

Version Updated: 10/28/2021 Rating Region: Syracuse

	SimplyBlue Plus Standard Silver		SimplyBlue Plus Standard Silver	
Plan Overview				
Plan ID	78124NY0990009-00		78124NY0990009-00 (SYC3)	
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 be deductible. Preventive services are covered in f		A deductible is applied to all covered medical benefits, prescription drugs are not subject to t deductible. Preventive services are covered in full. Plan includes Active&Fit ExerciseReward	
Plan Type	Hybrid		Hybrid	
HSA Eligible	No		No	
Quote Effective	10/01/2021 - 12/31/2021		10/01/2022 - 12/31/2022	
Rate (\$)	Small Group		Small Group	
Single	\$716.14		\$768.00	
Subscriber & Spouse	\$1,432.28		\$1,536.00	
Subscriber & Child(ren)	\$1,217.44		\$1,305.60	
Family	\$2,041.00		\$2,188.80	
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	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.	
Plan cost-sharing highlig	hts			
Plan cost-sharing highlights	In-Network	Out-of-Network	In-Network	Out-of-Network

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Primary Care Office Visit	\$30 copay per visit, subject to deductible	Covered at 60%, subject to the deductible	\$30 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	\$50 copay per visit, 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: \$1,300 Individual / \$2,600 Family	Out-of-Network: \$5,000 Individual / \$10,000 Family	
Out of pocket maximum	In-Network: \$8,500 Individual / \$17,000 Family	Out-of-Network: \$10,000 Individual / \$20,000 Family	\$8,500 Individual / \$17,000 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 office visits	\$30 PCP copay; \$50 Specialist copay per visit, subject to deductible	Covered at 60%, subject to the deductible	\$30 PCP copay; \$50 Specialist copay per visit, subject to deductible	Covered at 60%, subject to the deductible	
Telemedicine and Telehealth Services	Covered in Full	Covered at 60%, subject to the deductible	Covered In Full	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	\$75 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	\$30 PCP copay; \$50 Specialist 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	\$30 PCP copay; \$50 Specialist copay per visit, subject to deductible	Covered at 60%, subject to the deductible	
Allergy injections	\$30 PCP copay; \$50 Specialist copay per visit, subject to deductible	Covered at 60%, subject to the deductible	\$30 PCP copay; \$50 Specialist copay per visit, subject to deductible	Covered at 60%, subject to the 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	Covered at 60%, subject to the deductible	Covered in full (Cost share may apply to	Covered at 60%, subject to the deductible	

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	ultrasounds, lab work and sick visits)		ultrasounds, lab work and sick visits)		
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	\$10/\$35/\$70	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	\$300 copay per visit, subject to deductible	\$300 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	\$75 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	
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	\$30 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible	
Inpatient substance use	Subject to \$1,500 copay per admission for	Covered at 60% per admission for unlimited	Subject to \$1,500 copay per admission for	Covered at 60% per admission for unlimited	

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	unlimited days, subject to the deductible	days, subject to the deductible	unlimited days, subject to the deductible	days, subject to the deductible	
Outpatient substance use	\$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	
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	\$50 Specialist copay per visit, subject to deductible	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; \$50 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	
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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