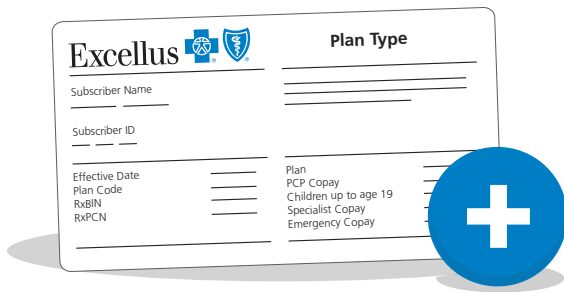


# EXCELLUS SIMPLYBLUE PLUS DEDUCTIBLE HSA PLAN



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.**

A deductible health plan is designed to help keep premium costs low for you and your family. Your plan includes a deductible 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.



## 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.

## 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](http://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 \$7,000.

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

## 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.

## 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 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.

### Coinsurance

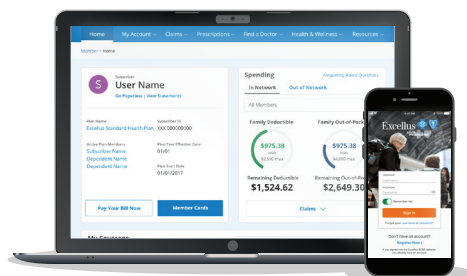
Coinsurance is similar to a copay, but instead of a fixed-dollar amount, you pay a percentage of the total bill. For example: You need crutches, and your bill is \$100. If your coinsurance is 15%, that means you pay \$15, and the insurance company pays the remaining \$85.

### Out-of-Pocket Maximum

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

To learn more about your benefits and register your account, visit [ExcellusBCBS.com/Member](https://www.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



DOWNLOAD OUR APP



\* MDLIVE is an independent company, offering telehealth services in the Excellus BlueCross BlueShield service area.

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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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### Who owns my HSA?

You.

### Who funds my HSA?

You and/or your employer.

### Are there contribution limits?

In 2021, the maximum is \$3,600 for single coverage and \$7,200 for family.

### Can I transfer my HSA if I switch jobs?

Yes, you own the account.

## MEMBER BENEFITS

**NEW! 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 **now** covered in full. (Subject to the deductible.)

**NEW! Acupuncture** is now covered at the specialist cost share (limited to 10 visits per year, subject to deductible).

**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.

**Reward Programs:** With ExerciseRewards™ members can earn money for working out. The Active&Fit Direct program provides fitness center memberships at 11,000+ locations for just \$25/month.

**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.

