

2025

What you need to know



With a new year comes exciting new changes to bring groups and members even better coverage. Take a look at what's in store for 2025.¹

For all groups

Reminder! ThriveWellSM

Introduced in 2024, ThriveWell is a digital homebase dedicated to engaging teams in health and wellbeing. Virgin Pulse will be transitioning to the Personify HealthTM name and brand over the coming months. Members will continue to use and engage with the Virgin Pulse solutions throughout 2024. Our partnership with Virgin Pulse gives employees the tools to make small everyday changes to their wellbeing that are focused on the area they want to improve the most. They'll build healthy habits, have fun with friends, and experience the lifelong rewards of better health and wellbeing.



For **Large Group**, ThriveWell is embedded in all Fully Insured plans and available as a buy-up for Self-Funded and Minimum Premium plans. Based on the experience and incentives that groups are looking to offer, we have several different reward options available.

For **Small Group**, ThriveWell is embedded in all plans, offering rewards of up to \$200 per subscriber and \$200 per spouse, or domestic partner, for a total rewards payout of up to \$400 per plan year.

Foodsmart Nutritional Program

Foodsmart is a nutrition offering embedded in the Virgin Pulse platform, where members can take the 'NutriQuiz' for personalized health insights, browse a comprehensive recipe library, set dietary preferences, and save recipe ingredients to an exportable grocery list.



Simply VisionSM Plan Options

We're introducing two new Simply Vision plan options, **Simply Vision PlatinumSM** and **Simply Vision Platinum Plus**. The Platinum Plan will have a \$0 copay and an increased allowance from \$150 to \$175. The Platinum Plus Plan will offer all the benefits in the Platinum Plan, plus coverage of safety glasses.



All six Simply Vision plans include low-cost eye exams plus benefits for fully covered and low-cost corrective eyewear, plus other great discounts. By partnering with Davis Vision, members will have access to a large local and national network.

Continued...

Eliminating Diabetic Insulin Copays

According to the American Diabetes Association, people with diabetes have medical expenses that are 2.6 times higher than people who do not have diabetes. To improve access and affordability, we support the NYS mandate to eliminate the cost share, including the deductible, for diabetic insulin.



Cardiac and Pulmonary Rehab

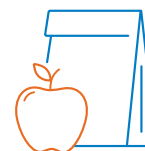
We're committed to lowering the total cost and other barriers to care for our members. Beginning in 2025, Cardiac and Pulmonary Rehab health services, will be covered in full, (subject to deductible when applicable) for Fully Insured plans.



For Large Groups

Mom's Meals®

In partnership with Mom's Meals, we are making nutritious home-delivered meals available to members after a hospital stay. The availability of healthy food options after discharge has been shown to lower the chances a member will be readmitted. To support the recovery following an observation, inpatient acute or skilled nursing facility stay members can receive up to two free home-delivered meals per day for 7 days. Available as a buy-up for all PPO plans.



For Small Groups

SimplyBlue Plus Bronze 7

Introducing a new low-cost plan for Small Groups with a \$9,200 deductible and \$9,200 Out-of-Pocket Maximum, and no coinsurance. Preventive services are covered in full.



\$0 Tier 1 Drugs for Children

New for 2025, Tier 1 drugs for children up to age 19 will now be covered in full, (subject to deductible, where applicable). This update applies to all Non-Standard plans.



Learn more about 2025 Open Enrollment at ExcellusForBusiness.com/SalesHub or talk to your account representative for more details.

¹ Subject to DFS approval

Virgin Pulse is an independent company and offers a digital wellbeing service on behalf of Excellus BCBS.

Davis Vision is an independent company providing vision benefit management services and access to their network.

Mom's Meals is an independent company that provides home delivered meals and nutritional services to Excellus BCBS members.

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Everybody Benefits