YOUR HEALTH MATTERS

RASHP
Rochester Area Schools Health Plan

Your 2027 Medical Plan Options

Through the Rochester Area School Health Plan (RASHP), your district provides comprehensive health insurance programs and resources to support your health no matter your stage of life or individual health needs.

Read on to learn more about the unique options and plan features offered exclusively to benefit-eligible employees and retirees under age 65 (if eligible) of the Monroe County suburban school districts.



Health Insurance Plan Options

In this publication, we will compare two health insurance programs offered by RASHP:

1. **Value Plan**
2. **HDHP Plan**

Same Features for Both Plans:

- Insured by Excellus BlueCross BlueShield, with headquarters in Rochester NY
- Provide comprehensive health and pharmacy benefit coverage
- Utilize the Blue Card PPO Network – Use the Plan anywhere in the world and services provided by BCBS network providers will be paid as in-network.
- Cover the same list of prescription drugs through Excellus' Preferred Value Formulary
- Out-of-Pocket Maximum protection limits the exposure that a member would pay out-of-pocket in copay, deductible or other cost shares each calendar year

How They Differ	Value Plan	HDHP Plan
Is there a Residency Requirement?	Yes, members must live in New York State.	No, you may live anywhere in the world.
Benefit Design – How are Services Paid for?	Flat dollar copays for medical and pharmacy services. No deductible. Total of copays paid out-of-pocket will never exceed the Out-of-Pocket Maximum.	You must meet a deductible before insurance begins paying. After deductible is met, a small coinsurance is due for medical services and prescription drugs are subject to a flat dollar copay. Total of above will never exceed the Out-of-Pocket Maximum.
May this plan be paired with a Health Savings Account?	No, this plan does not meet IRS standards to qualify for a Health Savings Account.	Yes, this plan does qualify.
Are Vision services covered?	Yes, a copay will be due for eye exams, and there is a $60 bi-annual eyewear credit.	Yes, but only after the deductible is met. There is no eyewear credit.
What is the Premium Cost?	Because of the set copay structure design of this plan, it will be priced higher than HDHP. You will see a higher deduction taken from your payroll if you select this plan.	This plan is a lower cost option, with a smaller payroll deduction taken from your payroll.

Medical Plan Benefits – Detailed Benefit Summary

RASHP Medical Plan Benefits from Excellus BCBS

	Value Plan		HDHP Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible				
Individual	$0	$750	$1,800	$3,600
2 Person	$0	$1,500	N/A	N/A
Family	$0	$2,250	$3,600	$7,200
Copays or Coinsurance				
Copays	$20 – $100	20% – 50%	N/A	N/A
Coinsurance	0%	20%	10%	10% – 20%
Annual Out-of-Pocket Maximum (includes deductible)				
Individual	$4,200	$4,200	$3,600	$7,200
Family	$12,600	$12,600	$7,200	$14,400
Preventive Care	0% cost; deductible doesn't apply	20% coinsurance; subject to deductible	0% cost; deductible doesn't apply	20% coinsurance; subject to deductible
Inpatient Hospital Services (pre-authorization required)	$100 copayment	20% coinsurance; subject to deductible	10% coinsurance; subject to deductible	20% coinsurance; subject to deductible
Emergency Room	$50 copayment		10% coinsurance; subject to deductible	20% coinsurance; subject to $1,800 deductible
Therapy Services (outpatient physical, occupational and speech)	30 visits per contract year		45 visits per contract year	
Mental Health and Substance Abuse Treatment	$20 copay	20% coinsurance; subject to deductible	10% coinsurance; subject to deductible	20% coinsurance; subject to deductible

Most percentages shown are what you would pay.

Finding a Provider

You may want to see if a provider you're currently using is in the Excellus Blue Card PPO network. To find a provider call Excellus BlueCross BlueShield at 1-877-253-4797 or go online to www.ExcellusBCBS.com, select *Find a Doctor* and follow the prompts.

Prescription Drug Benefits

Check out the Preferred Value Formulary Drug List at **https://www.excellusbcbs.com/plans/individual/drug-list** to find out if coverage for your prescriptions are provided by your health plan. Your cost for a prescription depends on the type of drug you receive and where you buy it. Prescriptions can be filled at any pharmacy including major chains and independent pharmacies. Your costs for prescription drugs apply toward your medical deductible and out-of-pocket maximum.

Prescription Drug Copays

	Value Plan	HDHP Plan
Type of Drug	**Pharmacy** (30-day supply)	
Generic	$10	$5 (After deductible is satisfied)
Preferred List*	$25	$35 (After deductible is satisfied)
Non-Preferred List*	$40	$70 (After deductible is satisfied)
	$0 Gen for Kids Integrated Rx, Preventive Rx	
	Mail Order (90-day supply)	
Generic	$10	$5 (After deductible is satisfied)
Preferred List*	$25	$35 (After deductible is satisfied)
Non-Preferred List*	3 copays	2 copays (After deductible is satisfied)

*If you request a brand-name drug when a generic in the same drug category is available (a generic equivalent), it will cost you more. You'll pay the difference between the generic and the brand drug, even if your doctor requests "dispense as written." Plus, you'll pay the higher coinsurance level that applies to brand-name prescriptions.

Certain drugs are subject to utilization management programs that may include prior authorization, step therapy or quantity limits, or may be excluded from coverage. Contact Excellus BCBS to see if any of these programs affect you. Drugs falling under these programs may be subject to change.

If you use a manufacturer's coupon to help reduce how much you pay for a specialty drug, the actual amount you pay, deductible or coinsurance minus the coupon will be applied to your annual out-of-pocket maximum.

Do the Math When Considering What Plan to Choose

1. **What will I pay in premiums?**

   See your rate sheet for exact pricing.

2. **What services do I / my family need this year?**

   Use your Excellus ID card to look up claims history and costs online.

3. **How much do my monthly prescriptions cost?**

   Call my pharmacy!

4. **Do I have a balance in my Health Reimbursement Account to cover unexpected costs?**

   Reference your HRA account statements.



How to Save Money on Your Prescriptions

Prescription drugs can be expensive, especially if you have one or more prescriptions for a long-term condition. There are several ways to save on prescription costs if you understand how the RASHP prescription drug benefits work. Here are a few helpful hints.

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- **Choose generics.** Generic drugs are the least expensive alternative. Ask your doctor if there is a generic option every time you are given a prescription. If a generic is not yet available, ask your doctor to prescribe a medication on the Preferred Value State Mandate Formulary (5578) Drug list.
- **Get 90 days of medications by mail or at a retail pharmacy.** You can use mail order for all long-term medications through the mail-order program. Your prescription will be mailed directly to you. Order your prescription online or in person with ExpressScripts or Wegmans Food Markets Pharmacy.
- **You can also obtain long-term medications at a 90-day retail pharmacy and receive cost savings.**
- **Use the pre-tax accounts to pay for your out-of-pocket prescription expenses with tax-free money.** You must enroll to take advantage of this benefit.

Why Go Generic?

Generic drugs are essentially the same as the brand-name drug in safety, strength, quality, performance and intended use.

They also meet the same strict approval process by the Food and Drug Administration (FDA), but usually cost much less than brand names.



How to Find Out Whether Your Prescriptions are Covered



1. Log in to **www.excellusbcbs.com** and under the "find a plan" drop down select "managing prescriptions"
2. Select "Check Out Drug List"
3. Under Midsize/Large Group select "Preferred Value State Mandate Formulary – 5578"
4. Search for the drug and dose prescribed to you.

   (if your drug is not listed on the Preferred Value State Mandate Formulary – 5578 it is not covered by the RASHP health insurance plans.)

If You Use Specialty Drugs

If you use certain outpatient specialty drugs (those that require injection or special handling), they are coordinated through Accredo specialty pharmacy. Accredo offers these services at no cost to patients who fulfill prescriptions with them:

- Toll-free access to specially trained pharmacists 24 hours a day, 7 days a week
- Personalized counseling from a dedicated team of registered nurses and pharmacists
- Fast delivery of your medications
- Refill reminder calls
- Supplies such as syringes and needles needed to administer medications

Specialty drugs administered on an inpatient basis are processed under the medical plan.

Make Your Money Go Further with a Health Savings Account (HSA)

If you enroll in the HDHP medical plan, you have the option to set up a unique account called a Health Savings Account. It is a tax-free savings account owned by you that helps you pay for qualified medical expenses such as lab fees, prescription drugs, contact lenses, chiropractor visits and more. You decide what you want to contribute to your account before taxes from your paycheck.

HSA Highlights

- Use the funds to directly pay for qualified medical expenses or reimburse yourself later for expenses you paid out-of-pocket
- Contributions are made pre-tax and are excluded from federal taxable income
- Balance earns interest and if greater than $1,000 can be invested in mutual funds whose interest or earnings are also exempt from federal taxes
- No taxes assessed when the money comes out to be used for qualified health care expenses
- Account balance can roll over from year to year
- Account is owned by you and is portable — it goes with you once you resign or retire
- Balances left from prior HSA accounts may be used or transferred to your new district sponsored account

Who is Eligible to Open an HSA Account?

Any associate who meets the following criteria will be eligible:

- Elects medical coverage in the HSA Plan
- Is not covered by another medical plan or FSA Plan (including a spouse's plan)
- Does not hold a balance in a non-limited purpose FSA account or an FSA with a grace period
- Is not enrolled in Medicare Part A and/or Part B
- Cannot be claimed as a dependent on another person's taxes

Is the HSA Plan Right for You?

Before you decide which medical plan to enroll in, compare your plan options. Generally, high deductible plans may be better if you rarely need medical services while copay plans can be beneficial if you frequently visit doctors or need regular medications.

Estimating Medical Costs

If you're already a member of Excellus BCBS, you can log in to your member account on **www.Member.ExcellusBCBS.com** and look for Estimate Medical Costs under the *Find a Doctor* tab to estimate out-of-pocket medical costs based on your year-to-date spending and deductible. Find costs and filter results by cost, treatments provided, location, and more with over 1,600 treatment categories and 400+ procedures.

Other Things to Consider

- What will your contributions cost per paycheck?
- What services do you or your family need next year and how much do the services cost? (See the summary of benefits on page).
- Is your preferred provider in network?
- How much do your monthly prescriptions cost?
- What are your deductibles?
- How much do you need to pay out-of-pocket before copays or coinsurance begin?

Health Savings Account FAQs



Is it difficult to set up an HSA?

Setting up an account is easy. You can make your elections directly through payroll deduction. In some cases you may be asked by the Banking institution to provide additional information to verify your identity before opening your account. Once the information has been provided and approved, your account will be opened, and your funds will be available.

Will you lose your savings if you put your money into a Health Savings Account? Does the balance roll over every year?

Your HSA belongs to you — it is your money. Your balance rolls over every year. If you resign or retire, it is your money to keep.

I have heard that qualified medical plans paired with an HSA only benefit the young and healthy. Is that true?

The qualified medical plan that is paired with an HSA will benefit everyone. As an HSA user, you will save in several ways:

- Lower monthly premiums
- HSA contributions are not taxed
- You earn tax-free interest on HSA balances
- HSA funds used for qualified medical expenses are not taxed
- HSA funds roll over year to year and can be invested for increased earning potential and retirement planning

Once I set my payroll contribution to my HSA at enrollment, can I change it?

Yes, you are allowed to change your contribution up to once per month!

My domestic partner is covered under my HSA-eligible plan but is not my dependent. Are funds in my HSA available for him/her to use?

If your domestic partner does not qualify as a tax dependent, any expenses paid for or reimbursed through the HSA are considered a non-qualified distribution, subject to taxes and a penalty.

Are there annual limits for how much I can put into my HSA?

Yes, the following are the IRS contribution limits for 2027, which include any contribution made by your school district on your behalf:

- Individual: $4,500
- Family: $9,000
- Age 55+: an additional $1,000 contribution is allowed annually

My domestic partner is covered under my HSA-eligible plan but is not my dependent. Are funds in my HSA available for him/her to use?

If your domestic partner does not qualify as a tax dependent, any expenses paid for or reimbursed through the HSA are considered a non-qualified distribution, subject to taxes and a penalty.

What if I am hired and join the plan mid-year?

New hires who enroll in HSA Plans and open an HSA account during the year will be allowed to contribute the maximum for the calendar year rather than a pro-rated amount based on the number of months of HSA eligibility. Keep in mind there are IRS rules that apply:

- You must be HSA eligible during the last month of the year (December), and
- You must remain HSA eligible during a 13-month "testing period" (December of the current year plus the next calendar year).

Excellus – Making Healthy Living Easy

Manage Your Health Care with the Excellus App

Get instant access to a variety of tools and resources at www.Member.ExcellusBCBS.com to make it easier to manage your health care.

- View and order member card(s)
- Check coverage and estimate treatment costs
- Find a doctor, urgent care, or hospital
- View and download claims
- Manage your medications, sign up for home delivery, and check drug prices
- Track deductibles and out-of-pocket spending for high deductible plans

24/7 Nurse Line

Get answers to general health, chronic or complex health condition questions from a nurse by phone anytime — 24 hours a day, seven days a week. They can help you with questions about diagnoses, medications, treatment options, and nutrition and help you find providers. Give them a call at **800-348-9786 (TTY 711)**.



Virtual Primary Health and Behavioral Care is Available through MDLIVE

When you're not feeling well and don't feel like leaving home for care, get 24/7 non-emergency medical or behavioral health care by phone or video chat. You will be able to talk to a U.S. board-certified doctor regarding primary care conditions or a highly trained psychiatrist, psychologist, or social worker who can help with a wide range of conditions like addiction, depression, life changes, stress, or trauma.

A copay or deductible may apply. Contact **www.ExcellusBCBS.com/Telemedicine** or call **866-692-5045 (TTY 711)**.

Excellus – Making Healthy Living Easy continued

Preventive Care

Excellus BCBS includes free preventive care for many screenings and immunizations when you visit an in-network provider:

- Annual routine check-ups
- Well woman visit
- Well child visits
- Breast, cervical, and colon cancer screenings
- Heart health screenings—cholesterol and blood pressure
- Diabetes screenings
- Family planning & reproductive health services
- Immunizations (flu, pneumonia, childhood and adult vaccines)

Visit **www.ExcellusBCBS.com/PreventiveCare** to learn more.

Because Health is a Big Deal...Blue365

Get health and wellness-related discounts on fitness products, gym memberships, healthy eating and more at Blue365. You have access to handpicked deals from premium brands, better discounts than other healthy savings programs, exclusive offers only available to Blue365 members and year-round discounts. Find out more at **www.ExcellusBCBS.com/Blue365**.

Research 6,000+ Health Topics

Excellus offers a web-based tool that provides information on over 6,000 health topics supported by the most reliable, up-to-date medical research. Log in to your member account at **www.Member.ExcellusBCBS.com** and look for Research Health Topics in the *Health and Wellness* section.

When You Need That Next Level of Care

Help to Quit Smoking

It really isn't as easy as just deciding to quit. Our free smoking cessation program — powered by the Wellframe app — gives you access to self-guided program modules, videos, and articles you can take with you wherever you go. And, you can also choose to have personal in-app text message support from our local care managers.

They can help you build a personal plan to quit based on your health goals:

- Reasons you are quitting
- Triggers for smoking
- Ways to fight cravings
- Help you stay motivated and accountable

Log in to your member account at **www.ExcellusBCBS.com/Wellframe**. Use the access code **excelluswelcome** to engage with our Care Management Team for help along the way or **excellusfree** for the self-guided program.

Member Care Managers – Support for Your Health

Our team of experienced health care and behavioral health specialists are here to help you get care and manage your health. Find help for depression and anxiety, plus:

- Support for expecting and new parents
- Healthy eating and nutrition
- Chronic conditions like diabetes
- Prescription management
- Other health needs you may have

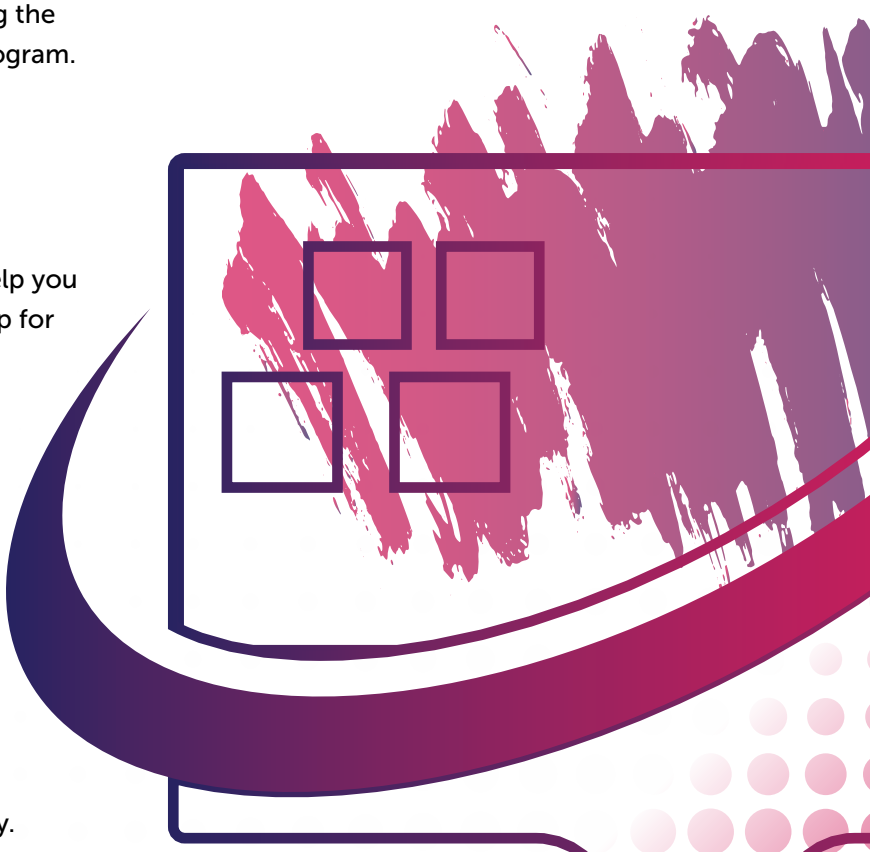
Call **877-222-1240 (TTY 711)** or email **Case.Management@Excellus.com** 8:00 a.m. – 5:00 p.m. EST Monday – Friday.

Connect with a Care Manager Using the Wellframe Mobile App

The Wellframe mobile app puts health care experts and support at your fingertips. Get answers to questions and stay on track with your health goals. The Excellus BCBS team of care managers will be there to help along the way. To get started, log in to your member account at **www.ExcellusBCBS.com/Wellframe**. Use the access code: **excelluswelcome**.

Advance Care Planning

Advance care planning is putting a plan in place for future medical care in case you are unable to make your own decisions. Having these conversations and putting a plan in place can help you make sure your wishes are honored. You maintain control and can have more peace of mind. For more information on Advance Care Planning, visit **www.ExcellusBCBS.com/Health-Wellness/Advance-Care**.



Excellus | personify HEALTH

ThriveWell Rewards Program

For those enrolled in the HDHP Plan.

It's easy to earn rewards by making healthy decisions. Choose your healthy activities and watch your rewards add up. The more you do, the more you'll earn — up to $600 in Rewards Cash. The subscriber and their spouse or domestic partner can participate in the following activities to earn rewards that are claims verified and action based.

Three steps to earn $300:

1

Complete two – three activities from the list of Preventive Services ($150)

- Annual Health Checkup ($100)
- Dental Checkup (2x) ($25 each visit)
- Eye Exam ($50)
- Mammogram ($50)
- Colon Cancer Screening ($50)
- Bone Density Test ($50)
- Pap Test ($50)
- Flu Shot ($50)
- Shingles Shot ($50)
- Pneumonia Shot ($50)
- Covid-19 Vaccination ($50)

2

Completing the in-platform Health Risk Assessment Survey ($50)

3

Monthly Wellness Activities ($100)

$5/$10 per month triggered by members who get 7K/10K steps 20 days a month (verified activity via tracking device) $10 per month for completing a monthly journey

Not a member yet?
Visit Join.PersonifyHealth.com/ ThriveWell to get started.

Who's eligible?

Employees and their spouses who are enrolled in the HDHP Plan.

Contact Information

Resource	Phone Number	Web Address / Tips
RASHP Benefit Summaries & SBC		RASHP II Files and Resources (monroe2boces.org)
Customer Service for RASHP members	(877) 253-4797	www.excellusbcbs.com
Finding an In Network Provider	(877) 253-4797	www.excellusbcbs.com then "Find a Doctor" (Register and create an account for best experience)
Estimating Healthcare Costs		www.Member.ExcellusBCBS.com Register and create an account to view previous claims or Esimate Costs most accurately
Accessing Telemedicine / MD Live	(866) 692-5045	www.ExcellusBCBS.com/Telemedicine
24 Nurse Line Support	(800) 348-9786	www.Member.ExcellusBCBS.com
Case Management for Complex Health Conditions	(877) 222-1240	Case.Management@Excellus.com
Wellframe Care Management	(877) 253-4797	www.ExcellusBCBS.com/Wellframe Access code: excelluswelcome
Blue 365 Wellness Discounts	(877) 253-4797	Blue365Deals.com/register
Advance Care Planning Resources	(877) 253-4797	www.ExcellusBCBS.com/Health-Wellness/Advance-Care
Preferred Formulary Drug List	(877) 253-4797	https://www.excellusbcbs.com/plans/individual/drug-list (Preferred Value State Mandate Formulary – 5578)
Mail Order for Prescriptions	Wegmans: (800) 586-6910	https://www.wegmans.com/pharmacy/auto-refill-and-home-delivery/
	Express Scripts : (855) 315-5220	https://www.express-scripts.com/

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This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

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