

SimplyBlue Plus

Deductible HSA D 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 services*, which are covered in full. After your deductible is met, you will pay a copay for most medical services. Preventive drugs do not apply to the deductible.

Medical diagnosis-driven services for certain chronic conditions are covered in front of the deductible (applicable cost shares, such as copays and/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)?**

When only covering yourself, you will pay the single deductible amount. If you are covering more than one person, the entire family's deductible must be met by one or any combination of covered members. Once you meet your deductible, the plan begins paying on your claims.
- 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.
 - If you are covering more than one person, one or any combination of family members will need to meet the full family maximum.
 - Once this amount is met, care is covered in full for everyone on the plan. Any individual will not pay more than \$8,300.
- 3 What kind of funding accounts work with this plan?**

This plan qualifies for a Health Savings Account (HSA).

*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



Health Savings Account (HSA)

When you enroll in an HSA-qualified plan, you are eligible to open a tax-free health savings account, which will help you cover the costs associated with your plan.

What is an HSA?

- An HSA helps you pay for qualified medical expenses such as lab fees, prescription drugs, contact lenses, and more.
- The money you put into your HSA is not subject to federal income tax when you make the deposit.
- If you're under 65 and you withdraw money from your HSA for non-qualified medical expenses, you will be taxed at your income tax rate plus pay a tax penalty.

What can I buy with a Health Savings Account?

An HSA will pay for many items and services, including:

- Contact lenses
- Crutches
- Chiropractor visits
- Eyeglasses
- Dental treatments
- Lab tests
- Dental x-rays
- Prescription drugs

For a complete list of qualified medical expenses, visit [IRS.gov](https://www.irs.gov). Coverage of all services is subject to the terms of your HDHP.

Who owns my HSA?

You.

Who funds my HSA?

You and/or your employer.

Are there contribution limits?

In 2026, the maximum is \$4,400 for single coverage and \$8,750 for family.

Can I transfer my HSA if I switch jobs?

Yes, you own the account.