

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

Version Updated: 09/11/2022

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Print Package: HIOS ID (Enrollment Code)	78124NY1000298-00 (TAB9)			
Plan Name:	SimplyBlue Plus Silver 19			
Rating Region:	Syracuse			
Rate				
For the Benefits described in the Agreement, the Plan will char	ge and Group will pay the following pre	emium rates:		
Single	\$728.52			
Subscriber & Spouse	\$1,457.04			
Subscriber & Child(ren)	\$1,238.48			
Family	\$2,076.28			
Dependent Coverage To Age 26, Pediatric Dental Coverage No, D	omestic Partner Coverage Yes, Family Pla	anning Coverage Yes		
Rates quoted herein are subject to change due to our implementati	on of the provisions of the Federal Patient	Protection and Affordable Care Act.		
The Sales Representative providing this quote is a New York State The amount of compensation is based on a number of factors, including the same of th				n this transaction and will be compensated by Excellus Health Plan in part based on this sale.
*The NYS Department of Financial Services has approved our above rates are effective for the Initial Term of the Agreement.				effective date of coverage unless otherwise instructed by Excellus Health Plan. The
Please complete this section if you have selected a plan that d A). Have you obtained dental coverage, not offered by Excellus BC Yes \(\) No \(\) B.) If you answered 'yes', please provide the name of the company If you change this dental coverage at any time, you must notify Exc If you answered 'no' please be aware the ACA requires essential provided the company of the company in the company is the company of the company of the company is the company of the company is the company of the company of the company of the company is the company of the compa	BS, that provides essential pediatric denta issuing the essential pediatric dental cover ellus BCBS to confirm continued coverage	al benefits through a NY State of Healt	h certified dental plan?	
Signature:	Title:		Date:]
Group Name:	Total Employees:		Total Eligible:	1
Coverage Effective Date:				
Broker				

	SimplyBlue Plus Silver 19				
Plan Overview					
Plan ID	78124NY1000298-00 (TAB9)				
Plan Name	SimplyBlue Plus Silver 19				
Aggregation Design	Family Aggregation				
Plan Highlights	A deductible is applied to all covered medical and prescription drug benefits. Preventive services are covered in full. Plan includes Active&Fit ExerciseRewards.				
Plan Type	Deductible HSA				
HSA Eligible	Yes				
Quote Effective	10/01/2023 - 12/31/2023				
Plan features	res				
Primary Care Physician (PCP)	Not Required				
Referrals	Not Required				
Out of network benefits	Covered at 60%, 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 highligh	ts				
Plan cost-sharing highlights	In-Network	Out-of-Network			
Primary Care Office Visit	\$25 copay per visit, subject to deductible	Covered at 60%, subject to the deductible			
Specialist Office Visit	\$50 copay per visit, subject to deductible	Covered at 60%, subject to the deductible			
Coinsurance	Covered at 100%	Covered at 60%			
Deductible	In-Network: \$3,000 Individual / \$6,000 Family	Out-of-Network: \$5,000 Individual / \$10,000 Family			
Out of pocket maximum	\$7,500 Individual / \$15,000 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 60%, subject to the deductible			
Adult routine physical exams	Covered In Full	Covered at 60%, subject to the deductible			
+Adult immunizations	Covered In Full	Covered at 60%, subject to the deductible			
+Mammography	Covered In Full	Covered at 60%, subject to the deductible			
+Pap smear	Covered In Full	Covered at 60%, subject to the deductible			
Routine GYN Exam	Covered In Full	Covered at 60%, subject to the deductible			

accessing Preventive screenings covered in full Covered at 60%, subject to the deductible Preventive screenings covered in full Covered at 60%, subject to the deductible Preventive Striving In Prevention Striving In Preventive Striving In Prevention Striving In Preventive Striving In Prevention Striving In Preventive Striving In		SimplyBlue Plus Silver 19	
### Coloroscopy Perenting Services Covered in Full Covered at 60%, subject to the deductible ### Family Planning Services Covered in Full Covered at 60%, subject to the deductible ### Family Planning Services Covered in Full Covered in Full Covered at 60%, subject to the deductible ### Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible ### Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible ### Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible ### Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible ### Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible ### Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible ### Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible ### Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible ### Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible ### Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible ### Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible ### Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible ### Covered at 60%, subject to the deductible Covered at 60%, s	+Prostate cancer	Covered In Full	Covered at 60%, subject to the deductible
Family Planning Services Covered in Full Covered at 60%, subject to the deductible			
Physician Office Services Degrees (Velos- Presention of Virtual Telementations will Motive Degrees (Velos- Presention of Virtual Telementations will Motive Degrees (Velos- Presention of Virtual Telementations will Motive Degrees (Velos- Presention of Virtual Degrees (Velos- Presention of Virtual Telementations will Motive Degrees (Velos- Presention of Virtual Degrees (Velos- Degrees (Vel	1,	Preventive screenings covered in full	Covered at 60%, subject to the deductible
Services In-Person or Virtual Tolargonation Visits - In-Person or Virtual Diagnostic Visits - In-Person or Virtual Tolarmodicine with MDLive Diagnostic X-rays S50 copany per visit, subject to deductible Covered at 60%, subject to the deduct	+Family Planning Services	Covered In Full	Covered at 60%, subject to the deductible
In-Person or Virtual Telemedicine with MDLbw Covered in Full, subject to deductible Diagnosic x-rays \$50 copay per visit, subject to the deductible Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible Scropes per visit, subject to the deductible Covered at 60%, subject to the deductible Scropes per visit, subject to deductible Covered at 60%, subject to the deductible Covere	Physician Office Services	In-Network	Out-of-Network
Diagnostic x-rays \$50 copay per visit, subject to deductible Covered at 60%, subject to the deductible Cover	Diagnostic Visits - In-Person or Virtual	\$25 PCP copay; \$50 Specialist copay per visit, subject to deductible.	Covered at 60%, subject to the deductible
Activated Imaging Services Services Diagnostic laboratory and Services Diagnostic laboratory and Services Servi	Telemedicine with MDLive	Covered In Full, subject to deductible	Covered at 60%, subject to the deductible
Services Servic	Diagnostic x-rays	\$50 copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Allergy tass \$25 PCP copay; \$50 Specialist copay per visit, subject to deductible Covered at 60%, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible In-Network Prescription Drug Coverage The Separation of the spiral deductible per 30 day supply Sock at 550, subject to the policible per 30 day supply Sock at 650, subject to spiral to the deductible per 30 day supply Covered at 60%, subject to the deductible per 30 day supply Covered at 60%, subject to the deductible per 30 day supply Covered at 60% per admission for unlimited days, subject to the deductible covered at 60% per admission for unlimited days, subject to the deductible covered at 60% per admission for unlimited days, subject to the deductible covered at 60%, subject to the deductible per 30 day supply subject to the deductible covered at 60%, subject to the deductible covered covered in Full, s	Advanced Imaging Services	\$100 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Allergy injections \$25 PCP copay; \$50 Specialist copay per visit, subject to deductible Chemotherapy \$26 PCP copay per visit, subject to deductible Covered at 60%, subject to the deductible	Diagnostic laboratory and pathology	\$25 copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Chemotherapy \$25 PCP copay per visit, subject to deductible Covered at 60%, subject to the deductible Maternity Services In-Network Prenatal care Covered in full (Cost share may apply to ultrasounds, lab work and sick visits) Covered at 60%, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible (including delivery) Newborn nursery care Covered in Full, subject to deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Prescription Drug In-Network Prescription Drug S5/\$45\\$90, subject to the plan deductible. Preventive drugs are not subject to the deductible; Covered they are subject to the applicable copay or consurrance. Diabetic drugs, insulin, and supplies the plan deductible per 30 day supply supplies In-Network Diabetic drugs, insulin, and supplies to the applicable copay or consurrance. In-Network In-Network Diabetic drugs, insulin, and subject to deductible per 30 day supply supplies Inpatient Hospital Benefits In-Network Subject to \$500 copay per admission for unlimited days, subject to the deductible Covered at 60% per admission for unlimited days, subject to the deductible Covered at 60% per admission for unlimited days, subject to the deductible Covered at 60% per admission for unlimited days, subject to the deductible Covered at 60% per admission for unlimited days, subject to the deductible Covered at 60%, subject to the deductible Covered at 60% per admission for up to 60 days per contract year, subject to the deductible Covered at 60%, subject to the ded	Allergy tests	\$25 PCP copay; \$50 Specialist copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Radiation therapy \$50 PCP copay per visit, subject to deductible Covered at 60%, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission for unlimited days, subject to the deductible Covered at 60% subject to the deductible	Allergy injections	\$25 PCP copay; \$50 Specialist copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Maternity Services In-Network Prenatal caree Covered in full (Cost share may apply to ultrasounds, lab work and sick visits) Covered at 60%, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Dut-of-Network Out-of-Network Not Covered Not Covered Sof-\$45,590, subject to the plan deductible, Preventive drugs are not subject to the deductible; they are subject to the applicable copacy or coinsurance. Covered at 60%, subject to the deductible Subject or the deductible subject to the admission for unlimited days, subject to the deductible Covered at 60%, subject to the deductible	Chemotherapy	\$25 PCP copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Prenatal care Covered in full (Cost share may apply to ultrasounds, lab work and sick visits) Covered at 60%, subject to the deductible Hospital care for mom (including delivery) Newborn nursery care Covered in Full, subject to deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible Covered at 60%, subject to the deductible Covered at 60% per admission for unlimited days, subject to the deductible Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible Covered at 60% per admission for up to 60 days per contract year, subject to the deductible Covered at 60%, subject to the deductible	Radiation therapy	\$50 PCP copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Hospital care for mom (including delivery) Newborn nursery care Covered In Full, subject to deductible Covered at 60% per admission, subject to the deductible Covered at 60% per admission, subject to the deductible In-Network Prescription Drug St/\$45\\$59.0, subject to the plan deductible. Preventive drugs are not subject to the deductible; they are subject to the applicable copay or coinsurance. Diabetic drugs, insulin, and supplies In-Network Diabetic drugs, insulin, and supplies In-Network In-Network Out-of-Network Out-of-Network Out-of-Network Out-of-Network Covered at 60%, subject to the deductible they are subject to deductible per 30 day supply supplies In-Network Out-of-Network Out-of-Network Out-of-Network Covered at 60%, subject to the deductible The spital benefits Subject to \$500 copay per admission for unlimited days, subject to the deductible Physician visits in the hospital Inpatient physical Subject to \$500 copay per admission for up to 60 days per per contract year, subject to the deductible Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible Covered at 60% per admission for up to 60 days per contract year, subject to the deductible Covered at 60%, subject to the deductible Covered at 60% per admission for up to 60 days per contract year, subject to the deductible Covered at 60%, subject to the deductible Surgery Covered in Full, subject to deductible Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible Subject to \$500 copay per visit, subject to deductible Subject to \$500 copay per visit, subject to deductible Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible	Maternity Services	In-Network	Out-of-Network
(including delivery) Newborn nursery care Covered In Full, subject to deductible Covered at 60% per admission, subject to the deductible Prescription Drug Coverage The subject to the applicable copay or coinsurance. Diabetic drugs, insulin, and supplies Diabetic drugs, subject to the deductible Diabetic drugs, subject to the deductible Diabetic drugs, subject to deductibl	Prenatal care	Covered in full (Cost share may apply to ultrasounds, lab work and sick visits)	Covered at 60%, subject to the deductible
Prescription Drug In-Network Sty/\$45/\$90, subject to the plan deductible. Preventive drugs are not subject to the deductible; they are subject to the applicable copay or coinsurance. Sty/\$45/\$90, subject to the applicable copay or coinsurance.	Hospital care for mom (including delivery)	Subject to \$500 copay per admission, subject to the deductible	Covered at 60% per admission, subject to the deductible
Prescription Drug Coverage \$5/\$45/\$90, subject to the plan deductible. Preventive drugs are not subject to the deductible; they are subject to the applicable copay or coinsurance. Covered at 60%, subject to the deductible supplies be part of the deductible supplies. Inpatient Hospital Benefits Inspatient Hospital Benefits Under Inspital Benefits Covered In Full, subject to deductible Covered In Full, subject to deductible Surgery Covered In Full, subject to deductible Source In Full, subject to deductible Covered In Full, subject to deductible Cover	Newborn nursery care	Covered In Full, subject to deductible	Covered at 60% per admission, subject to the deductible
Coverage they are subject to the applicable copay or coinsurance. Diabetic drugs, insulin, and supplies In-Network In-Network In-Network Covered at 60%, subject to the deductible Subject to \$500 copay per admission for unlimited days, subject to the deductible Covered at 60% per admission for unlimited days, subject to the deductible Covered at 60% per admission for unlimited days, subject to the deductible Covered at 60%, subject to the deductible Covered at 60% subject to the deductible Covered at 60% subject to the deductible Covered at 60% subject to the deductible Covered at 60%, subject to the deductible	Prescription Drug	In-Network	Out-of-Network
Inpatient Hospital Benefits In-Network Out-of-Network Out-of-Network Covered at 60% per admission for unlimited days, subject to the deductible Covered at 60% per admission for unlimited days, subject to the deductible Covered at 60% per admission for unlimited days, subject to the deductible Covered at 60%, subject to the deductible Covered at 60% per admission for up to 60 days per contract year, subject to the deductible Inpatient physical Inpatient physical Geductible Surgery Covered In Full, subject to deductible Covered at 60% per admission for up to 60 days per contract year, subject to the deductible Covered at 60% per admission for up to 60 days per contract year, subject to the deductible Covered at 60%, subject to the deductible	Prescription Drug Coverage		Not Covered
Hospital benefits Subject to \$500 copay per admission for unlimited days, subject to the deductible Covered at 60% per admission for unlimited days, subject to the deductible Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible Subject to \$500 copay per admission for up to 60 days per per contract year, subject to the deductible Surgery Covered In Full, subject to deductible Covered In Full, subject to deductible Covered at 60%, subject to the deductible Covered at 60%, subject to deductible Covered at 60%, subject to deductible Covered at 60%, subject to deductible	Diabetic drugs, insulin, and supplies	\$25 copay, subject to deductible per 30 day supply	Covered at 60%, subject to the deductible
Physician visits in the hospital Inpatient physical rehabilitation Subject to \$500 copay per admission for up to 60 days per per contract year, subject to the deductible Surgery Covered In Full, subject to deductible Covered at 60%, subject to the deductible Covered at 60% per admission for up to 60 days per contract year, subject to the deductible Covered at 60%, subject to deductible Covered at 60%, subject to deductible Covered at 60%, subject to the deductible	Inpatient Hospital Benefits	In-Network	Out-of-Network
Inpatient physical Inpatient physical Repair of the deductible Surgery Covered In Full, subject to deductible Covered at 60%, subject to the deductible Covered at 60%, subject to the deductible Covered at 60%, subj	Hospital benefits	Subject to \$500 copay per admission for unlimited days, subject to the deductible	Covered at 60% per admission for unlimited days, subject to the deductible
rehabilitation deductible Surgery Covered In Full, subject to deductible Covered at 60%, subject to the deductible Anesthesia Covered In Full, subject to deductible Covered at 60%, subject to the deductible Emergency Care In-Network Emergency room care \$350 copay per visit, subject to deductible \$350 copay per visit, subject to deductible Freestanding urgent care center \$50 copay per visit, subject to deductible Covered at 60%, subject to the deductible Covered at 60%, subject to deductible Covered at 60%, subject to deductible Covered at 60%, subject to deductible	Physician visits in the hospital	Covered In Full, subject to deductible	Covered at 60%, subject to the deductible
Anesthesia Covered In Full, subject to deductible Covered at 60%, subject to the deductible Emergency Care In-Network Emergency room care \$350 copay per visit, subject to deductible \$350 copay per visit, subject to deductible Freestanding urgent care center \$50 copay per visit, subject to deductible Covered at 60%, subject to the deductible	Inpatient physical rehabilitation		Covered at 60% per admission for up to 60 days per contract year, subject to the deductible
Emergency Care In-Network Emergency room care \$350 copay per visit, subject to deductible \$350 copay per visit, subject to deductible Freestanding urgent care center \$50 copay per visit, subject to deductible Covered at 60%, subject to the deductible	Surgery	Covered In Full, subject to deductible	Covered at 60%, subject to the deductible
Emergency room care \$350 copay per visit, subject to deductible \$350 copay per visit, subject to deductible Freestanding urgent care center \$50 copay per visit, subject to deductible Covered at 60%, subject to the deductible	Anesthesia	Covered In Full, subject to deductible	Covered at 60%, subject to the deductible
Freestanding urgent care center \$50 copay per visit, subject to deductible Covered at 60%, subject to the deductible	Emergency Care	In-Network	Out-of-Network
center	Emergency room care	\$350 copay per visit, subject to deductible	\$350 copay per visit, subject to deductible
Ambulance \$350 copay per visit, subject to deductible \$350 copay per visit, subject to deductible	Freestanding urgent care center	\$50 copay per visit, subject to deductible	Covered at 60%, subject to the deductible
	Ambulance	\$350 copay per visit, subject to deductible	\$350 copay per visit, subject to deductible

	SimplyBlue Plus Silver 19			
Outpatient Hospital	In-Network	Out-of-Network		
Benefits				
Diagnostic x-rays	\$50 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible		
Advanced Imaging Services	\$100 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible		
Diagnostic laboratory and pathology	\$25 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible		
Surgical Care Facility Fee	\$350 copay per visit; subject to deductible	Covered at 60%, subject to the deductible		
Chemotherapy	\$25 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible		
Radiation Therapy	\$50 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible		
Mental Health and Substance Use	In-Network	Out-of-Network		
Inpatient mental health care	Subject to \$500 copay per admission for unlimited days, subject to the deductible	Covered at 60% per admission for unlimited days, subject to the deductible		
Outpatient mental health care	\$25 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible		
Inpatient substance use	Subject to \$500 copay per admission for unlimited days, subject to the deductible	Covered at 60% per admission for unlimited days, subject to the deductible		
Outpatient substance use	\$25 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible		
Other Services	In-Network	Out-of-Network		
Skilled nursing facility	Subject to \$500 copay per admission for up to 200 days per year, subject to the deductible	Covered at 60% per admission for up to 200 days per year, subject to the deductible		
Home care	\$25 copay per visit for 40 visits per year, subject to the deductible	Covered at 60%. for up to 40 visits per year, subject to the deductible		
Hospice	Subject to \$500 copay per admission for up to 210 days per year, subject to the deductible	Covered at 60% for up to 210 visits per year, subject to the deductible		
Outpatient therapy	\$25 per visit, subject to deductible for physical, speech and occupational therapy for up to 60 visits per contract year	Covered at 60%, 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		
External prosthetics	Covered at 50%, subject to the deductible	Covered at 50%, subject to the deductible		
Chiropractic	\$25 copay per visit, subject to deductible	Covered at 60%, subject to the deductible		
Acupuncture	\$50 copay per visit, subject to deductible	Covered at 60%, 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		
Vision Benefits	In-Network	Out-of-Network		
Adult Routine Vision Exam	One routine exam covered in full per year, subject to the deductible	Covered at 60% for one routine exam every year, subject to the deductible		
Adult Diagnostic Vision	\$50 copay per visit, subject to deductible	Covered at 60%, 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, subject to the deductible	Covered at 60% 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		
Dental Benefits	In-Network	Out-of-Network		
Adult Dental Care	Not Covered	Not Covered		
Pediatric Dental: Preventative & Routine	Not Covered	Not Covered		

	SimplyBlue Plus Silver 19		
Pediatric Major Dental Care & Medical Ortho	Not Covered	Not Covered	
	\$350 copay per visit for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the deductible	Covered at 60% 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