapy like this may also be an option with local care providers. Members should talk with their doctor.

To learn more, visit NebraskaBlue.com/Telehealth.

*Telehealth coverage varies depending on the health plan offered. Members should check with their human resources representative about their group coverage through AmWell. Amwell is an independent company that provides telehealth services for Blue Cross and Blue Shield of Nebraska members. Cost per visit is subject to the plan's deductible or coinsurance amount.



BCBSNE believes in helping members receive affordable, high-quality care. That's why we established the Preferred Centers program. Preferred Centers meet or exceed our high quality of care and cost standards.

Facilities for spine surgeries, and total knee and hip replacements:

- Kearney Regional Medical Center
- Lincoln Surgical Hospital
- Midwest Surgical Hospital
- OrthoNebraska Hospital

Facility for spine surgeries:

- Nebraska Spine Hospital

Requirements

To have the deductible and coinsurance amounts waived, the surgery and health plan must meet the following requirements:

- Preferred Center must be in-network
- Surgery must be performed at one of our Preferred Centers

*HSA-eligible QHDHPs will have the coinsurance waived only.

Members should talk with their doctor about having their procedure done at one of the Preferred Centers. To find out more about the program, visit **NebraskaBlue.com/Preferred**.

Nurse-Support Program

Free with your Blue Cross and Blue Shield of Nebraska health plan

We understand that everyone's needs are different. With our care program, nurse care managers will support and guide you to better health. Whether that is to reduce your risk for illness, improve weight loss or better manage a health condition or a complex health problem.

With this program, you work with a nurse care manager, either through our mobile health app or over the phone, to create a personalized plan. Our nurses can help you:

- Achieve and maintain a healthy weight
- Manage high blood pressure and cholesterol
- Decrease blood sugar and A1C levels
- Reduce stress and identify triggers
- Manage pain



HERE'S WHAT ONE MEMBER HAD TO SAY ABOUT THIS PROGRAM:

"The program is amazing and has really helped me. It shows in my weight and my improved health markers - blood pressure down, A1C down, HCL up and triglycerides/ LDL down. Plus, I just feel better."



IT'S EASY TO GET STARTED!

- 1 Download the Wellframe app from your preferred app store.
- 2 Enter your member ID number
- 3 Enter access code NEWELL

➔ If you do not wish to use the app, please call **844-201-1546** or visit **NebraskaBlue.com/Wellbeing** to learn more.

Participation in this program does not affect the participant's health plan coverage for maternity/pregnancy care, or entitle the participant to benefits not otherwise payable under the Blue Cross and Blue Shield of Nebraska plan. Wellframe is an independent company that provides mobile-enabled care management services for Blue Cross and Blue Shield of Nebraska, an independent licensee of the Blue Cross Blue Shield Association. Wellframe is responsible for its services. App Store is a registered trademark of Apple. Google Play is a registered trademark of Google.



Diabetes Reversal and Management

Whether you have prediabetes, type 1 or type 2 diabetes, our innovative programs can help you improve your health and reduce health care costs. Our diabetes solutions are included in your health plan coverage – no additional cost to you.

Virta Type 2 Diabetes Reversal Program

Virta is a provider-led program that uses nutritional ketosis to naturally lower blood sugar and turn the body into a fat-burning machine. There is no surgery, exercise, or calorie counting. Virta provides an easy-to-use mobile and desktop app to get the help and support you need. The Virta program can be done from anywhere.

“Since starting Virta, I have lost 70 pounds, and my doctor has taken me off four of my medications.”

– Blue Cross and Blue Shield of Nebraska member

With Virta’s personalized treatment plan, each member gets medical supervision from a physician-led care team, a one-on-one health coach, diabetes testing supplies, educational tools like videos and recipes, and a private online support community.

Nurse-Supported Prediabetes and Diabetes Education and Support

As part of your insurance plan, you have access to a FREE diabetes program that is supported by our nurse diabetes educators. This program is personalized to you and your family’s specific needs.

Our nurses can help you:

- Lose weight and increase activity
- Lower your glucose and A1C levels
- Reduce or eliminate the need for diabetes medication
- Understand how to get the most of your health plan benefits
- Feel like yourself again – enjoy more stress-free time with family and friends

“Great news...A1C is 6.9. Yay! I am encouraged and it feels good that my work is showing up in measurable ways!”

– Blue Cross and Blue Shield of Nebraska member

➔ To enroll in Virta or the nurse-supported programs, visit **NebraskaBlue.com/Diabetes**



Pregnancy Care Program

Resources to help you have a happy, healthy pregnancy.

As part of your Blue Cross and Blue Shield of Nebraska health coverage, you have access to a free pregnancy care program that provides education, encouragement and support—during your pregnancy and after you deliver.

Personalized Care:

- Connect with a nurse who can answer questions and provide encouragement and support between doctor appointments
- Create customized reminders to help you keep track of your medications, doctor appointments and tasks
- Access helpful articles, pictures and videos relevant to each stage of your pregnancy

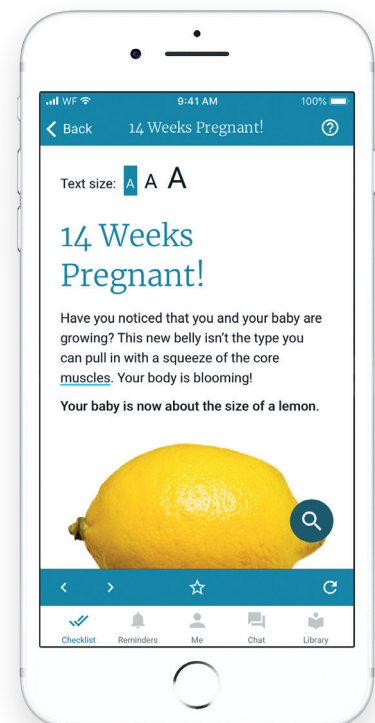


SIGNING UP IS EASY!

Search for Wellframe in the app stores, enter your member ID and access code NEBEGIN when prompted; or complete the online assessment at NebraskaBlue.com/Pregnancy.



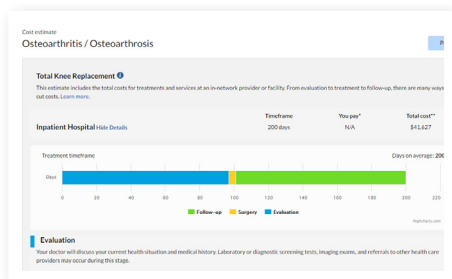
Educational resources are available by mail for those who do not wish to use the app. You will need to complete the assessment form mentioned above or call **877-348-4329** to sign up.



EXPLORE MEMBER RESOURCES

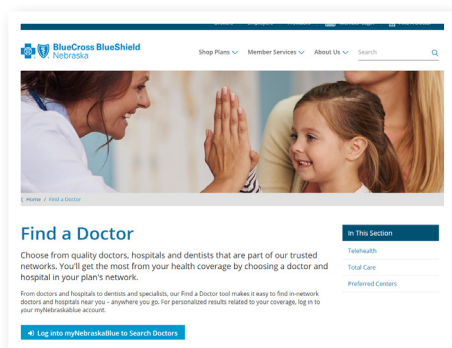
Helping members manage their health care

We have tools that can help members better manage their health expenses. With the rising cost of health care, we understand that consumers are looking for ways to save without jeopardizing quality of care.



Estimate Costs

Members can take control of their health care spending with our estimator tool. They can get estimated costs for hospital stays, MRIs, office visits, surgeries, vaccines, X-rays and more. Members can log in to **myNebraskaBlue.com** to access cost estimates and cost comparisons for a variety of treatments and services based on their coverage.



Find an In-Network Doctor

With our find a doctor tool, members may find in-network doctors and facilities to get the most out of their coverage. They may also view and submit provider reviews and find information about provider accreditations and certifications.

Access the tool at **NebraskaBlue.com/Find-a-Doctor**.

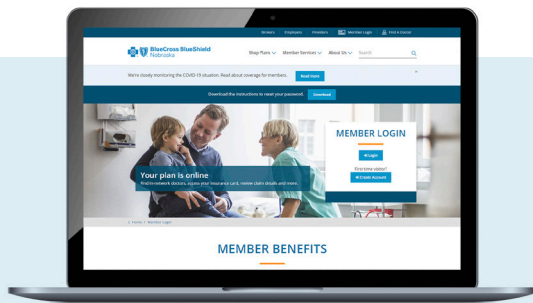
Online Member Account

myNebraskaBlue.com

BCBSNE members can locate helpful information at a time that's always convenient via **myNebraskaBlue.com**.

With myNebraskaBlue, members can:

- View current claims and claims history
- See deductible and out-of-pocket costs
- Find in-network doctors and hospitals
- Estimate costs before a visit or procedure
- Access pharmacy and prescription benefits information
- Select how they'd like to receive Explanation of Benefits documents – paper or electronic



SIGN UP

Members go to **myNebraskaBlue.com**. Then, select Create an Account and complete the easy steps.

They will need to enter their member ID number found on the front of their BCBSNE ID card.

Access Your ID Card

Members can view and download their ID cards (can be saved on mobile devices at anytime, even before your physical cards arrive).

Find an In-network Doctor

Members can search for providers by name, specialty or location and find in-network, quality doctors and hospitals to meet their needs.

Estimate Costs

Members can estimate medical costs before they receive care. Here members can find cost information for many common health care services and compare costs of doctors and hospitals.

Pharmacy Benefits

BCBSNE contracts with Prime Therapeutics to provide pharmacy benefits and resources, including a MyPrime account with interactive tools to help manage their prescriptions. Members can access MyPrime in the Pharmacy Benefits section.

With MyPrime, members can find:

- Prescription benefits
- Prescription history
- Coverage information for their medicines
- A pharmacy locator
- Prescription cost information
- A comparison of brand name and generic drug costs
- Information about home delivery and specialty pharmacies



Benefits for Preventive Care

As part of your Blue Cross and Blue Shield of Nebraska health plan, you have preventive care benefits for the services that are covered at no cost to you when they are obtained from an in-network provider. Please note, some services are subject to the gender, age and frequency guidelines.

Preventive benefits include the following categories:

- Annual exam and check ups
- Immunizations
- Screenings (adults and children)
- Counseling (adults and children)
- And more

To review a details list of preventive services covered at 100%, please visit **[NebraskaBlue.com/Prevent](https://www.NebraskaBlue.com/Prevent)**.



Mental Health

Your mental well-being is important

As part of our commitment to a holistic approach to mental health, you have access to resources that will enhance you and your family's health and well-being.

Whether you want guidance for practicing self-care, need immediate crisis support or something in between, **we are here to help**.

We have support and resources to help you get the care you and your family need.

Visit **NebraskaBlue.com/MentalHealth** to find:

- Emergency response contacts and mental health resources
- In-network doctors and therapists for in-person or virtual visits
- Nurse-supported programs that are included with your health plan – there's no additional cost
- Detailed information to help you identify mental health issues and how to get help

➔ Questions?

Visit **NebraskaBlue.com/MentalHealth** or call the Member Services number on the back of your ID card.

In Crisis?

988Lifeline

Call/text 988

988Lifeline can help prevent suicide.

Boys Town 24/7 Crisis Hotline

800-448-3000

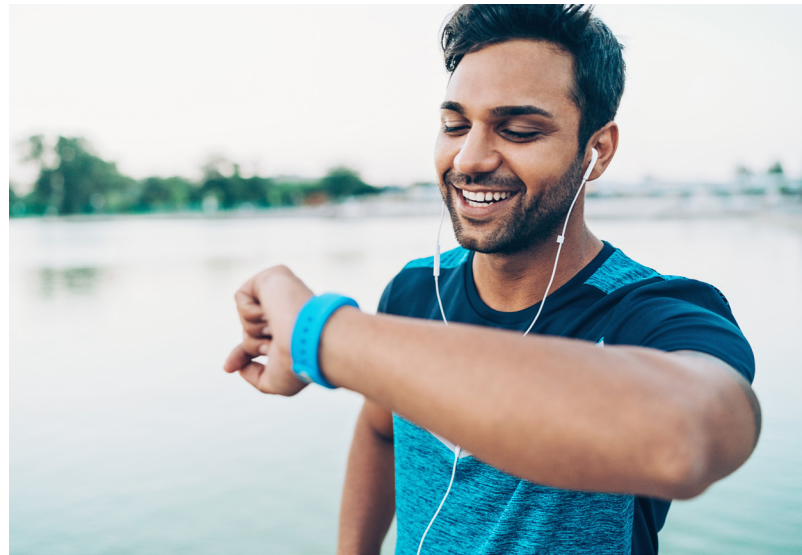
Open 24/7 and is staffed by specially trained Boys Town counselors.

Worksite Wellness Program

Our wellness and lifestyle program offers:

- Educational information
- Personal health assessment tools
- Monthly health challenges

To check out all the valuable health and wellness resources, visit **NebraskaBlue.com/Wellness**.



Blue365

Because health is a big dealSM

HEALTHY LIVING IS JUST A DEAL AWAY

Join Blue365 and start saving today!

Blue365 gives Blue Cross and Blue Shield members access to savings across all aspects of your life – including 20% off Fitbit devices, \$19/month gym memberships, with access to over 10,000 locations, discounts on healthy, organic meal delivery services from Freshly and much more!

Register now for free to take advantage of Blue365, your online destination for finding healthy deals and exclusive discounts. All you need is your Blue Cross and Blue Shield of Nebraska member ID card to get started.

Get started today at **Blue365Deals.com/register**.

Exclusive savings from



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Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependent's other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

If you are declining coverage for yourself or your dependents because of coverage under Medicaid or a State Child Health Insurance Program (SCHIP), you may be able to enroll yourself or your dependents in this plan if that coverage terminates due to a loss of eligibility. You must request enrollment in the plan no later than 60 days after the termination of coverage.

Additionally, if you decline coverage and you or your dependents become eligible for premium assistance for this group health plan under Medicaid or SCHIP, you or your dependents may be able to enroll in the plan at that time. You must request enrollment no later than 60 days after the date you are determined to be eligible for the premium assistance.

To request special enrollment or obtain more information, contact your employer or BCBSNE's Member Services department at 844-201-0763.

FREQUENTLY ASKED QUESTIONS

How can I find out if my doctor is in network?

Locating network hospitals, doctors and other health care providers is easy. To access our online provider directory, simply visit **NebraskaBlue.com/DoctorFinder**. For more information about BCBSNE in-network providers, see the network information provided in this packet. Some plans include out-of-network coverage and some only offer out-of-network services for emergencies. Please review your specific health plan documents for more information.

Does the coverage offered by my employer require me to select a primary care physician or obtain referrals for specialty care?

You are not required to select a primary care physician, but we recommend you do to enhance the coordination and effectiveness of your care. And, you may go to any specialist without a referral. However, we suggest obtaining services from in-network providers to receive the highest level of benefits available under your plan.

How are preventive services covered?

When a network provider is used, preventive services required by the Affordable Care Act (ACA) are paid at 100% of the allowable charge (deductible and coinsurance are waived)*, unless otherwise stated in your group's health plan documents. Benefits are available for (but not limited to) the following covered services:

- Office visits and periodic exams to determine physical development
- Mammograms and Pap smears
- Immunizations (including pediatric**)
- Colorectal cancer screenings and related services

To learn more, visit **NebraskaBlue.com/PreventiveCare**.

One of my children attends college in another state. Will they be covered under this plan? What benefits are available?

Your eligible dependent children attending school in another state are covered under your plan just as they would be at home. Benefits for covered services are paid at the in-network level if they use the doctors, hospitals and other health care providers in the local Blue Cross and Blue Shield plan's BlueCard® program.

What is the BlueCard® program?

All BCBSNE members have access to a national provider network called the BlueCard program.

To access your benefits wherever you are, all you have to do is use hospitals and doctors in the local Blue Cross and Blue Shield plan's broad Preferred Provider Organization (PPO) network. When you do, you enjoy the discount and claim filing agreements Blue Cross and Blue Shield plans across the country have negotiated with doctors and hospital in their area.

To locate providers in the BlueCard program, visit the Blue National Doctor and Hospital Finder at **BCBS.com/Find-A-Doctor**, or go to **NebraskaBlue.com/Find-A-Doctor**.

Outside of the U.S., Blue Cross and Blue Shield members have access to doctors and hospitals around the world through the Blue Cross Blue Shield Global Core® Program.

*Services received out of network are subject to the plan's applicable deductible and coinsurance, unless otherwise stated in your group's health plan documents. Not all plans include out-of-network coverage.

**Deductible is waived for out-of-network pediatric immunizations for members under age 7, unless otherwise stated in your group's health plan documents.



An independent licensee of the Blue Cross Blue Shield Association