



Version Updated: 10/28/2021

Rating Region: Rochester

| SimplyBlue Plus Silver 18           |  | SimplyBlue Plus Silver 18  |                   |                       |
|-------------------------------------|--|--|-------------------|-----------------------|
| <b>Plan Overview</b>                |  |  |                   |                       |
| Plan ID                             | 78124NY0990313-00  | 78124NY0990313-00 (SZD5)   |                   |                       |
| Plan Name                           | SimplyBlue Plus Silver 18  | SimplyBlue Plus Silver 18  |                   |                       |
| Aggregation Design                  | Individual Aggregation   | Individual Aggregation   |                   |                       |
| Plan Highlights                     | A deductible is applied to select covered medical benefits, prescription drugs are not subject to the deductible. Preventive services are covered in full, includes ExerciseRewards. | A deductible is applied to select covered medical benefits, prescription drugs are not subject to the deductible. Preventive services are covered in full, includes Active&Fit ExerciseRewards.              |                   |                       |
| Plan Type                           | Hybrid   | Hybrid   |                   |                       |
| HSA Eligible                        | No   | No   |                   |                       |
| Quote Effective                     | 04/01/2021 - 06/30/2021  | 04/01/2022 - 06/30/2022  |                   |                       |
| <b>Rate (\$)</b>                    | <b>Small Group</b>   | <b>Small Group</b>   |                   |                       |
| Single                              | \$431.56   | \$471.29   |                   |                       |
| Subscriber & Spouse                 | \$863.12   | \$942.58   |                   |                       |
| Subscriber & Child(ren)             | \$733.65   | \$801.19   |                   |                       |
| Family                              | \$1,229.95   | \$1,343.18   |                   |                       |
| <b>Plan features</b>                |  |  |                   |                       |
| Primary Care Physician (PCP)        | Not Required   | Not Required   |                   |                       |
| Referrals                           | Not Required   | Not Required   |                   |                       |
| Out of network benefits             | Covered at 50%, subject to the deductible  | Covered at 100%, subject to the deductible   |                   |                       |
| Out of area benefits                | Coverage provided worldwide through our BlueCard® Network  | Coverage provided worldwide through our BlueCard Network   |                   |                       |
| Student/Dependent coverage          | Qualified dependents are covered to age 26   | Qualified dependents are covered to age 26   |                   |                       |
| Domestic partner                    | Covered  | Covered  |                   |                       |
| Wellness Incentives                 | ExerciseRewards® receive up to \$600 in rewards a year by visiting a qualified fitness facility and save on Gym memberships with Active&Fit Direct®.                                 | 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. |                   |                       |
| <b>Plan cost-sharing highlights</b> |  |  |                   |                       |
| <b>Plan cost-sharing highlights</b> | <b>In-Network</b>  | <b>Out-of-Network</b>  | <b>In-Network</b> | <b>Out-of-Network</b> |

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|--|---|---|---|---|
| Primary Care Office Visit                  | \$50 copay per visit  | Covered at 50%, subject to the deductible             | \$50 copay per visit  | Covered at 100%, subject to the deductible            |
| Specialist Office Visit                    | \$75 copay per visit  | Covered at 50%, subject to the deductible             | \$75 copay per visit  | Covered at 100%, subject to the deductible            |
| Coinsurance                                | Covered at 70%  | Covered at 50%  | Covered at 70%  | Covered at 100%                                       |
| Deductible                                 | In-Network: \$7,500 Individual / \$15,000 Family                                | Out-of-Network: \$10,000 Individual / \$20,000 Family | In-Network: \$7,500 Individual / \$15,000 Family                                | Out-of-Network: \$10,000 Individual / \$20,000 Family |
| Out of pocket maximum                      | In-Network: \$8,250 Individual / \$16,500 Family                                | Out-of-Network: \$10,000 Individual / \$20,000 Family | \$8,250 Individual / \$16,500 Family  | \$10,000 Individual / \$20,000 Family                 |
| Lifetime maximum                           | None  | None  | None  | None  |
| <b>Plan Benefits</b>                       |   |   |   |   |
| <b>Preventive Healthcare Services</b>      | <b>In-Network</b>   | <b>Out-of-Network</b>                                 | <b>In-Network</b>   | <b>Out-of-Network</b>                                 |
| Well child visits                          | Covered In Full   | Covered at 50%, subject to the deductible             | Covered In Full   | Covered at 100%, subject to the deductible            |
| Adult routine physical exams               | Covered In Full   | Covered at 50%, subject to the deductible             | Covered In Full   | Covered at 100%, subject to the deductible            |
| +Adult immunizations                       | Covered In Full   | Covered at 50%, subject to the deductible             | Covered In Full   | Covered at 100%, subject to the deductible            |
| +Mammography                               | Covered In Full   | Covered at 50%, subject to the deductible             | Covered In Full   | Covered at 100%, subject to the deductible            |
| +Pap smear                                 | Covered In Full   | Covered at 50%, subject to the deductible             | Covered In Full   | Covered at 100%, subject to the deductible            |
| Routine GYN Exam                           | Covered In Full   | Covered at 50%, subject to the deductible             | Covered In Full   | Covered at 100%, subject to the deductible            |
| +Prostate cancer screening                 | Covered In Full   | Covered at 50%, subject to the deductible             | Covered In Full   | Covered at 100%, subject to the deductible            |
| +Colonoscopy                               | Preventive screenings covered in full   | Covered at 50%, subject to the deductible             | Preventive screenings covered in full   | Covered at 100%, subject to the deductible            |
| +Family Planning Services                  | Covered in full   | Covered at 50%, subject to the deductible             | Covered In Full   | Covered at 100%, subject to the deductible            |
| <b>Physician Office Services</b>           | <b>In-Network</b>   | <b>Out-of-Network</b>                                 | <b>In-Network</b>   | <b>Out-of-Network</b>                                 |
| Diagnostic office visits                   | \$50 PCP copay; \$75 Specialist copay per visit                                 | Covered at 50%, subject to the deductible             | \$50 PCP copay; \$75 Specialist copay per visit                                 | Covered at 100%, subject to the deductible            |
| Telemedicine and Telehealth Services       | Covered in Full   | Covered at 50%, subject to the deductible             | Covered In Full   | Covered at 100%, subject to the deductible            |
| Diagnostic x-rays                          | \$75 copay per visit  | Covered at 50%, subject to the deductible             | \$75 copay per visit  | Covered at 100%, subject to the deductible            |
| Advanced Imaging Services                  | \$100 copay per visit   | Covered at 50%, subject to the deductible             | \$100 copay per visit   | Covered at 100%, subject to the deductible            |
| Diagnostic laboratory and pathology        | \$50 copay per visit  | Covered at 50%, subject to the deductible             | \$50 copay per visit  | Covered at 100%, subject to the deductible            |
| Allergy tests                              | \$50 PCP copay; \$75 Specialist copay per visit                                 | Covered at 50%, subject to the deductible             | \$50 PCP copay; \$75 Specialist copay per visit                                 | Covered at 100%, subject to the deductible            |
| Allergy injections                         | \$50 PCP copay; \$75 Specialist copay per visit                                 | Covered at 50%, subject to the deductible             | \$50 PCP copay; \$75 Specialist copay per visit                                 | Covered at 100%, subject to the deductible            |
| Chemotherapy                               | \$50 copay per visit  | Covered at 50%, subject to the deductible             | \$50 copay per visit  | Covered at 100%, subject to the deductible            |
| Radiation therapy                          | \$75 copay per visit  | Covered at 50%, subject to the deductible             | \$75 copay per visit  | Covered at 100%, subject to the deductible            |
| <b>Maternity Services</b>                  | <b>In-Network</b>   | <b>Out-of-Network</b>                                 | <b>In-Network</b>   | <b>Out-of-Network</b>                                 |
| Prenatal care                              | Covered in full (Cost share may apply to ultrasounds, lab work and sick visits) | Covered at 50%, subject to the deductible             | Covered in full (Cost share may apply to ultrasounds, lab work and sick visits) | Covered at 100%, subject to the deductible            |
| Hospital care for mom (including delivery) | Covered at 70%, subject to the deductible                                       | Covered at 50%, subject to the deductible             | Covered at 70%, subject to the deductible                                       | Covered at 100%, subject to the deductible            |

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| Newborn nursery care                   | Covered at 70%, subject to the deductible   | Covered at 50%, subject to the deductible   | Covered at 70%, subject to the deductible   | Covered at 100%, subject to the deductible   |
| <b>Prescription Drug</b>               | <b>In-Network</b>   | <b>Out-of-Network</b>   | <b>In-Network</b>   | <b>Out-of-Network</b>  |
| Prescription Drug Coverage             | \$10/40%/50%  | Not Covered   | \$10/40%/50%  | Not Covered  |
| Diabetic drugs, insulin, and supplies  | \$50 copay per 30 day supply  | Covered at 50%, subject to the deductible   | \$50 copay per 30 day supply  | Covered at 100%, subject to the deductible   |
| <b>Inpatient Hospital Benefits</b>     | <b>In-Network</b>   | <b>Out-of-Network</b>   | <b>In-Network</b>   | <b>Out-of-Network</b>  |
| Hospital benefits                      | Covered at 70% per admission for unlimited days, subject to the deductible                | Covered at 50% per admission for unlimited days, subject to the deductible                | Covered at 70% per admission for unlimited days, subject to the deductible                | Covered at 100% per admission for unlimited days, subject to the deductible                |
| Physician visits in the hospital       | Covered at 70%, subject to the deductible   | Covered at 50%, subject to the deductible   | Covered at 70%, subject to the deductible   | Covered at 100%, subject to the deductible   |
| Inpatient physical rehabilitation      | Covered at 70% per 60 day stay per admission per contract year, subject to the deductible | Covered at 50% per 60 day stay per admission per contract year, subject to the deductible | Covered at 70% per 60 day stay per admission per contract year, subject to the deductible | Covered at 100% per 60 day stay per admission per contract year, subject to the deductible |
| Surgery                                | Covered at 70%, subject to the deductible   | Covered at 50%, subject to the deductible   | Covered at 70%, subject to the deductible   | Covered at 100%, subject to the deductible   |
| Anesthesia                             | Covered at 70%, subject to the deductible   | Covered at 50%, subject to the deductible   | Covered at 70%, subject to the deductible   | Covered at 100%, subject to the deductible   |
| <b>Emergency Care</b>                  | <b>In-Network</b>   | <b>Out-of-Network</b>   | <b>In-Network</b>   | <b>Out-of-Network</b>  |
| Emergency room care                    | \$650 copay per visit   | \$650 copay per visit   | \$650 copay per visit   | \$650 copay per visit  |
| Freestanding urgent care center        | \$75 copay per visit  | Covered at 50%, subject to the deductible   | \$75 copay per visit  | Covered at 100%, subject to the deductible   |
| Ambulance                              | \$650 copay per visit   | \$650 copay per visit   | \$650 copay per visit   | \$650 copay per visit  |
| <b>Outpatient Hospital Benefits</b>    | <b>In-Network</b>   | <b>Out-of-Network</b>   | <b>In-Network</b>   | <b>Out-of-Network</b>  |
| Diagnostic x-rays                      | \$75 copay per visit  | Covered at 50%, subject to the deductible   | \$75 copay per visit  | Covered at 100%, subject to the deductible   |
| Advanced Imaging Services              | \$100 copay per visit   | Covered at 50%, subject to the deductible   | \$100 copay per visit   | Covered at 100%, subject to the deductible   |
| Diagnostic laboratory and pathology    | \$50 copay per visit  | Covered at 50%, subject to the deductible   | \$50 copay per visit  | Covered at 100%, subject to the deductible   |
| Surgical Care Facility Fee             | Covered at 70%, subject to the deductible   | Covered at 50%, subject to the deductible   | Covered at 70%, subject to the deductible   | Covered at 100%, subject to the deductible   |
| Chemotherapy                           | \$50 copay per visit  | Covered at 50%, subject to the deductible   | \$50 copay per visit  | Covered at 100%, subject to the deductible   |
| Radiation Therapy                      | \$75 copay per visit  | Covered at 50%, subject to the deductible   | \$75 copay per visit  | Covered at 100%, subject to the deductible   |
| <b>Mental Health and Substance Use</b> | <b>In-Network</b>   | <b>Out-of-Network</b>   | <b>In-Network</b>   | <b>Out-of-Network</b>  |
| Inpatient mental health care           | Covered at 70% per admission for unlimited days, subject to the deductible                | Covered at 50% per admission for unlimited days, subject to the deductible                | Covered at 70% per admission for unlimited days, subject to the deductible                | Covered at 100% per admission for unlimited days, subject to the deductible                |
| Outpatient mental health care          | 3 visits covered in full. Next visits covered at \$50 copay per visit                     | Covered at 50%, subject to the deductible   | 3 visits covered in full. Next visits covered at \$50 copay per visit                     | Covered at 100%, subject to the deductible   |
| Inpatient substance use                | Covered at 70% per admission for unlimited days, subject to the deductible                | Covered at 50% per admission for unlimited days, subject to the deductible                | Covered at 70% per admission for unlimited days, subject to the deductible                | Covered at 100% per admission for unlimited days, subject to the deductible                |
| Outpatient substance use               | 3 visits covered in full. Next visits covered at \$50 copay per visit                     | Covered at 50%, subject to the deductible   | 3 visits covered in full. Next visits covered at \$50 copay per visit                     | Covered at 100%, subject to the deductible   |
| <b>Other Services</b>                  | <b>In-Network</b>   | <b>Out-of-Network</b>   | <b>In-Network</b>   | <b>Out-of-Network</b>  |

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| Skilled nursing facility                    | Covered at 70% per admission for 200 days per year, subject to the deductible   | Covered at 50% per admission for 200 days per year, subject to the deductible   | Covered at 70% per admission for 200 days per year, subject to the deductible   | Covered at 100% per admission for 200 days per year, subject to the deductible   |
| Home care                                   | Covered at 70% for up to 40 visits per year, subject to the deductible  | Covered at 50% for up to 40 visits per year, subject to the deductible  | Covered at 70% for up to 40 visits per year, subject to the deductible  | Covered at 100% for up to 40 visits per year, subject to the deductible  |
| Hospice                                     | Covered at 70% for up to 210 visits per year, subject to the deductible   | Covered at 50% for up to 210 visits per year, subject to the deductible   | Covered at 70% for up to 210 visits per year, subject to the deductible   | Covered at 100% for up to 210 visits per year, subject to the deductible   |
| Outpatient therapy                          | \$75 for physical, speech and occupational therapy for up to 60 visits per contract year  | Covered at 50%, subject to the deductible for physical, speech and occupational therapy for up to 60 visits per contract year             | \$75 for physical, speech and occupational therapy for up to 60 visits per contract year  | Covered at 100%, subject to the deductible for physical, speech and occupational therapy for up to 60 visits per contract year             |
| Durable medical equipment                   | Covered at 50%, subject to the deductible   | Covered at 50%, subject to the deductible   | Covered at 50%, subject to the deductible   | Covered at 50%, subject to the deductible  |
| External prosthetics                        | Covered at 50%, subject to the deductible   | Covered at 50%, subject to the deductible   | Covered at 50%, subject to the deductible   | Covered at 50%, subject to the deductible  |
| Chiropractic                                | \$75 copay per visit  | Covered at 50%, subject to the deductible   | \$50 copay per visit  | Covered at 100%, subject to the deductible   |
| Acupuncture                                 | \$75 copay per visit  | Covered at 50%, subject to the deductible   | \$75 copay per visit  | Covered at 100%, subject to the deductible   |
| Hearing Aids                                | Covered at 50% , subject to the deductible for a single purchase once every 3 years   | Covered at 50%, subject to the deductible for a single purchase once every 3 years  | Covered at 50% , subject to the deductible for a single purchase once every 3 years   | Covered at 50%, subject to the deductible for a single purchase once every 3 years   |
| <b>Vision Benefits</b>                      | <b>In-Network</b>   | <b>Out-of-Network</b>   | <b>In-Network</b>   | <b>Out-of-Network</b>  |
| Adult Routine Vision Exam                   | \$75 copay per visit for one routine exam every year  | Covered at 50% for one routine exam every year, subject to the deductible   | One routine exam covered in full per year   | Covered at 100% for one routine exam every year, subject to the deductible   |
| Adult Diagnostic Vision                     | \$75 copay per visit  | Covered at 50%, subject to the deductible   | \$75 copay per visit  | Covered at 100%, subject to the deductible   |
| Adult Eyewear                               | Eyewear Reimbursement of \$60 per year  | Eyewear Reimbursement of \$60 per year  | Eyewear Reimbursement of \$100 per year   | Eyewear Reimbursement of \$100 per year  |
| Pediatric Routine Vision Exam               | \$75 copay per visit for one routine exam every year  | Covered at 50% for one routine exam every year, subject to the deductible   | \$75 copay per visit for one routine exam every year  | Covered at 100% for one routine exam every year, subject to the deductible   |
| Pediatric Eyewear                           | Covered at 50%, subject to the deductible for one purchase per plan year  | Covered at 50%, subject to the deductible for one purchase per plan year  | Covered at 50%, subject to the deductible for one purchase per plan year  | Covered at 50%, subject to the deductible for one purchase per plan year   |
| <b>Dental Benefits</b>                      | <b>In-Network</b>   | <b>Out-of-Network</b>   | <b>In-Network</b>   | <b>Out-of-Network</b>  |
| Adult Dental Care                           | Not Covered   | Not Covered   | Not Covered   | Not Covered  |
| Pediatric Dental: Preventative & Routine    | Preventive covered at 100%. Routine covered at 80%, subject to the deductible   | Preventive covered at 100%, subject to balance billing. Routine covered at 80%, subject to the deductible and balance billing             | Preventive covered at 100%. Routine covered at 80%, subject to the deductible   | Preventive covered at 100%, subject to balance billing. Routine covered at 80%, subject to the deductible and balance billing              |
| Pediatric Major Dental Care & Medical Ortho | Covered at 50%, subject to the deductible   | Covered at 50%, subject to the deductible and balance billing   | Covered at 50%, subject to the deductible   | Covered at 50%, subject to the deductible and balance billing  |
| Accidental Dental - Outpatient Surgical     | Covered at 70% for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the deductible | Covered at 50% for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the deductible | Covered at 70% for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the deductible | Covered at 100% 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.