

EXCELLUS BLUEPPO SIGNATURE HYBRID 1



This balanced plan is like buying a home that fits your needs now and offers room for customization later. With the advantage of moderate premiums, it offers a blend of predictability and cost savings through a mix of deductibles and fixed copays.



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 a 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 towards 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 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.

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 \$500 deductible, you pay 100% of your first \$500 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 medical service, like a doctor's visit or prescription refill. For example: If your plan's coverage includes a \$20 copay for a Primary Care Provider (PCP), you pay \$20 for each visit to your PCP and the insurance company pays for 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.

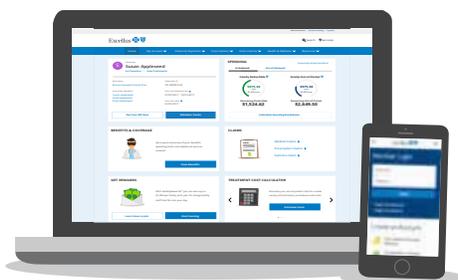
Out-of-Pocket Maximum

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

LEARN MORE ABOUT YOUR BENEFITS AND REGISTER YOUR ACCOUNT

ExcellusBCBS.com/Member

- View your benefits
- Check your claims
- Check referrals and authorizations



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.

Mobile App: Download our new mobile app and get instant access to your health plan information.

Go Paperless: Opt in to receive email notifications when your member statements and documents are available to view online instead of receiving them in the mail.

To learn more about your benefits and register your account, visit ExcellusBCBS.com/Member.

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Unmatched Access to the Doctors You Know

Excellus BlueCross BlueShield gives you access to one of the largest provider networks in the nation. Through the BlueCard® program, you can find participating providers all across America. To see whether your doctor is in the Excellus BCBS network, go to ExcellusBCBS.com/FindProvider.



Healthy Every Day

When you have questions about your health, we have answers at ExcellusBCBS.com. You can check symptoms. Research conditions. Contact a registered nurse or pharmacist. Your membership even gives you exclusive access to discounts and savings from local and national wellness brands to keep you healthy.

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