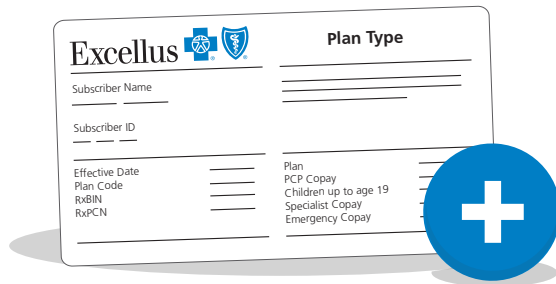


# EXCELLUS BLUEPPPO SIGNATURE HYBRID 1



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 are a blend of a deductible and copays, which means some benefits are subject to the deductible and some are not. For your plan, the deductible only applies to inpatient services and outpatient surgical services. For other medical services and prescription drugs, you will pay a copay or coinsurance.



## PRESCRIPTION DRUGS AND YOUR PLAN

You can get a prescription filled at the copay 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 toward 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](http://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.

\*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](http://www.healthcare.gov/coverage/preventive-care-benefits).

## IMPORTANT TERMS

### Deductible

An amount of money you have to pay before we start contributing. For example: If you have a \$3,000 deductible, you pay 100% 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 covered health care service. For example, let's consider a \$15 copay for a Primary Care Provider (PCP). Even if the visit costs \$100, you'll only be responsible for \$15. We cover the rest.

### Coinsurance

Coinsurance is similar to a copay, but instead of a fixed-dollar amount, you pay a percentage of the total bill. For example, say you have a 20% coinsurance for a Primary Care Provider (PCP). If the visit costs \$100, you'll only be responsible for 20%, which is \$20. We cover the rest.

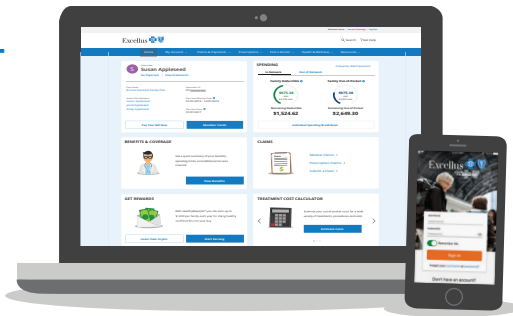
### Out-of-Pocket Maximum

The annual limit on the amount of money you will have to spend on health care services within a plan year. Once you reach this limit, everything is covered in full.

## LEARN MORE ABOUT YOUR BENEFITS AND REGISTER YOUR ACCOUNT

[ExcellusBCBS.com/Register](http://ExcellusBCBS.com/Register)

- View your benefits
- Check your claims
- Check referrals and authorizations
- Find a provider
- Go paperless



Now you can access these services on your phone. Download the Excellus BCBS App today.



## MEMBER BENEFITS

**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.

**24/7 Nurse Call Line:** Answers to your health care questions anytime.

**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.

To learn more about your benefits and register your account, visit [ExcellusBCBS.com/Register](http://ExcellusBCBS.com/Register).

\*Subject to deductible if applicable

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Our Health Plan complies with federal civil rights laws. We do not discriminate on the basis of race, color, origin, age, disability, or sex.

Atención: Si habla español, contamos con ayuda gratuita de idiomas disponible para usted. Consulte el documento adjunto para ver las formas en que puede comunicarse con nosotros.

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。

B-5338 / 14192-20M



### Wellframe® Mobile Health Management App

Want extra support with everything from general wellness and weight loss to diabetes, high blood pressure, and more? With Wellframe®, you can text licensed health care professionals any time for advice and support. They'll even provide personalized care plans.



### MDLIVE Telemedicine App

When your doctor isn't available, Telemedicine may be an option for you. Whether you need a consultation for acute, non-emergency conditions, or someone to talk to during a challenging time, 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.\*

### Get started in 3 easy steps:

1. Download the Excellus BCBS app
2. Within the app, click Settings, then Member Apps
3. Click Wellframe and/or MDLIVE to download