Excellus

**Quote Effective: 10/01/2023 - 12/31/2023**

**Version Updated: 09/11/2022**

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| **Print Package: HIOS ID (Enrollment Code)** | **78124NY0980058-00 (TMMZ)** |
| **Plan Name:** | **SimplyBlue Plus Gold 1** |
| **Rating Region:** | **Syracuse** |
| **Rate** | |
| **For the Benefits described in the Agreement, the Plan will charge and Group will pay the following premium rates:** | |
| Single | $911.93 |
| Subscriber & Spouse | $1,823.86 |
| Subscriber & Child(ren) | $1,550.28 |
| Family | $2,599.00 |
| Dependent Coverage To Age **26**, Pediatric Dental Coverage **No**, Domestic Partner Coverage **Yes**, Family Planning Coverage **Yes** | |
| Rates quoted herein are subject to change due to our implementation of the provisions of the Federal Patient Protection and Affordable Care Act. | |
| The Sales Representative providing this quote is a New York State licensed insurance producer employed by Excellus Health Plan. The individual represents Excellus Health Plan in this transaction and will be compensated by Excellus Health Plan in part based on this sale. The amount of compensation is based on a number of factors, including the contract selected and the volume of sales. You may request information about the expected compensation from your Sales Representative. | |
| ***The NYS Department of Financial Services has approved our rate filing for quarterly community rates. All Rates will be considered to be on a 12 month period from the effective date of coverage unless otherwise instructed by Excellus Health Plan. The above rates are effective for the Initial Term of the Agreement. Rates for any Renewal Term will be provided to Group in a rate renewal notice.** | |
| **Please complete this section if you have selected a plan that does not include pediatric dental coverage.**<br>A). Have you obtained dental coverage, not offered by Excellus BCBS, that provides essential pediatric dental benefits through a NY State of Health certified dental plan?<br>**Yes** ☐ **No** ☐<br>B.) If you answered 'yes', please provide the name of the company issuing the essential pediatric dental coverage. _____<br>If you change this dental coverage at any time, you must notify Excellus BCBS to confirm continued coverage of essential pediatric benefits.<br>If you answered 'no' please be aware the ACA requires essential pediatric dental coverage. | |

**Signature:** _____ **Title:** _____ **Date:** _____

**Group Name:** _____ **Total Employees:** _____ **Total Eligible:** _____

**Coverage Effective Date:** _____

**Broker:** _____

| | SimplyBlue Plus Gold 1 | |
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| **Plan Overview** | | |
| Plan ID | 78124NY0980058-00 (TMMZ) | |
| Plan Name | SimplyBlue Plus Gold 1 | |
| Aggregation Design | Individual Aggregation | |
| Plan Highlights | Predictable out-of-pocket costs without a deductible, includes Active&Fit ExerciseRewards. | |
| Plan Type | Copay | |
| HSA Eligible | No | |
| Quote Effective | 10/01/2023 - 12/31/2023 | |
| **Plan features** | | |
| Primary Care Physician (PCP) | Not Required | |
| Referrals | Not Required | |
| Out of network benefits | Covered at 80%, subject to the deductible | |
| Out of area benefits | Coverage provided worldwide through our BlueCard® Network | |
| Student/Dependent coverage | Qualified dependents are covered to age 26 | |
| Domestic partner | Covered | |
| Wellness Incentives | Active&Fit ExerciseRewards: New in 2023 - Fitness center visits are worth 2 points! Earn up to $600 in rewards a year by visiting a qualified fitness facility or by tracking your steps using a wearable device. Save on Gym memberships with Active&Fit Enterprise. | |
| Calm Stress Management Program | New in 2023, a premium subscription to the Calm App is now an embedded benefit to help members experience better sleep, lower stress, and reduce anxiety. | |
| **Plan cost-sharing highlights** | | |
| **Plan cost-sharing highlights** | **In-Network** | **Out-of-Network** |
| Primary Care Office Visit | $25 copay per visit | Covered at 80%, subject to the deductible |
| Specialist Office Visit | $50 copay per visit | Covered at 80%, subject to the deductible |
| Coinsurance | None | Covered at 80% |
| Deductible | None | Out-of-Network: $5,000 Individual / $10,000 Family |
| Out of pocket maximum | $8,500 Individual / $17,000 Family | $10,000 Individual / $20,000 Family |
| Lifetime maximum | None | None |
| **Plan Benefits** | | |
| **Preventive Healthcare Services** | **In-Network** | **Out-of-Network** |
| Well child visits | Covered In Full | Covered at 80%, subject to the deductible |
| Adult routine physical exams | Covered In Full | Covered at 80%, subject to the deductible |
| +Adult immunizations | Covered In Full | Covered at 80%, subject to the deductible |
| +Mammography | Covered In Full | Covered at 80%, subject to the deductible |
| +Pap smear | Covered In Full | Covered at 80%, subject to the deductible |
| Routine GYN Exam | Covered In Full | Covered at 80%, subject to the deductible |
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| +Prostate cancer screening | Covered In Full | Covered at 80%, subject to the deductible |
| +Colonoscopy | Preventive screenings covered in full | Covered at 80%, subject to the deductible |
| +Family Planning Services | Covered In Full | Covered at 80%, subject to the deductible |
| **Physician Office Services** | **In-Network** | **Out-of-Network** |
| Diagnostic Visits - In-Person or Virtual | $25 PCP copay; $50 Specialist copay per visit | Covered at 80%, subject to the deductible |
| Telemedicine with MDLive | Covered In Full | Covered at 80%, subject to the deductible |
| Diagnostic x-rays | $50 copay per visit | Covered at 80%, subject to the deductible |
| Advanced Imaging Services | $100 copay per visit | Covered at 80%, subject to the deductible |
| Diagnostic laboratory and pathology | $50 copay per visit | Covered at 80%, subject to the deductible |
| Allergy tests | $25 PCP copay; $50 Specialist copay per visit | Covered at 80%, subject to the deductible |
| Allergy injections | $25 PCP copay; $50 Specialist copay per visit | Covered at 80%, subject to the deductible |
| Chemotherapy | $25 copay per visit | Covered at 80%, subject to the deductible |
| Radiation therapy | $50 copay per visit | Covered at 80%, subject to the deductible |
| **Maternity Services** | **In-Network** | **Out-of-Network** |
| Prenatal care | Covered in full (Cost share may apply to ultrasounds, lab work and sick visits) | Covered at 80%, subject to the deductible per admission |
| Hospital care for mom (including delivery) | Subject to $1,250 copay per admission | Covered at 80%, per admission, subject to the deductible |
| Newborn nursery care | Covered In Full | Covered at 80%, per admission, subject to the deductible |
| **Prescription Drug** | **In-Network** | **Out-of-Network** |
| Prescription Drug Coverage | $15/40%/50% | Not Covered |
| Diabetic drugs, insulin, and supplies | $25 copay per 30 day supply | Covered at 80%, subject to the deductible |
| **Inpatient Hospital Benefits** | **In-Network** | **Out-of-Network** |
| Hospital benefits | Subject to $1,250 copay per admission for unlimited days | Covered at 80%, per admission for unlimited days, subject to the deductible |
| Physician visits in the hospital | Covered In Full | Covered at 80%, subject to the deductible per admission |
| Inpatient physical rehabilitation | Subject to $1,250 copay per admission for up to 60 days per contract year | Covered at 80%, per admission for up to 60 days per contract year, subject to the deductible |
| Surgery | Covered In Full | Covered at 80%, subject to the deductible per admission |
| Anesthesia | Covered In Full | Covered at 80%, subject to the deductible |
| **Emergency Care** | **In-Network** | **Out-of-Network** |
| Emergency room care | $650 copay per visit | $650 copay per visit |
| Freestanding urgent care center | $50 copay per visit | Covered at 80%, subject to the deductible |
| Ambulance | $650 copay | $650 copay |

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| **Outpatient Hospital Benefits** | **In-Network** | **Out-of-Network** |
| Diagnostic x-rays | $50 copay per visit | Covered at 80%, subject to the deductible |
| Advanced Imaging Services | $100 copay per visit | Covered at 80%, subject to the deductible |
| Diagnostic laboratory and pathology | $50 copay per visit | Covered at 80%, subject to the deductible |
| Surgical Care Facility Fee | $650 copay per visit | Covered at 80%, subject to the deductible |
| Chemotherapy | $25 copay per visit | Covered at 80%, subject to the deductible |
| Radiation Therapy | $50 copay per visit | Covered at 80%, subject to the deductible |
| **Mental Health and Substance Use** | **In-Network** | **Out-of-Network** |
| Inpatient mental health care | Subject to $1,250 copay per admission for unlimited days | Covered at 80%, per admission for unlimited days, subject to the deductible |
| Outpatient mental health care | 3 visits covered in full. Next visits covered at $25 copay per visit | Covered at 80%, subject to the deductible |
| Inpatient substance use | Subject to $1,250 copay per admission for unlimited days | Covered at 80%, per admission for unlimited days, subject to the deductible |
| Outpatient substance use | 3 visits covered in full. Next visits covered at $25 copay per visit | Covered at 80%, subject to the deductible |
| **Other Services** | **In-Network** | **Out-of-Network** |
| Skilled nursing facility | Subject to $1,250 copay per admission for up to 200 days per year | Covered at 80%, per admission for up to 200 days per year, subject to the deductible |
| Home care | $25 copay per visit for 40 visits per year | Covered at 80%, for up to 40 visits per year, subject to the deductible |
| Hospice | Subject to $1,250 copay per admission for up to 210 days per year | Covered at 80%, for up to 210 days per year, subject to the deductible |
| Outpatient therapy | $25 per visit for physical, speech and occupational therapy for up to 60 visits per contract year | Covered at 80%, subject to the deductible for physical, speech and occupational therapy for up to 60 visits per contract year |
| Durable medical equipment | Covered at 50% | Covered at 50%, subject to the deductible |
| External prosthetics | Covered at 50% | Covered at 50%, subject to the deductible |
| Chiropractic | $25 copay per visit | Covered at 80%, subject to the deductible |
| Acupuncture | $50 copay per visit | Covered at 80%, subject to the deductible |
| Hearing Aids | Covered at 50% for a single purchase once every 3 years | Covered at 50%, subject to the deductible for a single purchase once every 3 years |
| **Vision Benefits** | **In-Network** | **Out-of-Network** |
| Adult Routine Vision Exam | One routine exam covered in full per year | Covered at 80% for one routine exam every year, subject to the deductible |
| Adult Diagnostic Vision | $50 copay per visit | Covered at 80%, subject to the deductible |
| Adult Eyewear | Eyewear Reimbursement of $100 per year | Eyewear Reimbursement of $100 per year |
| Pediatric Routine Vision Exam | One routine exam covered in full per year | Covered at 80% for one routine exam every year, subject to the deductible |
| Pediatric Eyewear | Covered at 50% for one purchase per plan year | Covered at 50%, subject to the deductible for one purchase per plan year |
| **Dental Benefits** | **In-Network** | **Out-of-Network** |
| Adult Dental Care | Not Covered | Not Covered |
| Pediatric Dental: Preventative & Routine | Not Covered | Not Covered |

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| Pediatric Major Dental Care & Medical Ortho | Not Covered | Not Covered |
| Accidental Dental - Outpatient Surgical | $650 copay per visit for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly | Covered at 80% for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the deductible |

**This is not a contract. It is intended to highlight the coverage of this program. Benefits are determined by the terms of the contract. All benefits are subject to medical necessity. All day and visit limits are combined limits for both in and out of network benefit. +Preventive Services coverage required by the Federal Patient Protection and Affordable Care Act are not quoted herein. Please refer to the United States Preventive Services Task Force list of items and services rated "A" or "B" that are covered pursuant to the Federal Patient Protection and Affordable Care Act requirements.**

**Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association**