

# PLAN ON MORE FOR YOUR BUSINESS

SimplyBlue Plus



National strength.  
Local focus.  
Individual care.™

# **PLAN ON MORE** for your business, thanks to the power of Blue

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As health care continues to change, we'll be here to help you navigate it all, ensuring that you and your employees get access to the quality care you want and need.

Choosing Excellus BlueCross BlueShield means you and your employees are backed by Blue Cross Blue Shield – the most trusted name in health care – with more than 100 million members across the country.

- **MORE CONFIDENCE** – the name you know and trust
- **MORE OPTIONS** – choose from more than 30 **SimplyBlue Plus** plans when you shop directly through us
- **MORE CONVENIENCE** – hassle-free enrollment without disruption
- **MORE STABILITY** – locally based and committed to our community for nearly 80 years

## **INSIDE:**

- More extras and access
- Plan basics
- The metal levels
- Suite of **SimplyBlue Plus** plans

## MORE EXTRAS to keep your employees healthy and happy

With **SimplyBlue Plus** plans, you and your employees get access to an array of free health and wellness tools, resources, programs and information to better understand and manage your health. It's good for your employees because they feel empowered to achieve optimal wellness, and it's good for your business because healthier employees are happier and more productive.



### HealthyPerks

#### Blue365®

Exclusive discounts on health-related products and services such as fitness gear, exercise programs, weight-loss programs and more

#### Step Up

Fitness and nutrition program improves health through physical activity and healthy eating

#### 24/7 Health Coaching

Answers to your health care questions

#### Over 6,000 Health Topics

Instant access to expert information online

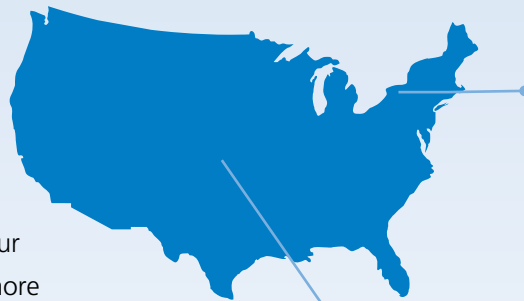
### ExerciseRewards™

- Fitness facility program that provides discounts at participating fitness clubs and exercise centers
- Gives members and their spouses or domestic partners up to \$600 a year to help pay for a facility membership
- Interactive member portal with FREE online tools that make it easy to start and maintain a healthy, active lifestyle:
  - Create individualized fitness plans
  - Stay informed with E-coaching courses
  - Build a 28-day customized meal plan

## MORE ACCESS to quality care, thanks to the largest network

Smart employers know there are lots of things to consider when choosing a health plan. But access to care might just be most important.

With Excellus BCBS, you and your employees will have access to more top-quality doctors, hospitals and pharmacies, locally and nationwide. This means you can keep the doctors you know and trust.



Locally – includes **99%** of doctors and 100% of hospitals

Nationally – includes **90%** of hospitals and 80% of physicians with BlueCard® network

# **PLAN ON MORE** guidance when navigating the new world of health care

Health care reform means change – for you and your employees. It’s also quite complex, making it difficult to fully understand how it will impact your business and what you need to do to be compliant. That’s why we’re here to help you through it, by answering your questions and providing plan options that meet all of the requirements of the Affordable Care Act.

Under the ACA, there are more ways than ever to purchase your health insurance. However, by continuing to shop directly through us, you’ll get more product options – with more than 30 plans to choose from. Plus, you’ll get the helpful guidance you need in this time of change. You can also purchase plans on the SHOP (Small Business Health Options). To learn more, contact your broker or account consultant.

## **The basics of the ACA: What you need to know about products.**

All of our **SimplyBlue Plus** plans include the mandatory essential benefits, including preventive services.

- ✓ **Ambulatory Patient Services**  
Includes doctor visits and specialty visits
- ✓ **Emergency Services**  
Includes emergency room, emergency transport and urgent care
- ✓ **Hospitalization**  
Includes hospital physician and facility services
- ✓ **Maternity and Newborn Care**  
Includes prenatal, delivery and post-natal care
- ✓ **Mental Health and Substance Use Disorder Services**  
Includes evaluation and treatment of mental health issues and services/treatments to treat alcohol/chemical dependencies
- ✓ **Prescription Drug**  
Includes prescription drug and enteral formulas
- ✓ **Rehabilitative and Habilitative Services**  
Includes services such as physical therapy, chiropractic care, inpatient services, hearing aids and prosthetic devices
- ✓ **Laboratory and Imaging Services**  
Includes X-ray and lab work, CT/PET and MRI scans
- ✓ **Preventive, Wellness and Chronic Disease Management**  
Includes coverage for routine physicals, screenings, checkups and immunizations, partial reimbursement for gym facility fees and treatment of chronic conditions
- ✓ **Pediatric Services**  
Includes pediatric vision benefits, such as vision exams and prescription lenses, and dental benefits\*, such as cleanings, exams and major dental care\*

\*SimplyBlue Plus plans are available with or without pediatric dental benefits.



# SimplyBlue Plus



## **UNDERSTANDING THE METAL LEVELS**

All health plans must now be assigned a metal level to help you and your employees easily understand how much the health plan will pay. Each metal level will have multiple options available, with different copays, deductibles and maximum out-of-pocket limits. Regardless of the plan you choose, all essential health benefits are covered.

### **Platinum Level Plans**

You'll pay a higher premium, but 90% of costs are covered by health insurance provider

### **Gold Level Plans**

80% of costs are covered

### **Silver Level Plans**

70% of costs are covered

### **Bronze Level Plans**

Your premiums will be lower, so the cost sharing is higher. 60% of costs are covered.




**With all the SimplyBlue Plus plans, you'll find the plan that's right for your business and your employees.**

**PLATINUM** – Copay plans with lower out-of-pocket costs

**GOLD & SILVER** – Hybrid plans with a copay and deductible


**SILVER & BRONZE** – High Deductible Health Plans featuring low-cost options

# PLAN ON MORE options with SimplyBlue Plus

SimplyBlue Plus Plan	Standard Bronze	Bronze 1 	Bronze 3	Standard Silver	Silver 3	Silver 5 	Standard Gold	Gold 9	Gold 6 	Standard Platinum	Platinum 2
Plan Type	HDHP	HDHP	HDHP	copay + ded (hybrid)	HDHP	copay + ded (hybrid)	copay + ded (hybrid)	HDHP	HDHP	copay	copay
Doctor Visit	Covered at 50% coinsurance in-network, subject to deductible			\$30 copay subject to deductible	Covered at 80% subject to the deductible	\$30 copay subject to deductible	\$25 copay, subject to deductible	Covered at 100% subject to the deductible	Covered at 85% subject to the deductible	\$15 copay	
Specialist Visit				\$50 copay subject to deductible		\$50 copay subject to deductible	\$40 copay, subject to deductible			\$35 copay	\$25 copay
Hospital Benefits				\$1500 copay subject to deductible		Covered at 80% subject to the deductible	\$1,000 copay, subject to deductible			\$500 copay	\$150 copay
Prescription Drugs	Once you meet the deductible, you pay \$10 for generic, \$35 for preferred brand, \$70 for brand	Once you meet the deductible, you pay \$15 for generic, \$50 for preferred brand, 50% of cost for brand	Once you meet the deductible, you pay \$10 for generic, 40% of cost for preferred brand, 50% of cost for brand	Once you meet the deductible, you pay \$10 for generic, \$35 for preferred brand, \$70 for brand	Once you meet the deductible, you pay \$5 for generic, \$35 for preferred brand, \$70 for brand	Once you meet the deductible, you pay \$10 for generic, \$35 for preferred brand, \$70 for brand	Once you meet the deductible, you pay \$10 for generic, \$35 for preferred brand, \$70 for brand		Once you meet the deductible, you pay \$5 for generic, \$35 for preferred brand, \$70 for brand	\$10 for generic, \$30 for preferred brand, \$60 for brand	\$5 for generic, \$25 for preferred brand, \$50 for brand
Deductible, Individual	\$3,000	\$3,500	\$4,500	\$2,000	\$2,100	\$1,500	\$600	\$2,100	\$1,300	None	
Deductible, Family	\$6,000	\$7,000	\$8,000	\$4,000	\$4,200	\$3,000	\$1,200	\$4,200	\$2,600	None	
Coinsurance, In-Network	Covered at 50%			Covered at 100%	Covered at 80%	Covered at 80%	Covered at 100%	Covered at 100%	Covered at 85%	None	
Out-of-Pocket Maximum, Individual	\$6,350			\$5,500	\$5,500	\$6,350	\$4,000	\$2,100	\$2,600	\$2,000	\$6,350
Out-of-Pocket Maximum, Family	\$12,700			\$11,000	\$11,000	\$12,700	\$8,000	\$4,200	\$5,200	\$4,000	\$12,700
Preventive Care (immunization, screenings)	\$0 for most preventive services, not subject to the deductible			\$0 for most preventive services, not subject to the deductible			\$0 for most preventive services, not subject to the deductible			\$0 for most preventive services, not subject to the deductible	
\$600 Gym Credit	Included			Included			Included			Included	
Blue365® Discounts	Included			Included			Included			Included	
BlueCard® — Access to care when you travel	Included			Included			Included			Included	
Pediatric Vision	Covered			Covered			Covered			Covered	

In-network cost sharing shown. Out-of-network benefits have different cost shares and accumulate separately.

Options can be added to plans: Dependent to 29, Domestic partner, Pediatric dental (only available with this coverage directly through Excellus BCBS) or family planning services (exemption form required to remove this coverage).

 Only available directly through Excellus BCBS. These plans are available with or without pediatric dental.

## **PLAN ON MORE** of what you need

You can count on Excellus BlueCross BlueShield to provide you with strength and stability in times of change. You and your employees will have access to more doctors, hospitals and pharmacies. Plus, staying with us means you'll save a lot of time and effort.

- **No re-enrollment required**
- **No administrative hassles**
- **No disruption for your employees**

**Call your Account Consultant or Broker today  
to learn about all of your options.**

**[SaveWithExcellus.com](http://SaveWithExcellus.com)**

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**National strength.  
Local focus.  
Individual care.<sup>SM</sup>**

A nonprofit independent licensee of the Blue Cross Blue Shield Association

