

Large Groups

Blue Simplicity

The simplicity and predictability of a
copay plan – without the higher premiums

Employees love the easy-to-understand and predictable costs of a copay plan. But businesses are attracted to the lower up-front costs of hybrid and high deductible health plans.

Blue Simplicity plans give groups the benefits of both.

- **Six transparent copay levels** mean employees know the maximum their medical care will cost before they even go to the doctor. If the cost of their service or prescription is less than the copay amount, they'll only pay the lowest cost.
As with traditional copay plans, all copays include both professional and facility charges, so employees will never receive an unexpected bill for related services.
- **No more deductibles and coinsurance.** Coverage kicks in immediately, so employees will love that there are no complicated calculations to figure out during the year.
- **Copays go toward the out-of-pocket max.** And since there's no deductible to meet, members see the value of their benefits right from the start.
- **Free preventive care from day one.** Most preventive services are covered in full, presenting members with no barrier to the care they need and helping providers identify and treat conditions before they become more costly.

What's Covered and How

Blue Simplicity works just like a traditional copay plan, only with additional copay levels. Employees will pay for services based on the six levels below. For example, a member's out-of-pocket costs might look like this for each level:

Blue Simplicity*

Out-of-Pocket Maximum (Single/Family)			\$5,000/\$10,000	
LEVEL	Medical Benefits (includes but not limited to)	Member Pays Up To**		
		IN	OON***	
FREE	1 Preventive Services	\$0	****	
\$	2 Primary Care Visit, Facility Lab	\$40	\$60	
\$\$	3 Specialist Visit, X-ray, Urgent Care	\$80	\$120	
\$\$\$	4 Emergency Room Visit, Advanced Imaging, DME	\$180	\$270	
\$\$\$\$	5 Outpatient Surgery	\$800	\$1,200	
\$\$\$\$\$	6 Inpatient Hospitalization, Skilled Nursing Facility	\$5,000	\$7,500	
Pharmacy		\$5/\$35/\$70	Not Covered	

*Plan is for illustrative purposes only. Additional package options are available.
 **Member pays for cost of care or stated copay for benefit level, whichever is less.
 ***Provider may bill for the remaining balance after the health plan has paid the out-of-network provider. Member may be responsible to pay that amount directly to the provider.
 ****Copay applies based on type of service.

How it Compares

It's easy. Members make one simple copayment — there's no breakdown of deductible or coinsurance. Here are some examples of what a member might expect to pay for common services with Blue Simplicity versus a high deductible health plan (HDHP) using the sample plan costs on the previous page.



You think you have the flu¹:

	HDHP (Deductible: \$3,000)	Blue Simplicity
Primary Care Physician Visit	\$105	Level 2 copay: Up to \$40
What You Pay	\$105	\$40



You visit the chiropractor¹:

	HDHP (Deductible: \$3,000)	Blue Simplicity
Chiropractor Visit	\$65	Level 3 copay: Up to \$80
What You Pay	\$65	\$65

In this situation, your costs are less than your copay amount, so you only pay up to the total amount of services.



You need inpatient hip replacement¹:

	HDHP (Deductible: \$3,000)	Blue Simplicity
Surgeon	\$2,000	Level 6 Copay: Up to \$5,000
Physician Assistant	\$500	
Hospital	\$16,500	
Anesthesiologist	\$750	
Your Cost Share:		
Your deductible	\$3,000	N/A
Your coinsurance (20%)	\$3,350	N/A
Your copay	N/A	Up to \$5,000
What You Pay	\$6,350	\$5,000

FSA & HRA Compatible

To help reduce the out-of-pocket burden on employees, all Blue Simplicity plans are compatible with FSAs and HRAs. Ask your account representative about spending account options available through our partner, Lifetime Benefit Solutions, Inc., an independent entity contracted to offer HSA, FSA, and HRA services to our groups.

¹ For illustrative purposes only.

Benefits for You

- Lower premiums than traditional copay plans help keep overhead costs in check while still providing a simple copay plan employees love
- Reduces benefit-related questions with an easy-to-understand plan design
- Employees have the information to get the right care, at the right place and at the right price
- Employees become better health care consumers, resulting in better cost control

Benefits for your Employees

- Simplifies their experience and sets expectations
- Easy-to-understand plan designs mean costs are transparent
- Helps them prepare for upcoming medical needs

Members can also take advantage of the same **great extras** that come with **Excellus BCBS plans²**:



Online Member Account

for accessing their benefits, keeping track of claims and spending against OOPM, finding a doctor, and more.



Telemedicine & Telehealth

for access to health care for non-emergency conditions anytime, anywhere, covered-in-full.



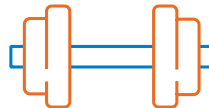
Extensive Network

Local, national and international network with 99% of local doctors and 100% of local hospitals participating.



Wellframe[®] App

for text-based personalized care from a nurse or health coach via a smartphone or tablet.



Blue365

for exclusive deals on health and wellness purchases, travel and more.



24/7 Nurse Call Line

for support and education by phone 24/7.

² Program inclusion may vary for fully-insured and self-funded plans.

Please talk to your Account Manager for details.

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