Excellus
LIVE FEARLESS

Quote Effective: 07/01/2022 - 09/30/2022

Version Updated: 10/28/2021

Print Package: HIOS ID (Enrollment Code)	**78124NY1110009-00 (SYI7)**
Plan Name:	**Healthy New York EPO**
Rating Region:	**Utica**
Rate	
For the Benefits described in the Agreement, the Plan will charge and Group will pay the following premium rates:	
Single	$503.35
Subscriber & Spouse	$1,006.70
Subscriber & Child(ren)	$855.70
Family	$1,434.55
Dependent Coverage To Age **26**, Pediatric Dental Coverage **Yes**, 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. 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? **Yes** ☐ **No** ☐ B.) If you answered 'yes', please provide the name of the company issuing the essential pediatric dental coverage. _____ If you change this dental coverage at any time, you must notify Excellus BCBS to confirm continued coverage of essential pediatric benefits. 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: _____

	Healthy New York EPO	
Plan Overview		
Plan ID	78124NY1110009-00 (SYI7)	
Plan Name	Healthy New York EPO	
Aggregation Design	Individual Aggregation	
Plan Highlights	A deductible is applied to all covered medical benefits, prescription drugs are not subject to the deductible. Preventive services are covered in full. Plan includes Active&Fit ExerciseRewards.	
Plan Type	Hybrid	
HSA Eligible	No	
Quote Effective	07/01/2022 - 09/30/2022	
Plan features		
Primary Care Physician (PCP)	Not Required	
Referrals	Not Required	
Out of network benefits	Not Covered	
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 receive 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 Direct.	
Plan cost-sharing highlights		
Plan cost-sharing highlights	**In-Network**	**Out-of-Network**
Primary Care Office Visit	$25 copay per visit, subject to deductible	Not Covered
Specialist Office Visit	$40 copay per visit, subject to deductible	Not Covered
Coinsurance	Covered at 100%	Not Covered
Deductible	In-Network: $600 Individual / $1,200 Family	Not Covered
Out of pocket maximum	$4,000 Individual / $8,000 Family	Not Covered
Lifetime maximum	None	None
Plan Benefits		
Preventive Healthcare Services	**In-Network**	**Out-of-Network**
Well child visits	Covered In Full	Not Covered
Adult routine physical exams	Covered In Full	Not Covered
+Adult immunizations	Covered In Full	Not Covered
+Mammography	Covered In Full	Not Covered
+Pap smear	Covered In Full	Not Covered
Routine GYN Exam	Covered In Full	Not Covered
+Prostate cancer screening	Covered In Full	Not Covered

	Healthy New York EPO	
+Colonoscopy	Preventive screenings covered in full	Not Covered
+Family Planning Services	Covered In Full	Not Covered
Physician Office Services	**In-Network**	**Out-of-Network**
Diagnostic office visits	$25 PCP copay; $40 Specialist copay per visit, subject to deductible	Not Covered
Telemedicine and Telehealth Services	Covered In Full, subject to deductible	Covered at 100%, subject to the deductible
Diagnostic x-rays	$25 PCP copay; $40 Specialist copay per visit, subject to deductible	Not Covered
Advanced Imaging Services	$40 copay per visit, subject to the deductible	Not Covered
Diagnostic laboratory and pathology	$25 PCP copay; $40 Specialist copay per visit, subject to deductible	Not Covered
Allergy tests	$25 PCP copay; $40 Specialist copay per visit, subject to deductible	Not Covered
Allergy injections	$25 PCP copay; $40 Specialist copay per visit, subject to deductible	Not Covered
Chemotherapy	$25 PCP copay per visit, subject to deductible	Not Covered
Radiation therapy	$25 PCP copay per visit, subject to deductible	Not Covered
Maternity Services	**In-Network**	**Out-of-Network**
Prenatal care	Covered in full (Cost share may apply to ultrasounds, lab work and sick visits)	Not Covered
Hospital care for mom (including delivery)	Subject to $1,000 copay per admission, subject to the deductible	Not Covered
Newborn nursery care	Covered In Full, subject to deductible	Not Covered
Prescription Drug	**In-Network**	**Out-of-Network**
Prescription Drug Coverage	$10/$35/$70	Not Covered
Diabetic drugs, insulin, and supplies	$25 copay, subject to deductible per 30 day supply	Not Covered
Inpatient Hospital Benefits	**In-Network**	**Out-of-Network**
Hospital benefits	Subject to $1,000 copay per admission for unlimited days, subject to the deductible	Not Covered
Physician visits in the hospital	Covered In Full	Not Covered
Inpatient physical rehabilitation	Subject to $1,000 copay per admission for up to 60 days per contract year, subject to the deductible	Not Covered
Surgery	$100 copay per visit, subject to deductible	Not Covered
Anesthesia	Covered In Full	Not Covered
Emergency Care	**In-Network**	**Out-of-Network**
Emergency room care	$150 copay per visit, subject to deductible	$150 copay per visit, subject to deductible
Freestanding urgent care center	$60 copay per visit, subject to deductible	Not Covered
Ambulance	$150 copay per visit, subject to deductible	$150 copay per visit, subject to deductible
Outpatient Hospital Benefits	**In-Network**	**Out-of-Network**

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Diagnostic x-rays	$40 copay per visit, subject to the deductible	Not Covered
Advanced Imaging Services	$40 copay per visit, subject to the deductible	Not Covered
Diagnostic laboratory and pathology	$40 copay per visit, subject to the deductible	Not Covered
Surgical Care Facility Fee	$100 copay per visit; subject to deductible	Not Covered
Chemotherapy	$25 copay per visit, subject to the deductible	Not Covered
Radiation Therapy	$25 copay per visit, subject to the deductible	Not Covered
Mental Health and Substance Use	**In-Network**	**Out-of-Network**
Inpatient mental health care	Subject to $1,000 copay per admission for unlimited days, subject to the deductible	Not Covered
Outpatient mental health care	$25 copay per visit, subject to the deductible	Not Covered
Inpatient substance use	Subject to $1,000 copay per admission for unlimited days, subject to the deductible	Not Covered
Outpatient substance use	$25 copay per visit, subject to the deductible	Not Covered
Other Services	**In-Network**	**Out-of-Network**
Skilled nursing facility	Subject to $1,000 copay per admission for up to 200 days per year, subject to the deductible	Not Covered
Home care	$25 copay per visit for 40 visits per year, subject to the deductible	Not Covered
Hospice	Subject to $1,000 copay per admission for up to 210 days per year, subject to the deductible	Not Covered
Outpatient therapy	$30 per visit, subject to deductible for physical, speech and occupational therapy for up to 60 visits per contract year	Not Covered
Durable medical equipment	Covered at 80%, subject to the deductible	Not Covered
External prosthetics	Covered at 80%, subject to the deductible	Not Covered
Chiropractic	$40 Specialist copay per visit, subject to deductible	Not Covered
Acupuncture	Not Covered	Not Covered
Hearing Aids	Covered at 80% , subject to the deductible for a single purchase once every 3 years	Not Covered
Vision Benefits	**In-Network**	**Out-of-Network**
Adult Routine Vision Exam	Not Covered	Not Covered
Adult Diagnostic Vision	$25 PCP copay; $40 Specialist copay per visit, subject to deductible	Not Covered
Adult Eyewear	Not Covered	Not Covered
Pediatric Routine Vision Exam	$25 copay per visit for one routine exam every year, subject to the deductible	Not Covered
Pediatric Eyewear	Covered at 80%, subject to the deductible for one purchase per plan year	Not Covered
Dental Benefits	**In-Network**	**Out-of-Network**
Adult Dental Care	Not Covered	Not Covered
Pediatric Dental: Preventative & Routine	$25 per visit, subject to deductible	Not Covered
Pediatric Major Dental Care & Medical Ortho	$25 per visit, subject to deductible	Not Covered

	Healthy New York EPO	
Accidental Dental - Outpatient Surgical	$100 copay per visit for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the deductible	Not Covered

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