



Rating Region: Utica

Quoting Period: 10/01/2011 - 12/31/2011

Version Updated: 07/20/2011

Package ID	SB-HDHP-15		SB-HDHP-12		SB-HDHP-14	
Plan Name	SimplyBlue HDHP		SimplyBlue HDHP		SimplyBlue HDHP	
Plan Type	HDHP		HDHP		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
2-Tier- Ind/Family						
Single-2T	\$198.14		\$301.92		\$250.22	
Sub w/ Spouse-2T	\$516.31		\$786.80		\$652.07	
Sub w/ Child-2T	\$516.31		\$786.80		\$652.07	
Sub w/ Children-2T	\$516.31		\$786.80		\$652.07	
Sub w/ Spouse and one or more Children-2T	\$516.31		\$786.80		\$652.07	
3-Tier- Ind/Subscriber 1/Family						
Single-3T	\$198.14		\$301.92		\$250.22	
Sub w/ Spouse-3T	\$382.43		\$582.73		\$482.95	
Sub w/ Child-3T	\$382.43		\$582.73		\$482.95	
Sub w/ Children-3T	\$534.95		\$815.27		\$675.61	
Sub w/ Spouse and one or more Children-3T	\$534.95		\$815.27		\$675.61	
4-Tier- Ind/Subscriber Spouse/Subscriber Child(ren)/Family						
Single-4T	\$198.14	\$217.95	\$301.92	\$332.11	\$250.22	\$275.24
Sub w/ Spouse-4T	\$396.29	\$435.92	\$603.86	\$664.25	\$500.45	\$550.49
Sub w/ Child-4T	\$404.34	\$444.77	\$616.17	\$677.79	\$510.63	\$561.69
Sub w/ Children-4T	\$404.34	\$444.77	\$616.17	\$677.79	\$510.63	\$561.69
Sub w/ Spouse and one or more Children-4T	\$557.77	\$613.55	\$850.01	\$935.01	\$704.40	\$774.84

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Plan Name	SimplyBlue HDHP		SimplyBlue HDHP		SimplyBlue HDHP	
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 100%, subject to the deductible		Covered at 80%, 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	Blue365 - Exclusive access to information, discounts & savings		Blue365 - Exclusive access to information, discounts & savings		Blue365 - Exclusive access to information, discounts & savings	
Plan cost-sharing highlights						
Office visit copay (Primary Care Physician)	No copay, office visit covered at 100% in-network and 100% out-of network, subject to the deductible		No copay, office visit covered at 90% in-network and 80% out-of network, subject to the deductible		No copay, office visit covered at 80% in-network and 60% out-of network, subject to the deductible	
Office visit copay (Specialist)	No copay, office visit covered at 100% in-network and 100% out-of-network, subject to the deductible		No copay, office visit covered at 90% in-network and 80% out-of-network, subject to the deductible		No copay, office visit covered at 80% in-network and 60% out-of-network, subject to the deductible	
Coinsurance	In network: Covered at 100%; Out of network: Covered at 100%		In network: Covered at 90%; Out of network: Covered at 80%		In network: Covered at 80%; Out of network: Covered at 60%	
Deductible	Combined in and out of network: \$5500 Individual / \$11000 Family		Combined in and out of network: \$1800 Individual / \$3600 Family		Combined in and out of network: \$2600 Individual / \$5200 Family	
Out of pocket maximum	Combined in and out of network: \$5500 Individual / \$11000 Family		Combined in and out of network: \$3600 Individual / \$7200 Family		Combined in and out of network: \$5500 Individual / \$11000 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 100%, subject to the deductible for one routine exam per year	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
+Adult immunizations	Covered in full	Covered at 100%, subject to the deductible	Covered in full	Covered at 80%, subject to the deductible	Covered in full	Covered at 60%, subject to the deductible
+Mammography	Covered in full	Covered at 100%, subject to the deductible	Covered in full	Covered at 80%, subject to the deductible	Covered in full	Covered at 60%, subject to the deductible
+Pap smear	Covered in full	Covered at 100%, subject to the deductible	Covered in full	Covered at 80%, subject to the deductible	Covered in full	Covered at 60%, subject to the deductible
Routine GYN Exam	Covered in full	Covered at 100%, subject to the deductible	Covered in full	Covered at 80%, subject to the deductible	Covered in full	Covered at 60%, subject to the deductible
Prostate cancer screening	Covered in full	Covered at 100%, subject to the deductible	Covered in full	Covered at 80%, subject to the deductible	Covered in full	Covered at 60%, subject to the deductible
Routine vision	Covered at 100%, subject to the deductible for one routine exam per year.	Covered at 100%, subject to the deductible for one routine exam per year.	Covered at 90%, subject to the deductible for one routine exam per year.	Covered at 80%, subject to the deductible for one routine exam 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.

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+Colonoscopy	Preventive screening covered in full	Covered at 100%, subject to the deductible	Preventive screening covered in full	Covered at 80%, 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	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Diagnostic x-rays	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Diagnostic laboratory and pathology	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Allergy tests	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Allergy injections	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Chemotherapy	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Radiation therapy	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, 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 at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, 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 at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Newborn nursery care	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, 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	Covered at 100%; subject to the plan deductible	Not covered	\$5/\$35/\$70; subject to the plan deductible. \$0 copay for generics for children to age 19	Not covered	\$5/\$35/\$70; subject to the 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	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Physician visits in the hospital	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Inpatient physical rehabilitation	Covered at 100%, subject to the deductible for up to 60 days per year	Covered at 100%, subject to the deductible for up to 60 days per year	Covered at 90%, 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 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 at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Anesthesia	Covered at 100%, subject to the	Covered at 100%, subject to the	Covered at 90%, subject to the	Covered at 90%, subject to the	Covered at 80%, subject to the	Covered at 80%, subject to the

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	deductible	deductible	deductible	deductible	deductible	deductible
Emergency Care	In-Network	Out Of Network	In-Network	Out Of Network	In-Network	Out Of Network
Emergency room care	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible
Freestanding urgent care center	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Ambulance	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible
Outpatient Hospital Benefits	In-Network	Out Of Network	In-Network	Out Of Network	In-Network	Out Of Network
Diagnostic x-rays	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Diagnostic laboratory and pathology	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Surgical care	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Chemotherapy	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Radiation Therapy	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, 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	Covered at 100%, subject to the deductible for up to 30 days per year.	Covered at 100%, subject to the deductible for up to 30 days per year.	Covered at 90%, 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 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	Covered at 100%, 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 100%, 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 90%, 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 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	Covered at 100%, 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 100%, 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 90%, 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 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	Covered at 100%, subject to the deductible for up to 60 visits per year	Covered at 100%, subject to the deductible for up to 60 visits per year	Covered at 90%, 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 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	Covered at 100%, subject to the deductible for up to a 30 day supply	Covered at 100%, subject to the deductible for up to a 30 day supply	Covered at 90%, 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 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	Covered at 100%, subject to the	Covered at 100%, subject to the	Covered at 90%, subject to the	Covered at 80%, subject to the	Covered at 80%, subject to the	Covered at 60%, subject to the

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	deductible for up to 45 days per year	deductible for up to 45 days per year	deductible for up to 45 days per year	deductible for up to 45 days per year	deductible for up to 45 days per year	deductible for up to 45 days per year
Home care	Covered at 100%, subject to the deductible for up to 40 visits per year	Covered at 100%, subject to the deductible for up to 40 visits per year	Covered at 90%, subject to the deductible for up to 40 visits per year	Covered at 80%, subject to the 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 at 100%, subject to the deductible for unlimited visits per year	Covered at 100%, subject to the deductible for unlimited visits per year	Covered at 90%, subject to the deductible for unlimited visits per year	Covered at 80%, 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	Covered at 100%, subject to the deductible for a combined total of 45 visits per year for physical, speech and occupational therapy	Covered at 100%, subject to the deductible for a combined total of 45 visits per year for physical, speech and occupational therapy	Covered at 90%, subject to the deductible for a combined total of 45 visits per year for physical, speech and occupational therapy	Covered at 80%, subject to the deductible for a combined total of 45 visits per year for physical, speech and occupational therapy	Covered at 80%, subject to the deductible for a combined total of 45 visits per year for physical, speech and occupational therapy	Covered at 60%, subject to the deductible for a combined total of 45 visits per year for physical, speech and occupational therapy
Durable medical equipment	Covered at 100% subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90% subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80% subject to the deductible	Covered at 60%, subject to the deductible
External prosthetics	Covered at 100% subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90% subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80% subject to the deductible	Covered at 60%, subject to the deductible
Chiropractic	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 90%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Acupuncture	Covered at 100%, subject to the deductible, for up to 10 visits per year	Covered at 100%, subject to the deductible, for up to 10 visits per year	Covered at 90%, 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 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	Covered at 100%, subject to the deductible for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly	Covered at 100%, subject to the deductible for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly	Covered at 90%, 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 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	Covered at 100%, subject to the deductible, for one routine hearing exam per year	Covered at 100%, subject to the deductible, for one routine hearing exam per year	Covered at 90%, subject to the deductible, for one routine hearing exam per year	Covered at 80%, subject to the deductible, for one routine hearing exam per year	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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