

# Syracuse University

## Excellus BlueCross BlueShield FAQ

Aug. 11, 2017

### **Why are we changing medical benefit administrators to Excellus BlueCross BlueShield effective Jan. 1, 2018?**

The University routinely conducts a review of our medical plans and seeks competitive bids from several of the nation's top insurance providers. Reviewing and assessing the University's current health care plans and exploring new coverage opportunities ensures our community members have access to plans that deliver high-quality coverage, excellent customer service and competitive rates.

As an Upstate New York-based provider with offices in DeWitt, Excellus BlueCross BlueShield was selected because of its many strengths and capabilities, including:

- Local, dedicated customer service team that will deliver superior member support
- Comprehensive health management programs that ensure exceptional patient care
- Largest nationwide provider network, with the following highlights:
  - 96 percent of hospitals and 92 percent of physicians contract with BlueCross BlueShield organizations nationwide
  - An international network that provides members with access to doctors and hospitals in 200 countries, including Africa, Asia, the Caribbean, Central and South America, Europe, Russia, the Middle East, Australia, and all of North America
- 24/7 Nurse Line provides employees with free access to trained medical professionals around the clock
- Comprehensive and secure online and mobile resources

### **Can I look online to see if my doctors participate with the Excellus BlueCross BlueShield network?**

Yes, you can access the online [provider directory](#) to view doctors, hospitals and other facilities that participate with the network. You may follow these steps to search Excellus' Upstate New York and National network provider directories at this time:

Upstate New York providers:

1. Visit the [provider directory website](#).
2. Select the Excellus BluePPO Health Plan.
3. Complete the remaining steps to locate your physician and then select Search.

National Network providers:

1. Visit the [provider directory website](#).
2. Select the BlueCard PPO/EPO network.
3. Complete the remaining steps to locate your physician and then select Go.

You will be able to view the International Network of providers once you receive your Member ID card in December.

**Will Syracuse University have a local call center for member questions?**

Yes. Excellus has a local, DeWitt-based dedicated customer service center for Syracuse University.

The hours of operation are:

Monday - Thursday: 8 a.m. - 8 p.m.

Friday: 9 a.m. - 8 p.m.

These experienced representatives will be well-versed in the Syracuse University plan designs and stand ready to assist you with any questions that you may have starting in mid-October. In our forthcoming Open Enrollment communications, we will provide you with the toll-free number to contact Excellus.

**What if my doctors do not participate with the Excellus BlueCross BlueShield network?**

Excellus BlueCross BlueShield will reach out to providers who do not participate with their network and are recommended by Syracuse University's health plan members. It is important to highlight that **more than 96 percent of hospitals and 92 percent of physicians** contract with BlueCross BlueShield organizations nationwide.

**What happens to my coverage if I travel internationally?**

Excellus BlueCross BlueShield has an expansive network and you will be able to access care in 200 countries around the world, and anywhere within the U.S. through the BlueCard Program.

BlueCard network providers are found throughout Africa, Asia, Australia, the Caribbean, Central and South America, Europe, Russia, the Middle East, and all of North America.

If you seek services from a BlueCard network provider, you will only need to pay your copay, coinsurance or applicable deductible at the time of service. However, if you seek services from a non-participating provider, you will need to pay the full amount for those services at the time of your visit (as you do now with POMCO), and then you will be reimbursed per the plan benefit after you submit a paper claim to Excellus.

**Will there be any plan design changes with the introduction of Excellus BlueCross BlueShield?**

Plan changes are still under review. Information regarding any plan changes will be announced with our annual Open Enrollment communications.

**When do I stop using my POMCO card?**

As of Jan. 1, 2018, POMCO will no longer be the claims administrator for Syracuse University's medical plans. You will receive a welcome packet with your personalized ID cards at your home address with details on the new Excellus BlueCross BlueShield program around Dec. 15, 2017.

**What if I already received approval from POMCO for a service planned for 2018?**

In an effort to make this process as seamless as possible, the University has taken steps to negotiate prior authorization transfers from POMCO to Excellus. Therefore, any services previously

approved by POMCO will continue to be covered through Excellus as long as they continue to be medically necessary and are a covered benefit. In addition, we highly suggest that you contact Excellus before the service is incurred just to ensure that everything is in place.

**Who was consulted on this decision to change medical benefits administrators?**

Earlier this year, Syracuse University conducted an annual review of health care benefits to ensure high-quality coverage, excellent customer service and competitive rates. As part of this exercise to foster institution wide excellence, the Office of Human Resources began reviewing and assessing the University's current medical plans and exploring new coverage opportunities to ensure employees and retirees have access to best-in-class plans. After receiving extensive feedback from health care experts, along with the [Benefits Advisory Committee](#), Excellus BlueCross BlueShield was selected to administer the medical plans for Syracuse University, effective Jan. 1, 2018.

**What other local colleges and universities use Excellus BlueCross BlueShield as a health care administrator?**

Local institutions that utilize Excellus BlueCross BlueShield include Rochester Institute of Technology, Le Moyne College, University of Rochester, Colgate University and Crouse Hospital.

**When was the last time the University switched health care administrators?**

Jan. 1, 2009

**Will OptumRx still administer the Syracuse University prescription drug coverage?**

Yes.

**How can I learn more before Open Enrollment?**

You will be able to learn more before Open Enrollment, which will occur Oct. 30 – Nov. 10, by taking advantage of the following opportunities:

- The Office of Human Resources will be hosting a Benefits Fair on Thursday, Sept. 14, from 11 a.m.-2p.m. in Flanagan Gymnasium. Employees and retirees are encouraged to attend to discover the many resources available to them as part of their comprehensive benefits package. Representatives from the Office of Human Resources and Excellus BlueCross BlueShield will be on site to assist with answering any questions you may have.
- In October, you will be able to review information on our dedicated Open Enrollment website and you will be able to attend an Open Enrollment Information Session. During the information sessions, Human Resources representatives will provide an overview of the 2018 benefits, important reminders, and answer your questions about any of our benefit programs, live or from the convenience of your home or office.
- Excellus BlueCross BlueShield will hold office hours on campus twice a week to assist our members with their personal health plan questions. These office hours will commence this fall and will continue into 2018.

**Does Excellus BlueCross BlueShield have the capability to provide assistance to those who require an accessibility accommodation?**

Yes. Excellus BlueCross BlueShield is committed to meeting the needs of the campus community to ensure that all members are able to effectively access their information. Excellus also offers:

- A TTY number;
- Customer service representatives who fulfill braille, audio recording and large print requests; and
- Special services for non-English speaking members. The majority of non-English speaking calls are handled by one of their bilingual or multilingual representatives. Excellus also retains a telephone interpreter service to ensure that all non-English speaking calls are handled.

**What if I have additional questions?**

Contact the HR Service Center at 315.443.4042 or [hrrservice@syr.edu](mailto:hrrservice@syr.edu) with any immediate questions about this change. Further information will be available forthcoming this fall in preparation for Open Enrollment Oct. 30 – Nov. 10.

**[Additional Q&A's that apply to Retiree Medical and COBRA participants](#)**

**As a retiree medical or COBRA participant, does the change in medical benefit administrators apply to me?**

Yes. As of Jan. 1, 2018, POMCO will no longer be the claims administrator for Syracuse University's medical plans. You will receive a welcome packet with your personalized ID cards at your home address with details on the new Excellus BlueCross BlueShield program around Dec. 15, 2017.

In addition, as of Jan. 1, 2018, Excellus BlueCross BlueShield's fully-owned subsidiary, LifeTime Benefit Solutions, Inc., will be the new administrator for retiree and COBRA billing. During our annual Open Enrollment process, you will receive information from LifeTime Benefit Solutions regarding their billing process and contact information.

**I am participating in the retiree medical plan and my contributions are subsidized under the Voluntary Separation Incentive Program (VSIP). Will the change to Excellus impact my remaining subsidy credits available under VSIP?**

No. All retiree medical plan participant information, including the number of remaining subsidy credits, will be provided to LifeTime Benefit Solutions. LifeTime Benefit Solutions will handle all retiree billing and ensure that each bill is correct with respect to the University's subsidization of retiree medical benefits for pre-2006 retirees, post-2006 retirees, and individuals who retired under VSIP and have subsidy credits remaining.

**How can I learn more before Open Enrollment?**

You may contact the HR Service Center at 315.443.4042 or [hrservice@syr.edu](mailto:hrservice@syr.edu) with any immediate questions about this change. We will update this FAQ as needed, and more information will be available prior to Open Enrollment.