Excellus

Quote Effective: 07/01/2025 - 09/30/2025

Version Updated: 09/11/2024

Print Package: HIOS ID (Enrollment Code)	**78124NY0990297-00 (TGM2)**
Plan Name:	**SimplyBlue Plus Gold 19**
Rating Region:	**Rochester**
Rate	
For the Benefits described in the Agreement, the Plan will charge and Group will pay the following premium rates:	
Single	$975.59
Subscriber & Spouse	$1,951.18
Subscriber & Child(ren)	$1,658.50
Family	$2,780.43
Dependent Coverage To Age **26**, Pediatric Dental Coverage **Yes**, Domestic Partner Coverage **Yes**, Family Planning Coverage **Yes**	
Rates quoted herein are subject to change due to our implementation of the provisions of the Federal Patient Protection and Affordable Care Act.	
The Sales Representative providing this quote is a New York State licensed insurance producer employed by Excellus Health Plan. The individual represents Excellus Health Plan in this transaction and will be compensated by Excellus Health Plan in part based on this sale. The amount of compensation is based on a number of factors, including the contract selected and the volume of sales. You may request information about the expected compensation from your Sales Representative.	
***The NYS Department of Financial Services has approved our rate filing for quarterly community rates. All Rates will be considered to be on a 12 month period from the effective date of coverage unless otherwise instructed by Excellus Health Plan. The above rates are effective for the Initial Term of the Agreement. Rates for any Renewal Term will be provided to Group in a rate renewal notice.**	
Please complete this section if you have selected a plan that does not include pediatric dental coverage. A). Have you obtained dental coverage, not offered by Excellus BCBS, that provides essential pediatric dental benefits through a NY State of Health certified dental plan? **Yes** ☐ **No** ☐ B.) If you answered 'yes', please provide the name of the company issuing the essential pediatric dental coverage. _____ If you change this dental coverage at any time, you must notify Excellus BCBS to confirm continued coverage of essential pediatric benefits. If you answered 'no' please be aware the ACA requires essential pediatric dental coverage.	

Signature: _____ **Title:** _____ **Date:** _____

Group Name: _____ **Total Employees:** _____ **Total Eligible:** _____

Coverage Effective Date: _____

Broker: _____

	SimplyBlue Plus Gold 19	
Plan Overview		
Plan ID	78124NY0990297-00 (TGM2)	
Plan Name	SimplyBlue Plus Gold 19	
Aggregation Design	Individual Aggregation	
Plan Highlights	A deductible is applied to select covered medical benefits, prescription drugs are not subject to the deductible. Preventive services are covered in full. Plan includes ThriveWell.	
Plan Type	Hybrid	
HSA Eligible	No	
Quote Effective	07/01/2025 - 09/30/2025	
Plan features		
Primary Care Physician (PCP)	Not Required	
Referrals	Not Required	
Out of network benefits	Covered at 60%, subject to the deductible	
Out of area benefits	Coverage provided worldwide through our BlueCard® Network	
Student/Dependent coverage	Qualified dependents are covered to age 26	
Domestic partner	Covered	
Wellness Incentives	ThriveWell, a digital home base dedicated to engaging in health and wellbeing. This digital hub will include rewards of up to $200 per subscriber and $200 per spouse, or domestic partner, for a total rewards payout of $400 per plan year.	
Plan cost-sharing highlights		
Plan cost-sharing highlights	**In-Network**	**Out-of-Network**
Primary Care Office Visit	$40 copay per visit	Covered at 60%, subject to the deductible
Specialist Office Visit	$60 copay per visit	Covered at 60%, subject to the deductible
Coinsurance	Covered at 80%	Covered at 60%
Deductible	In-Network: $2,250 Individual / $4,500 Family	Out-of-Network: $5,000 Individual / $10,000 Family
Out of pocket maximum	In-Network: $6,850 Individual / $13,700 Family	Out-of-Network: $10,000 Individual / $20,000 Family
Lifetime maximum	None	None
Plan Benefits		
Preventive Healthcare Services	**In-Network**	**Out-of-Network**
Well child visits	Covered In Full	Covered at 60%, subject to the deductible
Adult routine physical exams	Covered In Full	Covered at 60%, subject to the deductible
+Adult immunizations	Covered In Full	Covered at 60%, subject to the deductible
+Mammography	Covered In Full	Covered at 60%, subject to the deductible
+Pap smear	Covered In Full	Covered at 60%, subject to the deductible
Routine GYN Exam	Covered In Full	Covered at 60%, subject to the deductible
+Prostate cancer screening	Covered In Full	Covered at 60%, subject to the deductible

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+Colonoscopy	Preventive screenings covered in full	Covered at 60%, subject to the deductible
+Family Planning Services	Covered In Full	Covered at 60%, subject to the deductible
Physician Office Services	**In-Network**	**Out-of-Network**
Diagnostic Visits	$40 PCP copay; $60 Specialist copay per visit	Covered at 60%, subject to the deductible
Telemedicine	Covered In Full	Covered at 60%, subject to the deductible
Diagnostic x-rays	$60 copay per visit	Covered at 60%, subject to the deductible
Advanced Imaging Services	$100 copay per visit	Covered at 60%, subject to the deductible
Diagnostic laboratory and pathology	$40 copay per visit	Covered at 60%, subject to the deductible
Allergy tests	$40 PCP copay; $60 Specialist copay per visit	Covered at 60%, subject to the deductible
Allergy injections	$40 PCP copay; $60 Specialist copay per visit	Covered at 60%, subject to the deductible
Chemotherapy	$40 copay per visit	Covered at 60%, subject to the deductible
Radiation therapy	$60 copay per visit	Covered at 60%, subject to the deductible
Maternity Services	**In-Network**	**Out-of-Network**
Prenatal care	Covered in full (Cost share may apply to ultrasounds, lab work and sick visits)	Covered at 60%, subject to the deductible
Hospital care for mom (including delivery)	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Newborn nursery care	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Prescription Drug	**In-Network**	**Out-of-Network**
Prescription Drug Coverage	$5/$45/$90 $0 generics for kids up to age 19	Not Covered
Diabetic drugs, insulin, and supplies	$40 copay per 30 day supply Insulin: Covered in full	Covered at 60%, subject to the deductible
Inpatient Hospital Benefits	**In-Network**	**Out-of-Network**
Hospital benefits	Covered at 80% per admission for unlimited days, subject to the deductible	Covered at 60% per admission for unlimited days, subject to the deductible
Physician visits in the hospital	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Inpatient physical rehabilitation	Covered at 80% per 60 day stay per admission per contract year, subject to the deductible	Covered at 60% per 60 day stay per admission per contract year, subject to the deductible
Surgery	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Anesthesia	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Emergency Care	**In-Network**	**Out-of-Network**
Emergency room care	$350 copay per visit	$350 copay per visit
Freestanding urgent care center	$60 copay per visit	Covered at 60%, subject to the deductible
Ambulance	$350 copay per visit	$350 copay per visit
Outpatient Hospital Benefits	**In-Network**	**Out-of-Network**

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Diagnostic x-rays	$60 copay per visit	Covered at 60%, subject to the deductible
Advanced Imaging Services	$100 copay per visit	Covered at 60%, subject to the deductible
Diagnostic laboratory and pathology	$40 copay per visit	Covered at 60%, subject to the deductible
Surgical Care Facility Fee	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Chemotherapy	$40 copay per visit	Covered at 60%, subject to the deductible
Radiation Therapy	$60 copay per visit	Covered at 60%, subject to the deductible
Mental Health and Substance Use	**In-Network**	**Out-of-Network**
Inpatient mental health care	Covered at 80% per admission for unlimited days, subject to the deductible	Covered at 60% per admission for unlimited days, subject to the deductible
Outpatient mental health care	Covered in Full	Covered at 60%, subject to the deductible
Inpatient substance use	Covered at 80% per admission for unlimited days, subject to the deductible	Covered at 60% per admission for unlimited days, subject to the deductible
Outpatient substance use	Covered in Full	Covered at 60%, subject to the deductible
Other Services	**In-Network**	**Out-of-Network**
Skilled nursing facility	Covered at 80% per admission for 200 days per year, subject to the deductible	Covered at 60% per admission for 200 days per year, subject to the deductible
Home care	Covered at 80% for up to 40 visits per year, subject to the deductible	Covered at 60% for up to 40 visits per year, subject to the deductible
Hospice	Covered at 80% for up to 210 visits per year, subject to the deductible	Covered at 60% for up to 210 visits per year, subject to the deductible
Outpatient therapy	$40 for physical, speech and occupational therapy for up to 60 visits per contract year	Covered at 60%, subject to the deductible for physical, speech and occupational therapy for up to 60 visits per contract year
Durable medical equipment	Covered at 50%, subject to the deductible	Covered at 50%, subject to the deductible
External prosthetics	Covered at 50%, subject to the deductible	Covered at 50%, subject to the deductible
Chiropractic	$40 copay per visit	Covered at 60%, subject to the deductible
Acupuncture	$40 copay per visit 10 visits per benefit period	Covered at 60%, subject to the deductible
Hearing Aids	Covered at 50% , subject to the deductible for a single purchase once every 3 years	Covered at 50%, subject to the deductible for a single purchase once every 3 years
Vision Benefits	**In-Network**	**Out-of-Network**
Adult Routine Vision Exam	One routine exam covered in full per year	Covered at 60% for one routine exam every year, subject to the deductible
Adult Diagnostic Vision	$60 copay per visit	Covered at 60%, subject to the deductible
Adult Eyewear	Eyewear Reimbursement of $100 per year	Eyewear Reimbursement of $100 per year
Pediatric Routine Vision Exam	One routine exam covered in full per year	Covered at 60% for one routine exam every year, subject to the deductible
Pediatric Eyewear	Covered at 50%, subject to the deductible for one purchase per plan year	Covered at 50%, subject to the deductible for one purchase per plan year
Dental Benefits	**In-Network**	**Out-of-Network**
Adult Dental Care	Not Covered	Not Covered
Pediatric Dental: Preventive & Routine	Preventive covered at 100%. Routine covered at 80%, subject to the deductible	Preventive covered at 100%, subject to balance billing. Routine covered at 80%, subject to the deductible and balance billing
Pediatric Major Dental	Covered at 50%, subject to the deductible	Covered at 50%, subject to the deductible and balance billing

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Care & Medical Ortho		
Accidental Dental - Outpatient Surgical	Covered at 80% for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the deductible	Covered at 60% for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the deductible