



Since our beginning, we have known that doing the best for our customers requires constant persistence and vision.

The **cheetah**, which represents vision, swiftness, strength, and agility, embodies our company culture and has served as a symbol for **Brown & Brown** since the 1980's.



BTD HIC
Medicare Advantage Program
Oneonta City School District

Presented by:

Dave Sebastianelli: Senior Vice President

Jack McGowan: Vice President

April 2nd, 2021

BROWN & BROWN SNAPSHOT

NATIONAL STRENGTH / LOCAL EXECUTION

6th

Sixth largest insurance brokerage firm in the world as ranked by *Business Insurance*

16B

Revenues are greater than \$2B and premiums placed exceed \$16B

300

Employs more than 10,000 teammates with 300 locations across the globe

75+

Providing superior service to our customers for more than 75 years

CONSORTIUM/SCHOOL EXPERIENCE

Seven (7) Fully-Insured Healthcare Consortiums Under Management in NY

- Rochester Auto Dealers Association (RADA) – Est. 2006
- Finger Lakes Municipal Health Insurance Trust (FLMHIT) – Est. 2010
- Rochester Technology Manufacturing Association (RTMA) – Est. 2013
- Rochester Builders Exchange (ROBEX) – Est. 2014
- New York Non-Profit Benefits Exchange (NBE) – Est. 2016
- Manufacturers Association of Central New York (MACNY) – Est. 2019

Fully-Insured Consortiums in New York

- **150+** Employers buying together
- **\$150,000,000+** in annual premiums
- **15,000+** contracts under management between Excellus and MVP

DCMO BOCES Medicare Advantage Consortium – Est. 2019

- 8 component Districts
- 1st year savings: \$1M+
- Lower rates / equivalent benefits
- 1st year renewal: 0%



School District Clients:

Alfred Almond
Binghamton City
Bainbridge Guilford
Cooperstown
DCMO BOCES
Liberty
Norwich
Afton
Harpursville
Windsor
Chenango Forks
Union Endicott
Susquehanna Valley
Unatego
GMU
Clinton
Oxford
Downsville
And more...

BROWN & BROWN CONSULTING & SERVICE TEAM

Our offices consist of 100 teammates including a dedicated Account Service Team to assist retirees on a daily basis

Dave Sebastianelli

Senior Vice President, Benefits

dsebastianelli@bbempirestate.com

Phone: 607-624-4900

- 11 Years Industry Experience
- Client Relationship
- Strategic Planning
- Carrier Negotiations
- Plan Development
- Implementation
- Open Enrollment Support

Jack McGowan

Vice President, Benefits

jmcgowan@bbempirestate.com

Phone: 607-624-9111

- 6 Years Industry Experience
- Client Relationship
- Strategic Planning
- Carrier Negotiations
- Plan Development
- Implementation
- Open Enrollment Support

Nick Bozich

Regional Underwriting & Analytics Director

nbozich@bbins.com

- 14 Years Industry Experience
- Analytics
- Rate Development
- Underwriting
- Financial Projections
- Carrier Negotiations

Cheryl Clary

Account Executive

cclary@bbempirestate.com

Phone: 315-671-8868

- 25+ Years Industry Experience
- Compliance Support
- Proactive Communications
- Claims Utilization Reviews
- Employee Communication
- Implementation
- Open Enrollment Support

Kristin Ford

Account Manager

kford@bbempirestate.com

Phone: 315-671-8834

- 11 Years Industry Experience
- Plan Administration
- Claims & Billing
- Employee Advocacy/Support
- HR Support
- Carrier Liaison
- Open Enrollment Support

Nicole Downs

Account Manager

ndowns@bbempirestate.com

Phone: 315-671-8854

- 11 Years Industry Experience
- Plan Administration
- Claims & Billing
- Employee Advocacy/Support
- HR Support
- Carrier Liaison
- Open Enrollment Support



EMPLOYEE/RETIREE SUPPORT CENTER

Monday - Friday: 7:30am-4pm

- **Employee/Retiree Day-to-Day Assistance:**

- Complex claims resolution
- Coverage questions
- Employee day-to-day benefits support
- Claims and service intervention
- Interpretation and clarification of benefits
- Tax-Advantaged account education/support (HSA/FSA/HRA)
- Open Enrollment employee communication and support
- Wellness meetings, material, and communication

- **Employer and HR Support:**

- Enrollment support
- Billing questions
- Eligibility inquiries
- Compliance support
- HR Questions
- Employee/Employer Carrier Advocate/Liaison
- Access to healthcare pricing transparency tools
- FMLA process/inquiries
- COBRA Administration



BROWN & BROWN EMPLOYEE BENEFITS

Consulting and Brokerage Services

BTD HIC Medicare Advantage Program

Feasibility study prepared for the following School Districts:

- **Afton**
- **Chenango Forks**
- **Chenango Valley**
- **Deposit**
- **Hancock**
- **Harpursville**
- **Newark Valley**
- **Oneonta**
- **Susquehanna Valley**
- **Tioga Central**
- **Unadilla Valley**
- **Union Endicott**
- **Whitney Point**
- **Windsor**



PRIVATE & CONFIDENTIAL

BTD HIC MEDICARE ADVANTAGE PROGRAM OVERVIEW

<u>Process</u>	<u>Carriers/Plans (3)</u>
<ul style="list-style-type: none">• Information Collection: January 2021• Brown & Brown Carrier RFP: February 2021• RFP Initial Results: March 2021• Meet with individual Districts: March 2021• Plan Implementation• Plan Effective Date (7/1/21)• Ongoing retiree support	<p>Carriers:</p> <ul style="list-style-type: none">• Aetna, Excellus, Humana, MVP, UHC <p>Plans:</p> <ol style="list-style-type: none">1. Plan 1: 100% plan with \$2/\$10/\$10 Rx (\$1,000 Rx cap)2. Plan 2: 100% plan with \$5/\$15/\$30 Rx (\$3,000 Rx cap)3. Plan 3: \$10 copay with \$5/\$15/\$30 Rx<ul style="list-style-type: none">• Enhanced Riders: Plan 1 & 2• <i>Chiropractor, PT, Acupuncture</i>• <i>Hearing allowance, Part D Drugs</i>



MEDICARE 101



Hospital insurance



Medical insurance



Medicare Advantage



Prescription drug

Medicare Part C covers everything Parts A and B cover, including hospital and medical services
 Medicare Part C also covers Part D Prescription drugs
 You still have Medicare if you elect Medicare Part C coverage

Excelsus		Medicare Blue PPO (PPO)	
Group	0050xxxx-0001	Card Issued	03/29/2021
Issuer	(80840)	Benefits Effective	01/01/2019
Member ID	YYM Mxxxxxxx		
Member Name	Jane Doe		
RxBIN	003858	PCP Copay	\$20
RxPCN	MD	Specialist Copay	\$20
RxGRP	EXLMDRX	Emergency Copay	\$65
Plan Code	302/802		
		CMS H3335-811	
Medicare Rx Prescription Drug Coverage X		PPO MEDICARE ADVANTAGE	Rx

One ID Card



MEDICARE ADVANTAGE PLAN

C

The advantages of a single plan

Medicare Advantage (Part C) plans are provided through private insurers, like Excellus BCBS

A

All the benefits of Part A

- Hospital
- Skilled nursing
- Home health

B

All the benefits of Part B

- Doctor visits
- Outpatient care
- Screenings and shots
- Lab tests

D

Prescription drug coverage

- Included in this Medicare Advantage plan

+

Additional benefits, programs and features

- New programs/benefits bundled with this plan

MEDICARE ADVANTAGE PLAN

Excellus BCBS Medicare Blue PPO Plan

- National plan, can visit/move anywhere within the United States and its territories
- Coverage for doctors, clinics, hospitals, and pharmacies
- Prescription drug coverage
- No Prior Authorization
- No Step Therapy
- No referral needed to see a specialist
- You can see doctors outside the network for the same cost share as in-network providers as long as the provider is willing to participate with original Medicare and is willing to accept new Medicare patients



EXCELLUS BLUE CROSS BLUE SHIELD



National Network

- Medicare Blue PPO – National Coverage
- Worldwide Emergency/Urgent Coverage
- Custom Group Medicare Blue PPO Plan

Provider Network Information

- <https://medicare.excellusbcbs.com/find-a-doctor/provider>
- 1-800-810-BLUE: Plan Name, GROUP MEDICARE ADVANTAGE BLUE PPO

Plan Enhancements:

- Vision/Hearing Exams: \$0 copay
- Hearing Aid Coverage: \$699/\$999 copay per aid (2 per year)
 - *Average Retail Cost: \$2,500 - \$3,100*
- Acupuncture
- Chiropractic Care
- Enhanced Formulary – Part D Drugs
- Silver & Fit Program: \$25 annual fee / national network
- Home Fitness Program: \$10 annual fee



MEDICARE ADVANTAGE PLAN

Excellus BCBS Medicare Blue PPO Plan

- Primary Care \$0
- Specialist \$0
- Deductible \$0
- Urgent Care \$0 Worldwide
- MRI, CAT, PET \$0
- X-Rays \$0
- Ambulatory Surgery \$0
- Ambulance \$0
- Chiropractic Care \$0
- Podiatrist \$0
- Kidney dialysis \$0



MEDICARE ADVANTAGE PLAN

Excellus BCBS Medicare Blue PPO Plan

- Diagnostic tests/lab \$0
- Annual Wellness Exam \$0
- Immunizations \$0
- Mammography \$0
- PAP/Pelvic \$0
- Bone Mass \$0
- Prostate Exam \$0
- Routine Eye Exam \$0
- Routine Hearing Exam \$0 TruHearing Provider



MEDICARE ADVANTAGE PLAN

Excellus BCBS Medicare Blue PPO Plan

- Emergency Room \$0 - Worldwide
- Inpatient Hospitalization \$0
- Home Health Care \$0
- Cardiac Rehab \$0
- PT, OT, ST \$0
- Pharmacy Drugs \$2/\$10/\$10/\$10
- Out of Pocket Max (Rx) \$1,000 (Rx cap)
- *All copays of \$2/\$10 apply to max. If met, all pharmacy drugs are covered in full*
- *Mail-Order: Pay 1x copay and get a 90 day supply*



CURRENT vs BTD PLAN 1

Per Census (Individual)	Classic Blue	Classic Blue Secure
Single	118	109
Family	0	0
Total	118	109

Medicare Advantage
227
0

Type of Plan	Excellus BCBS - Current			
	Classic Blue		Classic Blue Secure	
	Indemnity		Medicare Supplement	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Primary Care Office Visit	No copay, office visit covered after deductible/coinsurance		Covers Medicare B deductible & coinsurance	
Specialist Office Visit	No copay, office visit covered after deductible/coinsurance		Covers Medicare B deductible & coinsurance	
Deductible (Single / Family)	\$100 / \$300		See specific benefit type	
Employee Coinsurance	20%		See specific benefit type	
Maximum Out-of-Pocket Medical Only	\$400 / \$1,200		None	
Pharmacy Retail (30-day supply)	\$5 / \$20 / \$20	Not Covered	\$1	Not Covered
Pharmacy Mail Order (90-day supply)	\$0 / \$40	Not Covered	\$1	Not Covered
Maximum Out of Pocket Pharmacy Only	No Max/Cap		Up to \$2,500 for certain drugs	Not Applicable
Coverage Gap	Not Applicable		Not Applicable	
Catastrophic Coverage	Not Applicable		Not Applicable	
	Monthly Rates (2020 - 2021)		Monthly Rates (2020 - 2021)	
Single	\$848.17		\$848.17	
Family	\$2,101.79		\$2,101.79	
Monthly Premium	\$100,084.06		\$92,450.53	
Annual Premium	\$1,201,008.72		\$1,109,406.36	
Total Annual Premium	\$2,310,415.08			
Annual Variance vs. Current			NA	
% of Variance vs. Current			NA	

Excellus BCBS - PLAN 1	
Medicare Blue PPO	
PPO	
In-Network	Out-of-Network
\$0 copay	10% coinsurance
\$0 copay	10% coinsurance
None	\$0
0%	10%
\$1,250 - Only applies to Acupuncture (not covered today) All other medical services covered at 100%	\$8,000
\$2 / \$10 / \$10 / \$10	Covered at in-network cost sharing in emergency situations only
\$2 / \$10 / \$10 / \$10	
\$1,000 (After members out-of-pocket cost reaches \$1,000 the member cost sharing is reduced to \$0)	
None \$2 / \$10 / \$10 / \$10 Does not apply (\$1,000 maximum)	
7/1/2021 - 12/31/2022 without Prior Authorization / Step Therapy	
\$290.00	
\$0.00	
\$65,830.00	
\$789,960.00	
NA	
(\$1,520,455.08)	
-65.8%	



CURRENT vs BTD PLAN 1

	Excellus BCBS - Current				Excellus BCBS - PLAN 1	
	Classic Blue		Classic Blue Secure		Medicare Blue PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
INPATIENT HOSPITAL						
Inpatient Hospitalization	Covered in Full		When Medicare exhausts 100% of Medicare covered services up to 365 days per lifetime. Allowed amount is the amount Medicare allowed (not charge).		\$0 copay per admission; unlimited days	10% coinsurance per admission; unlimited days
Inpatient Physician Visit	Covered in Full, day limits may apply		Covers Medicare B deductible & coinsurance		\$0 copay	10% coinsurance
Skilled Nursing Facility	Days 1-100: Covered in Full Days 101+: Covered in Full (medically necessary / non-custodial care)		Covers Medicare A Deductible & Daily Copay		Days 1 - 20: \$0 copay per day Days 21-100: \$0 copay per day Days 101+: \$0 copay per day (medically necessary)	Days 1-20: \$0 copay per day Days 21-100: \$0 copay per day Days 101+: Not Covered
Emergency Room Services (waived if admitted)	Covered in Full		Covers Medicare B copayment		\$0 copay (Worldwide Coverage)	
Urgent Care	Covered in Full		Covers Medicare B copayment		\$0 copay (Worldwide Coverage)	
OUTPATIENT SERVICES						
Outpatient Surgery	Covered in Full		Covers Medicare B copayment, deductible & coinsurance		\$0 copay	10% coinsurance
Office Surgery	Covered in Full		Covers Medicare B deductible and coinsurance		\$0 copay	10% coinsurance
Laboratory Services	Covered in Full		Covers Medicare B copayment, deductible & coinsurance		\$0 copay	10% coinsurance
Radiological Services (X-rays)	Covered in Full		Covers Medicare B copayment, deductible & coinsurance		\$0 copay	10% coinsurance
Allergy Testing / Injections	Subject to deductible & coinsurance		Not Covered		\$0 copay	10% coinsurance
Chemotherapy	Covered in Full		Covers Medicare A or B deductible & coinsurance		\$0 copay	10% coinsurance
Radiation Therapy	Covered in Full		Covers Medicare B copayment, deductible & coinsurance		\$0 copay	10% coinsurance
Dialysis	Covered in Full		Covers Medicare B copayment, deductible & coinsurance		\$0 copay	
Acupuncture	Not Covered		Not Covered		50% coinsurance, up to 20 visits per year for chronic lower back pain	
Ambulance	Covered in Full		Covers Medicare B deductible & coinsurance		\$0 copay	
Hospice Care	Covered in Full for unlimited days		Medicare A Copay for outpatient prescription drugs. Medicare A Coinsurance for respite care.		Covered by Original Medicare	
Home Healthcare Services	Covered in Full up to 60 days, then 20% after deductible up to 325 visits per year		Not covered unless Medicare deductible/coinsurance or copay		\$0 copay	10% coinsurance
Rehabilitation Services: Physical, Speech, Occupational, Pulmonary, Cardiac	20% after deductible unlimited visits		Covers Medicare B deductible & coinsurance		\$0 copay	10% coinsurance
Chiropractic Services	20% after deductible		Covers Medicare B deductible & coinsurance		\$0 copay	10% coinsurance



CURRENT vs BTD PLAN 1

	Excellus BCBS - Current			
	Classic Blue		Classic Blue Secure	
	In-Network	Out-of-Network	In-Network	Out-of-Network
PREVENTIVE CARE (Office Visit Copay may apply - 1 per year)				
Routine Physical Exam	Covered in Full for 1 exam per year		Covers Medicare B deductible & coinsurance	
Immunizations	Covered in Full		Equivalent to Medicare Supplemental Coverage	
Mammography	Covered in Full		Not covered unless Medicare deductible, coinsurance or copay applies	
Prostate Exam	Covered in Full		Covers Medicare B deductible & coinsurance	
Bone Density Test	Covered in Full		Covers Medicare B deductible & coinsurance	
Pelvic Exam / PAP Smear	Covered in Full		Not covered unless Medicare deductible, coinsurance or copay applies	
VISION / HEARING (Routine, 1 exam per year)				
Vision / Hearing Exam	D/C, 1 per year / Not Covered		\$20 copay, 1 per year / Covers Medicare B Deductible & Coinsurance	
Eyewear Frames/Lenses or Contacts Allowance	\$100 eyewear benefit		\$100 allowance, 1 per year	
Hearing Aid Allowance	Great programs and incentives		Not Covered	

Excellus BCBS - PLAN 1	
Medicare Blue PPO	
In-Network	Out-of-Network
\$0 copay	10% coinsurance
\$0 copay	10% coinsurance
\$0 copay	10% coinsurance
\$0 copay	10% coinsurance
\$0 copay	10% coinsurance
\$0 copay	10% coinsurance
Vision: \$0 copay Hearing: \$0 copay (TruHearing providers only)	Vision: 10% coinsurance Hearing: \$75 copay
\$100 Allowance per year	
\$699 copay Advanced Aids \$999 copay Premium Aids (TruHearing Providers only; copay is per hearing aid)	



CURRENT vs BTD PLAN 1

	Excellus BCBS - Current			
	Classic Blue		Classic Blue Secure	
	In-Network	Out-of-Network	In-Network	Out-of-Network
DURABLE MEDICAL EQUIPMENT / DIABETIC SUPPLIES				
Durable Medical Equipment & Prosthetic Devices	20% after deductible		Covers Medicare B deductible & coinsurance.	
Diabetic Supplies, Equipment and Education	Covered in Full - Diabetic supplies filled by the pharmacy can be filled - 30 or 90 days		Covers Medicare B deductible & coinsurance. Insulin not covered	
MENTAL HEALTH & CHEMICAL DEPENDENCY				
Inpatient	Covered in Full		Covers Medicare deductible & copays that may apply	
Outpatient	Covered same as Office Visit		Equivalent to Medicare Supplemental Coverage	
ADDITIONAL BENEFITS				
International Coverage	Coverage provided worldwide through the BlueCard® program Balance billing may apply		<ul style="list-style-type: none"> • 80% of charges after a \$250.00 deductible per calendar year • Care must begin during the first 60 consecutive days of each trip outside the United States • Payments for emergency care are subject to a lifetime maximum of \$50,000 	
FITNESS ALLOWANCE				
Lifestyle & Wellness	Blue365 - Take advantage of exclusive discounts on health & wellness products / services, including fitness, exercise and nutrition.		None	
NOTES				

Excellus BCBS - PLAN 1	
Medicare Blue PPO	
In-Network	Out-of-Network
\$0 copay	10% coinsurance
Supplies: \$0 copay per 30 or 90 days Equipment: \$0 copay Education: \$0 copay	Supplies: 10% coinsurance Equipment: 10% coinsurance Education: 10% coinsurance
Mental Health: \$0 copay per admission Chemical Dependency: \$0 copay per admission	Mental Health: 10% coinsurance per admission Chemical Dependency: 10% coinsurance per admission
Mental Health: \$0 copay, unlimited visits Chemical Dependency: \$0 copay, unlimited visits	Mental Health: 10% coinsurance, unlimited visits Chemical Dependency: 10% coinsurance, unlimited visits
Emergency Room & Urgent Care	
Silver & Fit Program - Exercise Program that gives you the choice of: > Membership in fitness Club/exercise center (\$25 annual fee) > Home Fitness Program (\$10 annual fee) > \$150 annual reimbursement toward paid membership at a non-participating fitness clubs > Blue 365: Exclusive online discounts to health related products and services > Silver&Fit copays will not be included in the Annual Out-of-Pocket Maximum	
*Enhanced Riders to include: Chiropractic, Physical Therapy, Acupuncture, Hearing evaluation/allowance, Part D Drugs, Step Therapy	



NEXT STEPS



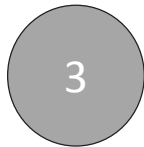
Brown & Brown / Oneonta Retiree Meeting - Virtual
Brown & Brown / Retiree Meeting In-person

April 6th at 2pm
April 7th at 11am



Excellus Open Enrollment Meetings
Retiree Ongoing Support

May 2021
May - Ongoing



Retiree Letters and ID Cards
Plan Effective Date

June 2021
July 1st, 2021

