



Version Updated: 09/11/2022

Rating Region: Utica

| SimplyBlue Plus Gold 5 | | SimplyBlue Plus Gold 5 | | |
|-------------------------------------|--|--|----------------------|---|
| Plan Overview | | | | |
| Plan ID | 78124NY0980138-00 | 78124NY0980138-00 (TOOF) | | |
| Plan Name | SimplyBlue Plus Gold 5 | SimplyBlue Plus Gold 5 | | |
| Aggregation Design | Individual Aggregation | Individual Aggregation | | |
| Plan Highlights | Predictable out-of-pocket costs without a deductible, includes Active&Fit ExerciseRewards. | | | |
| Plan Type | Copay | Copay | | |
| HSA Eligible | No | No | | |
| Quote Effective | 01/01/2022 - 03/31/2022 | 01/01/2023 - 03/31/2023 | | |
| Rate (\$) | Small Group | Small Group | | |
| Single | \$853.92 | \$939.59 | | |
| Subscriber & Spouse | \$1,707.84 | \$1,879.18 | | |
| Subscriber & Child(ren) | \$1,451.66 | \$1,597.31 | | |
| Family | \$2,433.67 | \$2,677.84 | | |
| Plan features | | | | |
| Primary Care Physician (PCP) | Not Required | Not Required | | |
| Referrals | Not Required | Not Required | | |
| Out of network benefits | Covered at 80%, subject to the deductible | Covered at 80%, 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 | In-Network | Out-of-Network |
| Primary Care Office Visit | \$40 copay per visit | Covered at 80%, subject to the deductible | \$40 copay per visit | Covered at 80%, subject to the deductible |
| Specialist Office Visit | \$70 copay per visit | Covered at 80%, subject to the deductible | \$70 copay per visit | Covered at 80%, subject to the deductible |

| | SimplyBlue Plus Gold 5 | | SimplyBlue Plus Gold 5 | |
|--|---|--|---|--|
| Coinsurance | None | Covered at 80% | None | Covered at 80% |
| Deductible | None | Out-of-Network: \$5,000 Individual / \$10,000 Family | None | Out-of-Network: \$5,000 Individual / \$10,000 Family |
| Out of pocket maximum | \$8,000 Individual / \$16,000 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 80%, subject to the deductible | Covered In Full | Covered at 80%, subject to the deductible |
| Adult routine physical exams | Covered In Full | Covered at 80%, subject to the deductible | Covered In Full | Covered at 80%, subject to the deductible |
| +Adult immunizations | Covered In Full | Covered at 80%, subject to the deductible | Covered In Full | Covered at 80%, subject to the deductible |
| +Mammography | Covered In Full | Covered at 80%, subject to the deductible | Covered In Full | Covered at 80%, subject to the deductible |
| +Pap smear | Covered In Full | Covered at 80%, subject to the deductible | Covered In Full | Covered at 80%, subject to the deductible |
| Routine GYN Exam | Covered In Full | Covered at 80%, subject to the deductible | Covered In Full | Covered at 80%, subject to the deductible |
| +Prostate cancer screening | Covered In Full | Covered at 80%, subject to the deductible | Covered In Full | Covered at 80%, subject to the deductible |
| +Colonoscopy | Preventive screenings covered in full | Covered at 80%, subject to the deductible | 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 | Covered In Full | Covered at 80%, subject to the deductible |
| Physician Office Services | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Diagnostic Visits - In-Person or Virtual | \$40 PCP copay; \$70 Specialist copay per visit | Covered at 80%, subject to the deductible | \$40 PCP copay; \$70 Specialist copay per visit | Covered at 80%, subject to the deductible |
| Telemedicine with MDLive | Covered In Full | Covered at 80%, subject to the deductible | Covered In Full | Covered at 80%, subject to the deductible |
| Diagnostic x-rays | \$70 copay per visit | Covered at 80%, subject to the deductible | \$70 copay per visit | Covered at 80%, subject to the deductible |
| Advanced Imaging Services | \$100 copay per visit | Covered at 80%, subject to the deductible | \$100 copay per visit | Covered at 80%, subject to the deductible |
| Diagnostic laboratory and pathology | \$40 copay per visit | Covered at 80%, subject to the deductible | \$40 copay per visit | Covered at 80%, subject to the deductible |
| Allergy tests | \$40 PCP copay; \$70 Specialist copay per visit | Covered at 80%, subject to the deductible | \$40 PCP copay; \$70 Specialist copay per visit | Covered at 80%, subject to the deductible |
| Allergy injections | \$40 PCP copay; \$70 Specialist copay per visit | Covered at 80%, subject to the deductible | \$40 PCP copay; \$70 Specialist copay per visit | Covered at 80%, subject to the deductible |
| Chemotherapy | \$40 copay per visit | Covered at 80%, subject to the deductible | \$40 copay per visit | Covered at 80%, subject to the deductible |
| Radiation therapy | \$70 copay per visit | Covered at 80%, subject to the deductible | \$70 copay per visit | Covered at 80%, 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 80%, subject to the deductible per admission | 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 \$1,000 copay per admission | Covered at 80%, per admission, subject to the deductible | Subject to \$1,500 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 | Covered In Full | Covered at 80%, per admission, subject to the deductible |
| Prescription Drug | In-Network | Out-of-Network | In-Network | Out-of-Network |

| | SimplyBlue Plus Gold 5 | | SimplyBlue Plus Gold 5 | |
|--|--|--|--|--|
| Prescription Drug Coverage | \$15/\$75/50% | Not Covered | \$15/\$75/50% | Not Covered |
| Diabetic drugs, insulin, and supplies | \$40 copay per 30 day supply | Covered at 80%, subject to the deductible | \$40 copay per 30 day supply | Covered at 80%, subject to the deductible |
| Inpatient Hospital Benefits | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Hospital benefits | Subject to \$1,000 copay per admission for unlimited days | Covered at 80%, per admission for unlimited days, subject to the deductible | Subject to \$1,500 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 | Covered In Full | Covered at 80%, subject to the deductible per admission |
| Inpatient physical rehabilitation | Subject to \$1,000 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 | Subject to \$1,500 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 | Covered In Full | Covered at 80%, subject to the deductible per admission |
| Anesthesia | Covered In Full | Covered at 80%, subject to the deductible | Covered In Full | Covered at 80%, subject to the deductible |
| Emergency Care | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Emergency room care | \$500 copay per visit | \$500 copay per visit | \$600 copay per visit | \$600 copay per visit |
| Freestanding urgent care center | \$70 copay per visit | Covered at 80%, subject to the deductible | \$70 copay per visit | Covered at 80%, subject to the deductible |
| Ambulance | \$500 copay | \$500 copay | \$600 copay | \$600 copay |
| Outpatient Hospital Benefits | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Diagnostic x-rays | \$70 copay per visit | Covered at 80%, subject to the deductible | \$70 copay per visit | Covered at 80%, subject to the deductible |
| Advanced Imaging Services | \$100 copay per visit | Covered at 80%, subject to the deductible | \$100 copay per visit | Covered at 80%, subject to the deductible |
| Diagnostic laboratory and pathology | \$40 copay per visit | Covered at 80%, subject to the deductible | \$40 copay per visit | Covered at 80%, subject to the deductible |
| Surgical Care Facility Fee | \$500 copay per visit | Covered at 80%, subject to the deductible | \$600 copay per visit | Covered at 80%, subject to the deductible |
| Chemotherapy | \$40 copay per visit | Covered at 80%, subject to the deductible | \$40 copay per visit | Covered at 80%, subject to the deductible |
| Radiation Therapy | \$70 copay per visit | Covered at 80%, subject to the deductible | \$70 copay per visit | Covered at 80%, subject to the deductible |
| Mental Health and Substance Use | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Inpatient mental health care | Subject to \$1,000 copay per admission for unlimited days | Covered at 80%, per admission for unlimited days, subject to the deductible | Subject to \$1,500 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 \$40 copay per visit | Covered at 80%, subject to the deductible | 3 visits covered in full. Next visits covered at \$40 copay per visit | Covered at 80%, subject to the deductible |
| Inpatient substance use | Subject to \$1,000 copay per admission for unlimited days | Covered at 80%, per admission for unlimited days, subject to the deductible | Subject to \$1,500 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 \$40 copay per visit | Covered at 80%, subject to the deductible | 3 visits covered in full. Next visits covered at \$40 copay per visit | Covered at 80%, subject to the deductible |
| Other Services | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Skilled nursing facility | Subject to \$1,000 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 | Subject to \$1,500 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 |

| | SimplyBlue Plus Gold 5 | | SimplyBlue Plus Gold 5 | |
|---|---|---|---|---|
| Home care | \$40 copay per visit for 40 visits per year | Covered at 80%, for up to 40 visits per year, subject to the deductible | \$40 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 \$1,000 copay per admission for up to 210 days per year | Covered at 80%, for up to 210 days per year, subject to the deductible | Subject to \$1,500 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 | \$70 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 | \$40 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 | Covered at 50% | Covered at 50%, subject to the deductible |
| External prosthetics | Covered at 50% | Covered at 50%, subject to the deductible | Covered at 50% | Covered at 50%, subject to the deductible |
| Chiropractic | \$40 copay per visit | Covered at 80%, subject to the deductible | \$40 copay per visit | Covered at 80%, subject to the deductible |
| Acupuncture | \$70 copay per visit | Covered at 80%, subject to the deductible | \$70 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 | 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 | 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 | One routine exam covered in full per year | Covered at 80% for one routine exam every year, subject to the deductible |
| Adult Diagnostic Vision | \$70 copay per visit | Covered at 80%, subject to the deductible | \$70 copay per visit | Covered at 80%, subject to the deductible |
| Adult Eyewear | Eyewear Reimbursement of \$100 per year | Eyewear Reimbursement of \$100 per year | Eyewear Reimbursement of \$100 per year | Eyewear Reimbursement of \$100 per year |
| Pediatric Routine Vision Exam | \$70 copay per visit for one routine exam every year | Covered at 80% for one routine exam every year, subject to the deductible | 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 | 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 | In-Network | Out-of-Network |
| Adult Dental Care | Not Covered | Not Covered | Not Covered | Not Covered |
| Pediatric Dental: Preventative & Routine | Not Covered | Not Covered | Not Covered | Not Covered |
| Pediatric Major Dental Care & Medical Ortho | Not Covered | Not Covered | Not Covered | Not Covered |
| Accidental Dental - Outpatient Surgical | \$500 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 | \$600 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