



**Premium Rate Schedule & Contract Summary**

**Quote Effective: 01/01/2014 - 03/31/2014**

**Version Updated: 09/25/2013**

<b>Plan ID: 78124NY1000042-00</b>	<b>Plan Name: SimplyBlue Plus Silver 1</b>	<b>Enrollment Code: SHHD</b>
<b>Rating Region: Utica</b>	<b>Small Group</b>	
<b>Rate</b>		
For the Benefits described in the Agreement, including the Certificate (identified below), the Plan will charge and Group will pay the following premium rates:		
<b>Subscriber Spouse/Subscriber Child(ren)/Family</b>		
<b>Single</b>	\$395.06	
<b>Subscriber &amp; Spouse</b>	\$790.13	
<b>Subscriber &amp; Child(ren)</b>	\$671.60	
<b>Family</b>	\$1,125.92	
Dependent Coverage To Age 26, Pediatric Dental Coverage <b>No</b> , Domestic Partner Coverage <b>Yes</b> , Family Planning Coverage <b>Yes</b>		
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.		
A.) Do you have dental coverage that includes mandated essential health pediatric dental benefits? Yes <input type="checkbox"/> No <input type="checkbox"/>		
B.) If you answered Yes, please provide the name of the company issuing the dental coverage. _____ If you answered No please be aware the ACA requires pediatric dental coverage.		

**Signature:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Group Name:** \_\_\_\_\_

**Total Employees:** \_\_\_\_\_

**Total Eligible:** \_\_\_\_\_

**Coverage Effective Date:** \_\_\_\_\_

**Rating Tier Selected:** \_\_\_\_\_

(if more than one available)

**Broker:** \_\_\_\_\_

78124NY1000042-00		SimplyBlue Plus Silver 1
<b>Plan Overview</b>		
Plan ID	78124NY1000042-00	
Plan Name	SimplyBlue Plus Silver 1	
Plan Type	HDHP	
Quote Effective	01/01/2014 - 03/31/2014	
<b>Plan features</b>		
Primary Care Physician (PCP)	Not Required	
Referrals	Not Required	
Out of network benefits	Covered at 50%, subject to the deductible	
Out of area benefits	Coverage provided worldwide through the BlueCard program	
Student/Dependent coverage	Qualified dependents are covered to age 26	
Domestic partner	Covered	
Wellness Incentives	ExerciseRewards™ receive up to \$600 a year toward qualified fitness facility dues	
<b>Plan cost-sharing highlights</b>		
Primary Care Office Visit	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible
Specialist Office Visit	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible
Coinsurance	Covered at 70%	Covered at 50%
Deductible	\$1,500 Individual / \$3,000 Family	\$1,500 Individual / \$3,000 Family
Out of pocket maximum	\$4,500 Individual / \$9,000 Family	\$4,500 Individual / \$9,000 Family
Lifetime maximum	None	None
<b>Plan Benefits</b>		
<b>Preventive Healthcare Services</b>	<b>In-Network</b>	<b>Out-Of-Network</b>
Well child visits	Covered In Full	Covered at 50%, subject to the deductible
Adult routine physical exams	Covered In Full	Covered at 50%, subject to the deductible
+Adult immunizations	Covered In Full	Covered at 50%, subject to the deductible
+Mammography	Covered In Full	Covered at 50%, subject to the deductible
+Pap smear	Covered In Full	Covered at 50%, subject to the deductible
Routine GYN Exam	Covered In Full	Covered at 50%, subject to the deductible
+Prostate cancer screening	Covered In Full	Covered at 50%, subject to the deductible
+Colonoscopy	Preventive screenings covered in full	Covered at 50%, subject to the deductible
+Family Planning Services	Covered in full	Covered at 50%, subject to the deductible
<b>Physician Office Services</b>	<b>In-Network</b>	<b>Out-Of-Network</b>
Diagnostic office visits	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible
Diagnostic x-rays	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible
Diagnostic laboratory and pathology	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible
Allergy tests	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible
Allergy injections	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible
Chemotherapy	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible
Radiation therapy	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible
<b>Maternity Services</b>	<b>In-Network</b>	<b>Out-Of-Network</b>
Prenatal care	Covered in full	Covered at 50%, subject to the deductible
Hospital care for mom (including delivery)	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible
Newborn nursery care	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible
<b>Prescription Drug</b>	<b>In-Network</b>	<b>Out-Of-Network</b>
Prescription Drug Coverage	\$10/40%/50%, subject to the plan deductible	Not Covered
<b>Inpatient Hospital Benefits</b>	<b>In-Network</b>	<b>Out-Of-Network</b>
Hospital benefits	Covered at 70% per admission for unlimited days, subject to the deductible	Covered at 50% per admission for unlimited days, subject to the deductible
Physician visits in the hospital	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible
Inpatient physical rehabilitation	Covered at 70% per 60 day stay per admission per lifetime, subject to the deductible	Covered at 50% per 60 day stay per admission per lifetime, subject to the deductible
Surgery	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible
Anesthesia	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible

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Emergency Care	In-Network	Out-Of-Network	
Emergency room care	Covered at 70%, subject to the deductible	Covered at 70%, subject to the deductible	
Freestanding urgent care center	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible	
Ambulance	Covered at 70%, subject to the deductible	Covered at 70%, subject to the deductible	
Outpatient Hospital Benefits	In-Network	Out-Of-Network	
Diagnostic x-rays	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible	
Diagnostic laboratory and pathology	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible	
Surgical Care Facility Fee	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible	
Chemotherapy	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible	
Radiation Therapy	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible	
Mental Health and Chemical Dependence	In-Network	Out-Of-Network	
Inpatient mental health care	Covered at 70% per admission for unlimited days, subject to the deductible	Covered at 50% per admission for unlimited days, subject to the deductible	
Outpatient mental health care	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible	
Inpatient chemical dependence	Covered at 70% per admission for unlimited days, subject to the deductible	Covered at 50% per admission for unlimited days, subject to the deductible	
Outpatient chemical dependence	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible	
Other Services	In-Network	Out-Of-Network	
Diabetic insulin and supplies	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible	
Skilled nursing facility	Covered at 70% per admission for 200 days per year, subject to the deductible	Covered at 50% per admission for 200 days per year, subject to the deductible	
Home care	Covered at 70% for up to 40 visits per year, subject to the deductible	Covered at 50% for up to 40 visits per year, subject to the deductible	
Hospice	Covered at 70% for up to 210 visits per year, subject to the deductible	Covered at 50% for up to 210 visits per year, subject to the deductible	
Outpatient therapy	Covered at 70%, subject to the deductible for physical, speech and occupational therapy for up to 60 visits per condition per lifetime	Covered at 50%, subject to the deductible for physical, speech and occupational therapy for up to 60 visits per condition per lifetime	
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, limits apply	Covered at 50%, subject to the deductible	
Chiropractic	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible	
Acupuncture	Not Covered	Not Covered	
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	Covered at 70% for one routine exam every year, subject to the deductible	Covered at 50% for one routine exam every year, subject to the deductible	
Adult Diagnostic Vision	Covered at 70%, subject to the deductible	Covered at 50%, subject to the deductible	
Adult Eyewear	Eyewear Reimbursement of \$60 per year	Eyewear Reimbursement of \$60 per year	
Pediatric Routine Vision Exam	Covered at 70% for one routine exam every year, subject to the deductible	Covered at 50% for one routine exam every year, subject to the deductible	
Pediatric Eyewear	Covered at 50%, subject to the deductible for one purchase per year	Covered at 50%, subject to the deductible for one purchase per year	
Dental Benefits	In-Network	Out-Of-Network	
Adult Dental Care	Not Covered	Not Covered	
Pediatric Dental: Preventative & Routine	Not Covered	Not Covered	
Pediatric Major Dental Care & Medical Ortho	Not Covered	Not Covered	
Accidental Dental - Outpatient Surgical	Covered at 70% for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the deductible	Covered at 50% for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the deductible	

This is not a contract. It is intended to highlight the coverage of this program. Benefits are determined by the terms of the contract. All benefits are subject to medical necessity. All day and visit limits are combined limits for both in and out of network benefit. \*Preventive Services coverage required by the Federal Patient Protection and Affordable Care Act are not quoted herein. Please refer to the United States Preventive Services Task Force list of items and services rated "A" or "B" that are covered pursuant to the Federal Patient Protection and Affordable Care Act requirements.