

SimplyBlue Plus

Deductible A Plan



With the advantage of moderate premiums, this plan offers a blend of predictability and cost savings through a mix of deductibles and fixed copays. So you'll get the confidence of a comprehensive plan with more freedom than you might expect.



What's covered in full?

Here are some commonly used Preventive Care services* that are covered in full:

- Well-baby and well-child care
- Adult annual physical examinations
- Adult immunizations
- Well-woman examinations
- Family planning and reproductive health services
- Mammograms
- Bone mineral density measurements or testing



Deductibles and your plan

Your plan includes a deductible.

A deductible health plan is designed to help keep premium costs low for you and your family. Your plan includes a deductible, which means you will pay a negotiated, allowed amount that must be met before the insurance company pays for covered services. This deductible applies to all medical care and prescription drugs, but does not apply to Preventive Care* and Mental Health visits, which are covered in full, or prescription drugs, including diabetic drugs and supplies. After your deductible is met, you will pay a copay or coinsurance for most medical services.

Medical diagnosis-driven services for certain chronic conditions are now included as preventive services that are covered in front of the deductible for Deductible plans (applicable cost shares, such as copays or coinsurance may apply).



Prescription drugs and your plan

Prescription drugs are subject to the deductible, which means you will pay a negotiated, allowed amount for your prescription drugs until you've reached the deductible. After your deductible is met, you will pay a copay. Preventive drugs do not apply to the deductible.

Other things to know about your plan

- 1 How does the money I pay toward my deductible add up (or aggregate)?**

This amount and how it adds up can vary depending on which plan you have. Log into **ExcellusBCBS.com/Member** to view your benefits and learn what your amount is.

 - Family Aggregation: While this option typically helps keep monthly premiums lower, family aggregation means the entire family's annual deductible must be met by one or any combination of covered members before a copay or coinsurance is applied for any family member.
- 2 How much will I pay out-of-pocket for this plan? And how does it add up (or aggregate)?**

To help limit your out-of-pocket costs, all of our plans have a maximum amount that any one person will pay. This is called an out-of-pocket maximum.

This amount varies, depending on the plan you have. Log into **ExcellusBCBS.com/Member** to view your benefits and learn what your amount is.

 - Family Aggregation: With family aggregation, the entire family's combined out-of-pocket maximum must be met before any individual's services are covered in full. All Family Aggregation plans include an extra layer of protection preventing any individual from exceeding \$8,300 in personal out-of-pocket medical expenses each year. This cap applies to family plans with family aggregation, acting as a safeguard and providing more value in the event of high medical expenses for one individual.
- 3 What kind of funding accounts work with this plan?**

This plan qualifies for a Flexible Spending Account (FSA) or Health Reimbursement Account (HRA).

*Age and gender restrictions can apply. For the full list of preventive care services and qualifying requirements, visit www.healthcare.gov/coverage/preventive-care-benefits.

Important terms

Deductible

An amount of money you have to pay before the health insurance company will make any payment toward your health care services. For example: If you have a \$3,000 deductible, you pay 100% of the negotiated, allowed amount of your first \$3,000 in medical bills. After you reach your deductible amount, you may pay a portion of your health care costs, and your health insurance company will pay the rest.

Copays

A fixed amount you pay each time you use a medical service, like a doctor's visit. For example: If your plan's coverage includes a \$20 copay for a Primary Care Provider (PCP), you pay \$20 for each visit to your PCP, and the insurance company pays for the rest.

Coinsurance

Coinsurance is similar to a copay, but instead of a fixed-dollar amount, you pay a percentage of the negotiated, allowed amount. For example: You need crutches, and your bill is \$100. If your coinsurance is 15%, that means you pay \$15, and the insurance company pays the remaining \$85.

Out-of-pocket maximum

An annual limit on the amount of money that you pay for health care services, not including your monthly premiums.

Member benefits

NEW! Teledermatology: Now available through MDLIVE, Teledermatology services.

You'll get a diagnosis, treatment, and prescription (as needed) from a board certified dermatologist for more than 3,000 skin, hair, and nail conditions in an average turnaround time of 24 hours.

ThriveWellSM: Introduced in 2024, ThriveWell is a digital homebase dedicated to engaging teams in health and wellbeing. Our partnership with Personify Health gives employees the tools to make small everyday changes to their wellbeing that are focused on the area they want to improve the most. They'll build healthy habits, have fun with friends, and experience the lifelong rewards of better health and wellbeing.

ThriveWell is embedded in all plans, offering rewards of up to \$200 per subscriber and \$200 per spouse, or domestic partner, for a total rewards payout of up to \$400 per plan year.

Foodsmart nutritional program: Foodsmart is a nutrition offering embedded in the Personify Health platform, where members can take the 'NutriQuiz' for personalized health insights, browse a comprehensive recipe library, set dietary preferences, and save recipe ingredients to an exportable grocery list.

Bright Beginnings: Access to maternity support, through our Care Management team, while navigating the health care system, with a focus on early intervention, prenatal education, and personalized support during and after pregnancy.

Telemedicine: Our partnership with MDLIVE gives you convenient access to medical and behavioral health care 24/7/365 from the comfort of your home — and the visits are covered in full.

Wellframe[®] app: A convenient way for our Care Managers to provide confidential, proactive, one-on-one, text-based outreach to members using a smartphone or tablet.

Our network: Access to more top-quality doctors, hospitals, and pharmacies—locally and nationwide.

Blue365[®]: Exclusive discounts on health-related products and services such as fitness gear, exercise programs, weight-loss programs, and more.

Pharmacy home delivery: Save time and money by having your prescriptions delivered to your home.

BlueCard[®]: Access to care when you travel in the United States and its territories, Canada, and Mexico.

Welvie[®] My SurgerySM: To inform, empower, and give employees and their covered family members what they need to make the best choices possible.

To learn more about your benefits and register your account, visit ExcellusBCBS.com/Member.

- View your benefits
- Check your claims
- Check referrals and authorizations
- Download our mobile app and get instant access to your health plan information



MDLIVE is an independent company, offering telehealth services in the Excellus BlueCross BlueShield service area.
Wellframe is an independent company that provides a health and wellness support mobile app to Excellus BCBS members.
Personify Health is an independent company and offers a digital wellbeing service on behalf of Excellus BlueCross BlueShield.
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Unmatched access to the doctors you know

Excellus BlueCross BlueShield gives you access to one of the largest provider networks in the nation.

Through the BlueCard[®] program, you can find participating providers all across America.

To see whether your doctor is in the Excellus BCBS network, go to ExcellusBCBS.com/FindProvider.



Healthy every day

When you have questions about your health, we have answers at

ExcellusBCBS.com.

You can check symptoms.

Research conditions.

Contact a registered nurse or pharmacist. Your membership even gives you exclusive access to discounts and savings from local and national wellness brands to keep you healthy.

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