



Rating Region: Rochester  
 Quoting Period: 10/01/2011 - 12/31/2011  
 Version Updated: 07/20/2011

Package ID	HB-C-12		HB-CD-38E		HB-HDHP-2	
Plan Name	HealthyBlue Copay		HealthyBlue Copay and Deductible		HealthyBlue HDHP	
Plan Type	PPO		PPO		HDHP	
Quoting Period	10/01/2011 - 12/31/2011		10/01/2011 - 12/31/2011		10/01/2011 - 12/31/2011	
Rate (\$)	Small Group	Sole Proprietor	Small Group	Sole Proprietor	Small Group	Sole Proprietor
<b>4-Tier- Ind/Subscriber Spouse/Subscriber Child(ren)/Family</b>						
Single-4T	\$448.55	\$515.82	\$396.26	\$455.69	\$230.05	\$264.56
Sub w/ Spouse-4T	\$1,094.52	\$1,258.70	\$966.90	\$1,111.93	\$561.30	\$645.50
Sub w/ Child-4T	\$923.31	\$1,061.81	\$815.68	\$938.03	\$478.42	\$550.18
Sub w/ Children-4T	\$923.31	\$1,061.81	\$815.68	\$938.03	\$478.42	\$550.18
Sub w/ Spouse and one or more Children-4T	\$1,176.40	\$1,352.86	\$1,039.29	\$1,195.18	\$609.56	\$700.99
Plan features						
Primary Care Physician (PCP)	Not required		Not required		Not required	
Referrals	Not required		Not required		Not required	
Out of network benefits	Covered at 80%, subject to the deductible		Covered at 60%, subject to the deductible		Covered at 60%, subject to the deductible	
Out of area benefits	Coverage provided worldwide through the BlueCard® program		Coverage provided worldwide through the BlueCard® program		Coverage provided worldwide through the BlueCard® program	
Student/Dependent coverage	Qualified dependents are covered to age 26		Qualified dependents are covered to age 26		Qualified dependents are covered to age 26	
Domestic partner	Covered		Covered		Covered	
Wellness Incentives	HealthyRewards - Earn up to \$1,000. Blue365 - Exclusive access to information, discounts & savings		HealthyRewards - Earn up to \$1,000. Blue365 - Exclusive access to information, discounts & savings		HealthyRewards - Earn up to \$1,000. Blue365 - Exclusive access to information, discounts & savings	
Plan cost-sharing highlights						
Office visit copay (Primary Care Physician)	Adult: \$25 copay per visit; Children to age 19: \$0 copay per visit		Adult: \$25 copay per visit; Children to age 19: \$0 copay per visit		No copay, office visit covered at 80% in-network and 60% out-of-network, subject to the deductible	
Office visit copay (Specialist)	\$40 copay per visit		\$40 copay per visit		No copay, office visit covered at 80% in-network and 60% out-of-network, subject to the deductible	

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Coinsurance	In network: Covered at 100%; Out of network: Covered at 80%		In network: Covered at 80%; Out of network: Covered at 60%		In network: Covered at 80%; Out of network: Covered at 60%	
Deductible	In network: None; Out of network: \$500 Individual / \$1,500 Family		Combined in and out of network: \$500 Individual / \$1500 Family		Combined in and out of network: \$1300 Individual / \$2600 Family	
Out of pocket maximum	In network: None; Out of network \$1,500 individual /\$4,500 family		Combined in and out of network: \$1500 Individual / \$4500 Family		Combined in and out of network: \$3000 Individual / \$6000 Family	
Lifetime maximum	None		None		None	
Preventive Healthcare Services	In-Network	Out Of Network	In-Network	Out Of Network	In-Network	Out-of-Network
Well child visits	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
Adult routine physical exams	Covered in full for 1 exam per year	Covered at 80%, subject to the deductible for one routine exam per year	Covered in full for 1 exam per year	Covered at 60%, subject to the deductible for one routine exam per year	Covered in full for 1 exam per year	Covered at 60%, subject to the deductible for one routine exam per year
+Adult immunizations	Covered in full	Covered at 80%, subject to the deductible	Covered in full	Covered at 60%, subject to the deductible	Covered in full	Covered at 60%, subject to the deductible
+Mammography	Covered in full	Covered at 80%, subject to the deductible	Covered in full	Covered at 60%, subject to the deductible	Covered in full	Covered at 60%, subject to the deductible
+Pap smear	Covered in full	Covered at 80%, subject to the deductible	Covered in full	Covered at 60%, subject to the deductible	Covered in full	Covered at 60%, subject to the deductible
Routine GYN Exam	Covered in full	Covered at 80%, subject to the deductible	Covered in full	Covered at 60%, subject to the deductible	Covered in full	Covered at 60%, subject to the deductible
Prostate cancer screening	Covered in full	Covered at 80%, subject to the deductible	Covered in full	Covered at 60%, subject to the deductible	Covered in full	Covered at 60%, subject to the deductible
Routine vision	\$40 copay for one routine exam every year. \$60 eyewear allowance available per year	Covered at 80%, subject to the deductible for one routine exam per year. \$60 eyewear allowance available per year	\$40 copay for one routine exam every year. \$60 eyewear allowance available per year	Covered at 60%, subject to the deductible for one routine exam per year. \$60 eyewear allowance available per year	Covered at 80%, subject to the deductible for one routine exam per year.	Covered at 60%, subject to the deductible for one routine exam per year.
+Colonoscopy	Preventive screening covered in full	Covered at 80%, subject to the deductible	Preventive screening covered in full	Covered at 60%, subject to the deductible	Preventive screening covered in full	Covered at 60%, subject to the deductible
Physician Office Services	In-Network	Out Of Network	In-Network	Out Of Network	In-Network	Out-of-Network
Diagnostic office visits	Adult: \$25 copay per visit to your PCP; \$40 copay per visit to a specialist. Child: \$0 copay per visit to your PCP; \$40 copay per visit to a specialist.	Covered at 80%, subject to the deductible	Adult: \$25 copay per visit to your PCP; \$40 copay per visit to a specialist. Child: \$0 copay per visit to your PCP; \$40 copay per visit to a specialist	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Diagnostic x-rays	\$40 copay per visit	Covered at 80%, subject to the deductible	\$40 copay per visit	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Diagnostic laboratory and pathology	Covered in full	Covered at 80%, subject to the deductible	Covered in full	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Allergy tests	Adult: \$25 copay per visit to your PCP; \$40 copay per visit to a specialist. Child: \$0 copay per visit to your PCP; \$40 copay per visit to a specialist.	Covered at 80%, subject to the deductible	Adult: \$25 copay per visit to your PCP; \$40 copay per visit to a specialist. Child: \$0 copay per visit to your PCP; \$40 copay per visit to a specialist	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible

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Allergy injections	Adult: \$25 copay per visit to your PCP; \$40 copay per visit to a specialist. Child: \$0 copay per visit to your PCP; \$40 copay per visit to a specialist.	Covered at 80%, subject to the deductible	Adult: \$25 copay per visit to your PCP; \$40 copay per visit to a specialist. Child: \$0 copay per visit to your PCP; \$40 copay per visit to a specialist	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Chemotherapy	\$25 copay per visit	Covered at 80%, subject to the deductible	\$25 copay per visit	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Radiation therapy	\$40 copay per visit	Covered at 80%, subject to the deductible	\$40 copay per visit	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Maternity Services	In-Network	Out Of Network	In-Network	Out Of Network	In-Network	Out-of-Network
Prenatal and postpartum care	Covered in full	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Hospital care for mom (including delivery)	Covered in full	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Newborn nursery care	Covered in full	Covered at 80%, subject to the deductible	Covered in full	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Prescription Drug	In-Network	Out Of Network	In-Network	Out Of Network	In-Network	Out-of-Network
Short-term and maintenance drugs	\$5/\$25/\$50; \$0 copay for generics for children to age 19	Not covered	\$5/\$35/\$70; \$0 copay for generics for children to age 19	Not covered	\$5/\$35/\$70; subject to plan deductible. \$0 copay for generics for children to age 19	Not covered
Inpatient Hospital Benefits	In-Network	Out Of Network	In-Network	Out Of Network	In-Network	Out-of-Network
Hospital benefits	Subject to \$150 copay per admission for unlimited days	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Physician visits in the hospital	Covered in full	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Inpatient physical rehabilitation	Subject to \$150 copay per admission for up to 60 days per year	Covered at 80%, subject to the deductible for up to 60 days per year.	Covered at 80%, subject to the deductible for up to 60 days per year	Covered at 60%, subject to the deductible for up to 60 days per year	Covered at 80%, subject to the deductible for up to 60 days per year	Covered at 60%, subject to the deductible for up to 60 days per year
Surgery	Covered in full	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Anesthesia	Covered in full	Covered in full	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible
Emergency Care	In-Network	Out Of Network	In-Network	Out Of Network	In-Network	Out-of-Network
Emergency room care	\$75 copay per visit, unless admitted within 24 hours	\$75 copay per visit, unless admitted within 24 hours	\$250 copay per visit, unless admitted within 24 hours	\$250 copay per visit, unless admitted within 24 hours	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible
Freestanding urgent care center	\$40 copay per visit	Covered at 80%, subject to the deductible	\$40 copay per visit	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Ambulance	\$75 copay	\$75 copay	\$250 copay	\$250 copay	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible

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Outpatient Hospital Benefits	In-Network	Out Of Network	In-Network	Out Of Network	In-Network	Out-of-Network
Diagnostic x-rays	\$40 copay per visit	Covered at 80%, subject to the deductible	\$40 copay per visit	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Diagnostic laboratory and pathology	Covered in full	Covered at 80%, subject to the deductible	Covered in full	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Surgical care	\$75 copay	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Chemotherapy	\$25 copay per visit	Covered at 80%, subject to the deductible	\$25 copay per visit	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Radiation Therapy	\$40 copay per visit	Covered at 80%, subject to the deductible	\$40 copay per visit	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Mental Health and Chemical Dependence	In-Network	Out Of Network	In-Network	Out Of Network	In-Network	Out-of-Network
Inpatient mental health care	Subject to \$150 copay per admission for up to 30 days per year	Covered at 80%, subject to the deductible for up to 30 days per year	Covered at 80%, subject to the deductible for up to 30 days per year	Covered at 60%, subject to the deductible for up to 30 days per year	Covered at 80%, subject to the deductible for up to 30 days per year.	Covered at 60%, subject to the deductible for up to 30 days per year.
Outpatient mental health care	\$40 copay for up to 20 visits per year. Services can be provided in an outpatient facility or in a provider office.	Covered at 80%, subject to the deductible, for up to 20 visits per year. Services can be provided in an outpatient facility or in a provider office	\$40 copay for up to 20 visits per year. Services can be provided in an outpatient facility or in a provider office	Covered at 60%, subject to the deductible, for up to 20 visits per year. Services can be provided in an outpatient facility or in a provider's office	Covered at 80%, subject to the deductible, for up to 20 visits per year. Services can be provided in an outpatient facility or in a provider's office.	Covered at 60%, subject to the deductible, for up to 20 visits per year. Services can be provided in an outpatient facility or in a provider's office.
Inpatient chemical dependence	Subject to \$150 copay per admission for up to 7 days for detoxification and 30 days for rehabilitation per year; limited to 2 admissions per lifetime	Covered at 80%, subject to the deductible for up to 7 days for detoxification and 30 days for rehabilitation per year; limited to 2 admissions per lifetime	Covered at 80%, subject to the deductible for up to 7 days for detoxification and 30 days for rehabilitation per year; limited to 2 admissions per lifetime	Covered at 60%, subject to the deductible for up to 7 days for detoxification and 30 days for rehabilitation per year; limited to 2 admissions per lifetime	Covered at 80%, subject to the deductible for up to 7 days for detoxification and 30 days for rehabilitation per year; limited to 2 admissions per lifetime.	Covered at 60%, subject to the deductible for up to 7 days for detoxification and 30 days for rehabilitation per year; limited to 2 admissions per lifetime.
Outpatient chemical dependence	\$40 copay per visit for up to 60 visits per year	Covered at 80%, subject to the deductible for up to 60 visits per year	\$40 copay per visit for up to 60 visits per year	Covered at 60%, subject to the deductible for up to 60 visits per year	Covered at 80%, subject to the deductible for up to 60 visits per year	Covered at 60%, subject to the deductible for up to 60 visits per year
Other Services	In-Network	Out Of Network	In-Network	Out Of Network	In-Network	Out-of-Network
Diabetic insulin and supplies	\$25 copay for up to a 30 day supply	Covered at 80%, subject to the deductible for up to a 30 day supply	\$25 copay for up to a 30 day supply	Covered at 60%, subject to the deductible for up to a 30 day supply	Covered at 80%, subject to the deductible for up to a 30 day supply	Covered at 60%, subject to the deductible for up to a 30 day supply
Skilled nursing facility	Subject to \$150 copay per admission for up to 45 days per year	Covered at 80%, subject to the deductible for up to 45 days per year	Covered at 80%, subject to the deductible for up to 45 days per year	Covered at 60%, subject to the deductible for up to 45 days per year	Covered at 80%, subject to the deductible for up to 45 days per year	Covered at 60%, subject to the deductible for up to 45 days per year
Home care	Covered in full for up to 40 visits per year	Covered at 80%, subject to a \$50 deductible for up to 40 visits per year.	Covered in full for up to 40 visits per year	Covered at 75%, subject to a \$50 deductible for up to 40 visits per year	Covered at 80%, subject to the deductible for up to 40 visits per year	Covered at 60%, subject to the deductible for up to 40 visits per year
Hospice	Covered in full for unlimited visits	Covered at 80%, subject to the deductible for unlimited visits per year	Covered in full for unlimited days	Covered at 60%, subject to the deductible for unlimited visits per year	Covered at 80%, subject to the deductible for unlimited visits per year	Covered at 60%, subject to the deductible for unlimited visits per year
Outpatient therapy	\$40 copay for up to a combined total of 45 visits per year for physical,	Covered at 80%, subject to the deductible for a combined total of 45	\$40 copay for up to a combined total of 45 visits per year for physical,	Covered at 60%, subject to the deductible for a combined total of 45	Covered at 80%, subject to the deductible for a combined total of 45	Covered at 60%, subject to the deductible for a combined total of 45

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	speech and occupational therapy	visits per year for physical, speech, and occupational therapy	speech and occupational therapy	visits per year for physical, speech, and occupational therapy	visits per year for physical, speech and occupational therapy	visits per year for physical, speech and occupational therapy
Durable medical equipment	Covered at 50%	Covered at 50%, subject to the deductible	Covered at 50%, subject to the deductible	Covered at 50%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
External prosthetics	Covered at 50%	Covered at 50%, subject to the deductible	Covered at 50%, subject to the deductible	Covered at 50%, subject to the deductible	Covered at 80% subject to the deductible	Covered at 60%, subject to the deductible
Chiropractic	\$40 copay per visit	Covered at 80%, subject to the deductible	\$40 copay per visit	Covered at 60%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Acupuncture	\$40 copay for up to 10 visits per year	Covered at 80%, subject to the deductible, for up to 10 visits per year	\$40 copay for up to 10 visits per year	Covered at 60%, subject to the deductible, for up to 10 visits per year	Covered at 80%, subject to the deductible, for up to 10 visits per year	Covered at 60%, subject to the deductible, for up to 10 visits per year
Dental	\$40 copay per visit for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly	Covered at 80%, subject to the deductible for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly	\$40 copay per visit for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly	Covered at 60%, subject to the deductible for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly	Covered at 80%, subject to the deductible for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly	Covered at 60%, subject to the deductible for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly
Hearing	\$40 copay for one routine hearing exam per year. Hearing aid(s) covered to age 19 once every three years	Covered at 80%, subject to the deductible, for one routine hearing exam per year. Hearing aid(s) covered to age 19 once every three years	\$40 copay for one routine hearing exam per year. Hearing aid(s) covered to age 19 once every three years	Covered at 60%, subject to the deductible, for one routine hearing exam per year. Hearing aid(s) covered to age 19 once every three years	Covered at 80%, subject to the deductible, for one routine hearing exam per year	Covered at 60%, subject to the deductible, for one routine hearing exam per year

For access to reference materials and required forms view see the following [Print forms and resources](#).

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.

Rates quoted herein are subject to change due to our implementation of the provisions of the Federal Patient Protection and Affordable Care Act. Rates and benefits quoted herein are also subject to changes due to provisions of the Federal Mental Health Parity Addiction Equity Act (FMHPAEA) for groups that have an average of 51 or more total employees. FMHPAEA brings mental health and substance abuse benefits into parity with medical and surgical benefits. Groups subject to provisions of FMHPAEA may be required to make changes to their benefit plans to be in compliance with the law.

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