What is covered under preventive care?
Preventive care includes routine physicals, routine GYN exams, mammograms, pap smears, well-child visits, immunizations (including flu shots) and prostate exams. Because these services are covered outside of the deductible, you do not need to meet your deductible before services are covered.

What do I do when I go to the doctor’s office?
When you go to the doctor’s office, show them your member ID card and let them know you are using a Health Savings Account (HSA). The physician will bill Excellus BlueCross BlueShield (BCBS) and once the claim is processed an Explanation of Benefits (EOB) will be sent to both you and your physician. This will show the expenses that contributed towards the deductible and what expenses you still owe. Once the physician receives the EOB they will bill you for the balance. Once the deductible is met, services will be covered and you will be responsible for a percentage of the cost (also called coinsurance).

*Please note: Your physician may bill you, up front, at the time of service if the deductible is not met.

What do I do when I need a prescription?
The pharmacy system processes in real-time so the pharmacist will be able to tell you exactly what you owe at the time of service.

What happens once I meet the out-of-pocket maximum?
Once you meet the out-of-pocket maximum, which includes medical services and pharmacy expenses, services will be covered in full (for any covered benefit) up to the allowable amount.

What do I do when I see an out-of-network provider?
Out-of-network services will be handled the same as in-network unless the provider is not willing to send a bill to Excellus BCBS. If they are not willing to bill, you may need to pay for charges upfront and submit the bill to Excellus BCBS for processing. With any out-of-network provider, you may incur additional out-of-pocket costs.