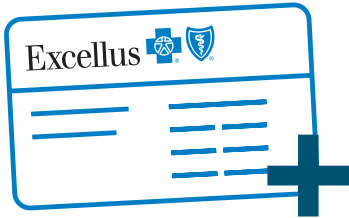


SimplyBlue Plus Hybrid Plan



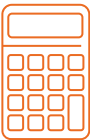
With the advantage of moderate premiums, this plan offers a blend of predictability and cost savings through a mix of deductibles and fixed copays. So you'll get the confidence of a comprehensive plan with more freedom than you might expect.



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
- Mammograms
- Family Planning and Reproductive Health Services
- Bone Mineral Density Measurements or Testing



Deductibles and your plan

Your plan includes a deductible.

Hybrid plans combine a deductible and copays, which means some benefits are subject to the deductible which means you will pay a negotiated, allowed amount before the copay/coinsurance kicks in. For Hybrid Non-Standard C plans, the deductible only applies to inpatient and outpatient surgical services. For Hybrid Standard and Non-Standard A plans, all medical services are subject to the deductible (including diabetic drugs and supplies). For Hybrid Non-Standard F plans, the deductible applies to inpatient, outpatient surgical services as well as emergency room and ambulance services. Prescription drugs are never subject to a deductible on Hybrid plans. Once you meet your deductible, you will pay a copay for some medical services and coinsurance for others.



Prescription drugs and your plan

You can get a prescription filled at the copay or coinsurance level on the first day your coverage begins.

Other things to know about your plan

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

Each person only has to pay his or her own deductible. Once you reach your deductible, your insurance begins paying towards 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 which plan you have. Log into ExcellusBCBS.com/Member to view your benefits and learn what your amount is.
 - Each person will only have to pay his or her own out-of-pocket maximum amount. Once that amount is reached, care is covered in full.
- 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.

Hybrid Standard: Standard Gold, Standard Silver
Hybrid Non-Standard A: Gold 14, Silver 6

Hybrid Non-Standard C: Platinum 4, Gold 17, 19
Hybrid Non-Standard F: Silver 18

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

Reminder! 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.

Reminder! 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.

NEW! Cardiac and Pulmonary Rehab: We're committed to lowering the total cost and other barriers to care for our members. Beginning in 2025, Cardiac and Pulmonary Rehab health services, will be covered in full. Subject to deductible, where applicable.

NEW! \$0 Tier 1 Drugs for Children: New for 2025, Tier 1 drugs for children up to age 19 will now be covered in full. Subject to deductible, when applicable.

NEW! Eliminating Diabetic Insulin Copays: According to the American Diabetes Association, people with diabetes have medical expenses that are 2.6 times higher than people who do not have diabetes. To improve access and affordability, we support the NYS mandate to eliminate the cost share, including the deductible, for diabetic insulin.

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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注意：如果您说中文，我们可为您提供免费的语言协助。请参见随附的文件以获取我们的联系方式。

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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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