



Version Updated: 09/11/2022

Rating Region: Utica

	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver
Plan Overview		
Plan ID	78124NY0990009-01	78124NY0990009-01 (GPJ1)
Plan Name	SimplyBlue Plus Standard Silver	SimplyBlue Plus Standard Silver
Aggregation Design	Individual Aggregation	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.	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	Hybrid
HSA Eligible	No	No
Quote Effective	01/01/2022 - 03/31/2022	01/01/2023 - 03/31/2023
Rate (\$)		
	Small Group	Small Group
Single	\$760.73	\$798.60
Subscriber & Spouse	\$1,521.45	\$1,597.19
Subscriber & Child(ren)	\$1,293.24	\$1,357.61
Family	\$2,168.07	\$2,276.00
Plan features		
Primary Care Physician (PCP)	Not Required	Not Required
Referrals	Not Required	Not Required
Out of network benefits	Covered at 60%, subject to the deductible	Covered at 60%, 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	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.	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	Not Applicable	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	\$30 copay per visit, subject to deductible	Covered at 60%, subject to the deductible
		In-Network
		First visit \$30 PCP copay, not subject to the
		Out-of-Network
		Covered at 60%, subject to the deductible

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			deductible. Second and after \$30 PCP copay, subject to the deductible	
Specialist Office Visit	\$50 copay per visit, subject to deductible	Covered at 60%, subject to the deductible	First visit \$65 Specialist copay, not subject to deductible. Second and after \$65 Specialist copay, subject to deductible	Covered at 60%, subject to the deductible
Coinsurance	Covered at 100%	Covered at 60%	Covered at 100%	Covered at 60%
Deductible	In-Network: \$1,300 Individual / \$2,600 Family	Out-of-Network: \$5,000 Individual / \$10,000 Family	In-Network: \$1,750 Individual / \$3,500 Family	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	\$9,100 Individual / \$18,200 Family	\$10,000 Individual / \$20,000 Family
Lifetime maximum	None	None	None	None
Plan Benefits				
Preventive Healthcare Services	In-Network	Out-of-Network	In-Network	Out-of-Network
Well child visits	Covered In Full	Covered at 60%, subject to the deductible	Covered In Full	Covered at 60%, subject to the deductible
Adult routine physical exams	Covered In Full	Covered at 60%, subject to the deductible	Covered In Full	Covered at 60%, subject to the deductible
+Adult immunizations	Covered In Full	Covered at 60%, subject to the deductible	Covered In Full	Covered at 60%, subject to the deductible
+Mammography	Covered In Full	Covered at 60%, subject to the deductible	Covered In Full	Covered at 60%, subject to the deductible
+Pap smear	Covered In Full	Covered at 60%, subject to the deductible	Covered In Full	Covered at 60%, subject to the deductible
Routine GYN Exam	Covered In Full	Covered at 60%, subject to the deductible	Covered In Full	Covered at 60%, subject to the deductible
+Prostate cancer screening	Covered In Full	Covered at 60%, subject to the deductible	Covered In Full	Covered at 60%, subject to the deductible
+Colonoscopy	Preventive screenings covered in full	Covered at 60%, subject to the deductible	Preventive screenings covered in full	Covered at 60%, subject to the deductible
+Family Planning Services	Covered In Full	Covered at 60%, subject to the deductible	Covered In Full	Covered at 60%, subject to the deductible
Physician Office Services	In-Network	Out-of-Network	In-Network	Out-of-Network
Diagnostic Visits - In-Person or Virtual	\$30 PCP copay; \$50 Specialist copay per visit, subject to deductible	Covered at 60%, subject to the deductible	First visit \$30 PCP copay or \$65 Specialist copay, not subject to the deductible. Second and after \$30 PCP copay or \$65 Specialist copay, subject to deductible	Covered at 60%, subject to the deductible
Telemedicine with MDLive	Covered In Full	Covered at 60%, subject to the deductible	First visit covered in full, not subject to the deductible. Second and after covered in full, subject to the deductible	Covered at 60%, subject to the deductible
Diagnostic x-rays	\$30 PCP copay; \$75 copay per visit, subject to deductible	Covered at 60%, subject to the deductible	\$30 PCP copay; \$75 copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Advanced Imaging Services	\$75 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible	\$175 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Diagnostic laboratory and pathology	\$30 PCP copay; \$50 Specialist copay per visit, subject to deductible	Covered at 60%, subject to the deductible	\$50 copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Allergy tests	\$30 PCP copay; \$50 Specialist copay per visit, subject to deductible	Covered at 60%, subject to the deductible	First visit \$30 PCP copay or \$65 Specialist copay, not subject to the deductible. Second and after \$30 PCP copay or \$65 Specialist copay, subject to deductible	Covered at 60%, subject to the deductible
Allergy injections	\$30 PCP copay; \$50 Specialist copay per visit,	Covered at 60%, subject to the deductible	First visit \$30 PCP copay or \$65 Specialist	Covered at 60%, subject to the deductible

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	subject to deductible		copay, not subject to the deductible. Second and after \$30 PCP copay or \$65 Specialist copay, subject to deductible	
Chemotherapy	\$30 PCP copay per visit, subject to deductible	Covered at 60%, subject to the deductible	\$30 PCP copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Radiation therapy	\$30 PCP copay per visit, subject to deductible	Covered at 60%, subject to the deductible	\$30 PCP copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Maternity Services	In-Network	Out-of-Network	In-Network	Out-of-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 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)	Subject to \$1,500 copay per admission, subject to the deductible	Covered at 60% per admission, subject to the deductible	Subject to \$1,500 copay per admission, subject to the deductible	Covered at 60% per admission, subject to the deductible
Newborn nursery care	Covered In Full, subject to deductible	Covered at 60% per admission, subject to the deductible	Covered In Full, subject to deductible	Covered at 60% per admission, subject to the deductible
Prescription Drug	In-Network	Out-of-Network	In-Network	Out-of-Network
Prescription Drug Coverage	\$10/\$35/\$70	Not Covered	\$15/\$40/\$75	Not Covered
Diabetic drugs, insulin, and supplies	\$30 copay, subject to deductible per 30 day supply	Covered at 60%, subject to the deductible	\$30 copay, subject to deductible per 30 day supply	Covered at 60%, subject to the deductible
Inpatient Hospital Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Hospital benefits	Subject to \$1,500 copay per admission for unlimited days, subject to the deductible	Covered at 60% per admission for unlimited days, subject to the deductible	Subject to \$1,500 copay per admission for unlimited days, subject to the deductible	Covered at 60% per admission for unlimited days, subject to the deductible
Physician visits in the hospital	Covered In Full	Covered at 60%, subject to the deductible	Covered In Full	Covered at 60%, subject to the deductible
Inpatient physical rehabilitation	Subject to \$1,500 copay 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	Subject to \$1,500 copay 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
Surgery	\$150 copay per visit, subject to deductible	Covered at 60%, subject to the deductible	\$150 copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Anesthesia	Covered In Full	Covered at 60%, subject to the deductible	Covered In Full	Covered at 60%, subject to the deductible
Emergency Care	In-Network	Out-of-Network	In-Network	Out-of-Network
Emergency room care	\$300 copay per visit, subject to deductible	\$300 copay per visit, subject to deductible	\$500 copay per visit, subject to deductible	\$500 copay per visit, subject to deductible
Freestanding urgent care center	\$70 copay per visit, subject to deductible	Covered at 60%, subject to the deductible	\$70 copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Ambulance	\$150 copay per visit, subject to deductible	\$150 copay per visit, subject to deductible	\$150 copay per visit, subject to deductible	\$150 copay per visit, subject to deductible
Outpatient Hospital Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Diagnostic x-rays	\$75 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible	\$75 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Advanced Imaging Services	\$75 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible	\$175 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Diagnostic laboratory and pathology	\$50 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible	\$50 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Surgical Care Facility Fee	\$150 copay per visit; subject to deductible	Covered at 60%, subject to the deductible	\$150 copay per visit; subject to deductible	Covered at 60%, subject to the deductible
Chemotherapy	\$30 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible	\$30 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Radiation Therapy	\$30 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible	\$30 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible

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Mental Health and Substance Use	In-Network	Out-of-Network	In-Network	Out-of-Network
Inpatient mental health care	Subject to \$1,500 copay per admission for unlimited days, subject to the deductible	Covered at 60% per admission for unlimited days, subject to the deductible	Subject to \$1,500 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	\$30 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible	First visit \$30 PCP copay, not subject to the deductible. Second and after \$30 PCP copay, subject to the deductible.	Covered at 60%, subject to the deductible
Inpatient substance use	Subject to \$1,500 copay per admission for unlimited days, subject to the deductible	Covered at 60% per admission for unlimited days, subject to the deductible	Subject to \$1,500 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	\$30 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible	First visit \$30 PCP copay, not subject to the deductible. Second and after \$30 PCP copay, subject to the dedu	Covered at 60%, subject to the deductible
Other Services	In-Network	Out-of-Network	In-Network	Out-of-Network
Skilled nursing facility	Subject to \$1,500 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	Subject to \$1,500 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	\$30 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	\$30 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 \$1,500 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	Subject to \$1,500 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	\$30 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	\$30 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 70%, subject to the deductible	Covered at 60%, subject to the deductible	Covered at 70%, subject to the deductible	Covered at 60%, subject to the deductible
External prosthetics	Covered at 70%, subject to the deductible	Covered at 60%, subject to the deductible	Covered at 70%, subject to the deductible	Covered at 60%, subject to the deductible
Chiropractic	\$50 Specialist copay per visit, subject to deductible	Covered at 60%, subject to the deductible	First visit \$65 Specialist copay, not subject to deductible. Second and after \$65 Specialist copay per visit,	Covered at 60%, subject to the deductible
Acupuncture	Not Covered	Not Covered	Not Covered	Not Covered
Hearing Aids	Covered at 70% , subject to the deductible for a single purchase once every 3 years	Covered at 60%, subject to the deductible for a single purchase once every 3 years	Covered at 70% , subject to the deductible for a single purchase once every 3 years	Covered at 60%, subject to the deductible for a single purchase once every 3 years
Vision Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Adult Routine Vision Exam	Not Covered	Not Covered	Not Covered	Not Covered
Adult Diagnostic Vision	\$30 PCP copay; \$50 Specialist copay per visit, subject to deductible	Covered at 60%, subject to the deductible	\$30 PCP copay; \$65 Specialist copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Adult Eyewear	Not Covered	Not Covered	Not Covered	Not Covered
Pediatric Routine Vision Exam	\$30 copay per visit for one routine exam every year, subject to the deductible	Covered at 60% for one routine exam every year, subject to the deductible	\$30 copay per visit for one routine exam every year, subject to the deductible	Covered at 60% for one routine exam every year, subject to the deductible
Pediatric Eyewear	Covered at 70%, subject to the deductible for one purchase per plan year	Covered at 60%, subject to the deductible for one purchase per plan year	Covered at 70%, subject to the deductible for one purchase per plan year	Covered at 60%, subject to the deductible for one purchase per plan year
Dental Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Adult Dental Care	Not Covered	Not Covered	Not Covered	Not Covered
Pediatric Dental: Preventative & Routine	\$30 per visit, subject to the deductible	\$30 per visit, subject to the deductible and balance billing	\$30 per visit, subject to the deductible	\$30 per visit, subject to the deductible and balance billing

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Pediatric Major Dental Care & Medical Ortho	\$30 per visit, subject to the deductible	\$30 per visit, subject to the deductible and balance billing	\$30 per visit, subject to the deductible	\$30 per visit, subject to the deductible and balance billing
Accidental Dental - Outpatient Surgical	\$150 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	\$150 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.

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