

Your Benefit Plan Details

Group Name

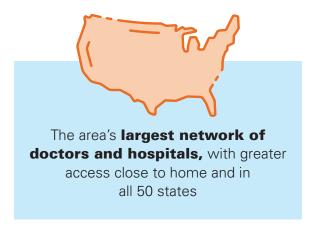
Roofers Local 22



Welcome to Excellus BlueCross BlueShield!

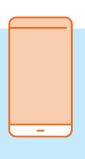
Getting the most from your health plan is more important than ever. Excellus BCBS is here to bring together the coverage, programs and resources you need to be on your way to total physical, emotional and financial wellbeing.

You can count on your Excellus BCBS plan for care when and where you need it:





\$0 copays for most preventive services such as an annual routine physical exam*, select vaccines, and important health screenings



Free digital support tools for answers anytime, anywhere, such as:

- Online member account
- Mobile app
- Estimate out-of-pocket medical costs
- Find a doctor, specialist or facility that accepts your plan

Find more answers and support at ExcellusBCBS.com

In this booklet you will find:

- A chart that summarizes this plan's unique benefits and coverage**
- Helpful information to help you get the most from your plan
- A glossary of terms to help you understand your coverage and options

^{*} Does not include procedures, injections, diagnostic services, laboratory and X-ray services, or any other services not billed as preventive services.

^{**}This benefit summary is not a contract or binding agreement; it is a summary of benefits and services.

Roofers Local 22

Signature Hybrid 1

Plan Features

Primary Care Physician (PCP)

Referrals

Out of network benefits

Not Required

Covered

Student / Dependent Coverage Covered to age 26

Domestic Partner Not Covered

Coverage Period 01/01/25-12/31/25

Office visit copay (Primary Care Physician) \$30 In Network/ 40% Out of Network
Office visit copay (Specialist) \$50 In Network/ 40% Out of Network
Coinsurance 20% In Network/ 40% Out of Network

Deductible In Network: \$1,000 Single/\$3,000 Family OON: \$2,000 Single/\$6,000 Family
Out of pocket maximum In Network:\$4,200 Single/\$12,600 Family OON:\$8,400 Single/\$25,200 Family





Excellus BluePPO Signature Hybrid 1 \$5/\$45/\$90 \$0 Generics for Kids \$0

Benefit Time Period: 01/01/2025 - 12/31/2025

ROOFERS LOCAL 22

General Information

Cost Sharing Expenses			
Benefit Name	In Network	Out of Network	Limits and Additional Information
Deductible - Single	\$1,000	\$2,000	
Deductible - Family	\$3,000	\$6,000	Each individual does not exceed the single deductible.
Coinsurance	20%	40%	
Annual Out of Pocket Maximum - Single	\$4,200	\$8,400	Out-of-pocket maximums accumulate coinsurance, copays and the deductible. Out-of-pocket maximums exclude balances over allowable expense and non-covered services.
Annual Out of Pocket Maximum - Family	\$12,600	\$25,200	Out-of-pocket maximums accumulate coinsurance, copays and the deductible. Out-of-pocket maximums exclude balances over allowable expense and non-covered services.

Office Visit Cost Shares

Benefit Name	In Network	Out of Network	Limits and Additional Information
Cost Share - Primary Care	\$30 Copayment	40% Coinsurance Subject to Deductible	
Cost Share - Specialist	\$50 Copayment	40% Coinsurance Subject to Deductible	
Cost Share - Sick Kids	\$0 Copayment	40% Coinsurance Subject to Deductible	

Plan Limits

Benefit Name	In Network	Out of Network	Limits and Additional Information
Plan/Calendar Year			Calendar Year Benefits
Diabetic Preauthorization and Step	Therapy		Applies

Who is Covered

Benefit Name	In Network	Out of Network	Limits and Additional Information
Domestic Partner Coverage			Not Covered

Inpatient Services

Inpatient Facility

Benefit Name	In Network	Out of Network	Limits and Additional Information
Inpatient Hospital Services	20% Coinsurance Subject to Deductible	40% Coinsurance Subject to Deductible	
Mental Health Care	20% Coinsurance Subject to Deductible	40% Coinsurance Subject to Deductible	
Substance Use Detoxification	20% Coinsurance Subject to Deductible	40% Coinsurance Subject to Deductible	
Skilled Nursing Facility	20% Coinsurance Subject to Deductible	40% Coinsurance Subject to Deductible	45 Days per plan year Limits are combined INN and OON.
Physical Rehabilitation	20% Coinsurance Subject to Deductible	40% Coinsurance Subject to Deductible	60 Days per plan year Limits are combined INN and OON.
Maternity Care	20% Coinsurance Subject to Deductible	40% Coinsurance Subject to Deductible	

Inpatient Professional Services

Benefit Name	In Network	Out of Network	Limits and Additional Information
Inpatient Hospital Surgery	PCP/Specialist - 20% Coinsurance Subject to Deductible	40% Coinsurance Subject to Deductible	
Anesthesia	PCP/Specialist - 20% Coinsurance Subject to Deductible	20% Coinsurance Subject to \$1,000 Deductible	Includes anesthesia rendered for Inpatient, Outpatient, Office Visit, and Maternity services. Anesthesia does not require a preauth or referral.

Outpatient Facility Services

Outpatient Facility Services

Benefit Name	In Network	Out of Network	Limits and Additional Information
SurgiCenters and Freestanding Ambulatory Centers Surgical Care	20% Coinsurance Subject to Deductible	40% Coinsurance Subject to Deductible	
Diagnostic X-ray	\$50 Copayment	40% Coinsurance Subject to Deductible	
Diagnostic Laboratory and Pathology	Covered in Full	40% Coinsurance Subject to Deductible	
Radiation Therapy	\$50 Copayment	40% Coinsurance Subject to Deductible	
Chemotherapy	\$30 Copayment	40% Coinsurance Subject to Deductible	
Infusion Therapy Outpatient	Covered in Full	25% Coinsurance Subject to Deductible	Cost share applies to licensed services and infusion therapy separately.
Dialysis	Covered in Full	40% Coinsurance Subject to Deductible	
Mental Health Care	\$30 Copayment \$0 PCP Copay for members to age 19.	40% Coinsurance Subject to Deductible	Includes Partial Hospitalization
Substance Use Care	\$30 Copayment \$0 PCP Copay for members to age 19.	40% Coinsurance Subject to Deductible	Includes Partial Hospitalization

Home and Hospice Care

Home Care

Benefit Name	In Network	Out of Network	Limits and Additional Information
Home Care	Covered in Full	25% Coinsurance Subject to \$50 Deductible	
Home Infusion Therapy	Covered in Full	25% Coinsurance Subject to \$50 Deductible	Services must be ordered by a Physician/ authorized Health Care Professional and provided by an agency or office licensed/ certified to provide infusion therapy as part of a primary service (such as chemotherapy, radiation therapy and home health care).

Hospice Care

Benefit Name	In Network	Out of Network	Limits and Additional Information
Hospice Care Inpatient	Covered in Full	40% Coinsurance Subject to Deductible	

Outpatient and Office Professional Services

Professional Services

Benefit Name	In Network	Out of Network	Limits and Additional Information
Office Surgery	PCP - \$30 Copayment Specialist - \$50 Copayment \$0 PCP Copay for members to age 19.	40% Coinsurance Subject to Deductible	
Diagnostic X-ray	PCP/Specialist - \$50 Copayment	40% Coinsurance Subject to Deductible	
Diagnostic Laboratory and Pathology	PCP/Specialist - Covered in Full	40% Coinsurance Subject to Deductible	
Radiation Therapy	PCP/Specialist - \$50 Copayment	40% Coinsurance Subject to Deductible	
Chemotherapy	PCP/Specialist - \$30 Copayment	40% Coinsurance Subject to Deductible	
Infusion Therapy Services	PCP/Specialist - Covered in Full	25% Coinsurance Subject to Deductible	Cost share applies to licensed services and infusion therapy separately.
Dialysis	PCP/Specialist - Covered in Full	40% Coinsurance Subject to Deductible	
Mental Health Care	PCP/Specialist - \$30 Copayment \$0 PCP Copay for members to age 19.	40% Coinsurance Subject to Deductible	\$0 Kids Copay applies to PCP and Specialist
Maternity Care	PCP/Specialist - 20% Coinsurance Subject to Deductible	40% Coinsurance Subject to Deductible	
Telehealth	PCP - \$30 Copayment Specialist - \$50 Copayment \$0 PCP Copay for members to age 19.	40% Coinsurance Subject to Deductible	
TeleMedicine Program	PCP/Specialist - Covered in Full \$0 PCP Copay for members to age 19.	Not Covered	Covers online internet consultations between the member and the providers who participate in our Telemedicine MDLive and, if applicable, Vori Health Program for medical, behavioral health, and physical therapy conditions that are not emergency conditions.
Chiropractic Care	PCP/Specialist - \$30 Copayment	40% Coinsurance Subject to Deductible	

Benefit Name	In Network	Out of Network	Limits and Additional Information
Allergy Testing	PCP - \$30 Copayment Specialist - \$50 Copayment \$0 PCP Copay for members to age 19.	40% Coinsurance Subject to Deductible	Allergy Testing includes injections and scratch and prick tests.
Allergy Treatment Including Serum	PCP/Specialist - Covered in Full	40% Coinsurance Subject to Deductible	Includes desensitization treatments (injections & serums).
Hearing Evaluations Routine	PCP/Specialist - \$50 Copayment	40% Coinsurance Subject to Deductible	1 Exam per plan year Limits are combined INN and OON.

Rehab and Habilitation

Outpatient Facility

Benefit Name	In Network	Out of Network	Limits and Additional Information
Physical Rehabilitation	\$50 Copayment	40% Coinsurance Subject to Deductible	45 Visits per plan year Includes aggregate of visits for INN and OON and professional and facility covered services for physical, speech, and occupational therapy.
Occupational Rehabilitation	\$50 Copayment	40% Coinsurance Subject to Deductible	45 Visits per plan year Includes aggregate of visits for INN and OON and professional and facility covered services for physical, speech, and occupational therapy.
Speech Rehabilitation	\$50 Copayment	40% Coinsurance Subject to Deductible	45 Visits per plan year Includes aggregate of visits for INN and OON and professional and facility covered services for physical, speech, and occupational therapy.

Outpatient Professional Services

Benefit Name	In Network	Out of Network	Limits and Additional Information
Physical Rehabilitation	PCP/Specialist - \$50 Copayment	40% Coinsurance Subject to Deductible	45 Visits per plan year Includes aggregate of visits for INN and OON and professional and facility covered services for physical, speech, and occupational therapy.
Occupational Rehabilitation	PCP/Specialist - \$50 Copayment	40% Coinsurance Subject to Deductible	45 Visits per plan year Includes aggregate of visits for INN and OON and professional and facility covered services for physical, speech, and occupational therapy.
Speech Rehabilitation	PCP/Specialist - \$50 Copayment	40% Coinsurance Subject to Deductible	45 Visits per plan year Includes aggregate of visits for INN and OON and professional and facility covered services for physical, speech, and occupational therapy.

Preventive Services

Preventive Professional Services Meeting Federal Guidelines*

Benefit Name	In Network	Out of Network	Limits and Additional Information
Adult Physical Examination	PCP/Specialist - Covered in Full	40% Coinsurance Subject to Deductible	1 Exam per calendar year
Adult Immunizations	PCP/Specialist - Covered in Full	40% Coinsurance Subject to Deductible	
Well Child Visits and Immunizations	PCP/Specialist - Covered in Full	0% Coinsurance	
Routine GYN Visit	PCP/Specialist - Covered in Full	40% Coinsurance Subject to Deductible	
Pre/Post-Natal Care	PCP/Specialist - Covered in Full	40% Coinsurance Subject to Deductible	

Benefit Name	In Network	Out of Network	Limits and Additional Information
Mammography Screening Professional	PCP/Specialist - Covered in Full	40% Coinsurance Subject to Deductible	
Colonoscopy Screening Professional	PCP/Specialist - Covered in Full	40% Coinsurance Subject to Deductible	
Bone Density Screening Professional	PCP/Specialist - Covered in Full	40% Coinsurance Subject to Deductible	

Preventive Facility Services Meeting Federal Guidelines*

Benefit Name	In Network	Out of Network	Limits and Additional Information
Cervical Cytology Preventative	Covered in Full	40% Coinsurance Subject to Deductible	
Mammography Screening Facility	Covered in Full	40% Coinsurance Subject to Deductible	
Colonoscopy Screening Facility	Covered in Full	40% Coinsurance Subject to Deductible	
Bone Density Screening Facility	Covered in Full	40% Coinsurance Subject to Deductible	

Preventive services in addition to those required under Federal Guidelines - Professional

Benefit Name	In Network	Out of Network	Limits and Additional Information
Prostate Cancer Screening	PCP/Specialist - Covered in Full	40% Coinsurance Subject to Deductible	
Mammography Screening Professional	PCP/Specialist - Covered in Full	40% Coinsurance Subject to Deductible	
Colonoscopy Screening Professional	PCP/Specialist - Covered in Full	40% Coinsurance Subject to Deductible	
Bone Density Screening Professional	PCP/Specialist - \$50 Copayment	40% Coinsurance Subject to Deductible	

Preventive services in addition to those required under Federal Guidelines - Facility

Benefit Name	In Network	Out of Network	Limits and Additional Information
Mammography Screening Facility	Covered in Full	40% Coinsurance Subject to Deductible	
Colonoscopy Screening Facility	Covered in Full	40% Coinsurance Subject to Deductible	
Bone Density Screening Facility	\$50 Copayment	40% Coinsurance Subject to Deductible	

Other Benefits

Additional Benefits

Benefit Name	In Network	Out of Network	Limits and Additional Information
Treatment of Diabetes Preventive	N/A	N/A	
Treatment of Diabetes - Non-Insulin Drugs and Supplies	PCP/Specialist - \$30 Copayment	40% Coinsurance Subject to Deductible	Limited to a 90 day supply for retail pharmacy or a 90 day supply for mail order pharmacy.
Treatment of Diabetes - Insulin	PCP/Specialist - \$0 Copayment	40% Coinsurance Subject to Deductible	Limited to a 90 day supply for retail pharmacy or a 90 day supply for mail order pharmacy.
Diabetic Equipment	PCP/Specialist - \$30 Copayment	40% Coinsurance Subject to Deductible	
Durable Medical Equipment (DME)	PCP/Specialist - 20% Coinsurance Subject to Deductible	40% Coinsurance Subject to Deductible	

Benefit Name	In Network	Out of Network	Limits and Additional Information
Medical Supplies	(:oinsurance	40% Coinsurance Subject to Deductible	
Acupuncture	PCP/Specialist - Not Covered	Not Covered	Not Covered
Private Duty Nursing	PCP/Specialist - Not Covered	Not Covered	Not Covered

Diagnoses

Benefit Name	In Network	Out of Network	Limits and Additional Information
Reimbursement for Travel and Lodging Expenses	PCP/Specialist - Covered	Covered	\$4,000 Reimbursement Per Plan Year Reimbursement is available for travel and lodging to another state to access covered services when access to covered services is not available due to a law or regulation in the state where the member resides.

Emergency Services

ER Facility

Benefit Name	In Network	Out of Network	Limits and Additional Information
Facility Emergency Room Visit	\$250 Copayment	\$250 Copayment	Prior Authorization may not apply to any emergency care services. Emergency services are covered worldwide if provided by a hospital facility.

Transportation

Benefit Name	In Network	Out of Network	Limits and Additional Information
Prehospital Emergency and Transportation - Ground or Water	\$250 Copayment	\$250 Copayment	

Urgent Care

Benefit Name	In Network	Out of Network	Limits and Additional Information
Urgent Care Center Facility Visit	\$60 Copayment	40% Coinsurance Subject to Deductible	

Ancillary Benefits

Vision

Benefit Name	In Network	Out of Network	Limits and Additional Information
Pediatric Eye Exams - Routine	Not Covered	Not Covered	Not Covered
Pediatric Eyewear - Routine	Not Covered	Not Covered	Not Covered
Adult Eye Exams - Routine	Not Covered	Not Covered	Not Covered
Adult Eyewear - Routine	Not Covered	Not Covered	Not Covered

Rx Benefits

Rx Plan

Benefit Name	In Network	Out of Network	Limits and Additional Information
Rx Plan			\$5/\$45/\$90 \$0 Generics for Kids \$0

Rx Benefits

Benefit Name	In Network	Out of Network	Limits and Additional Information
Days Supply Per Retail Order	30		
Days Supply Per Mail Order	90		
Copays Per Mail Order Supply	2		

This document is not a contract. It is only intended to highlight the coverage of this program. Benefits are determined by the terms of the contract. Any inconsistencies between this document and the contract shall be resolved in favor of the contract in effect at the time services are rendered. All benefits are subject to medical necessity. All day and visit limits are combined limits for both in and out of network benefits.

^{*} For non-grandfathered groups, Preventive Services coverage required by the Patient Protection and Affordable Care Act are not quoted herein. Please refer to the United States Preventive Services Task Force (USPSTF) list of items and services rated "A" or "B", the guidelines supported by the Health Resources and Services Administration (HRSA) and the list of immunizations recommended by the Advisory Committee on Immunization Practices (ACIP) for a complete list of services that are covered pursuant to the Patient Protection and Affordable Care Act requirements.

TRADE NAME TRADE NAME

ABILIFY AMABELZ
ABILIFY MYCITE AMANTADINE

ACAMPROSATE CALCIUM

ACARBOSE

ACCOLATE

ACCUPRIL

AMETHIA LO

AMETHYST

ACEBUTOLOL HCL AMILORIDE-HYDROCHLOROTHIAZIDE

AMILORIDE HCL

APLENZIN

ACETAZOLAMIDE AMIODARONE HCL
ACETAZOLAMIDE ER AMITRIPTYLINE HCL
ACTIGALL AMLODIPINE BESYLATE

ACTIVELLA AMLODIPINE BESYLATE-BENAZEPRIL

ACTONEL AMLODIPINE-OLMESARTAN ACTOPLUS MET AMLODIPINE-VALSARTAN

ACTOS AMLODIPINE-VALSARTAN-HCTZ

ADALAT CC
AMOXAPINE
ADTHYZA
ANAFRANIL
ADVAIR DISKUS
ANGELIQ
ADVAIR HFA
AFIRMELLE
AFIRMELLE
AGGRENOX
ANTABUSE
AIRDUO DIGIHALER
AMOXAPINE
ANAFRANIL
ANGELIQ
ANNOVERA
ANTABUSE
ANTARA

AIRSUPRA APRACLONIDINE HCL

ALDACTAZIDE APRI
ALDACTONE APRISO
ALENDRONATE SODIUM ARANELLE
ALFUZOSIN HCL ER ARICEPT

ALISKIREN ARIPIPRAZOLE
ALLOPURINOL ARIPIPRAZOLE ODT
ALOGLIPTIN ARMONAIR DIGIHALER
ALOGLIPTIN-METFORMIN ARMOUR THYROID
ALOGLIPTIN-PIOGLITAZONE ARNUITY ELLIPTA

ALORA ASACOL HD

ALPHAGAN P ASENAPINE MALEATE

ALTACE ASHLYNA
ALTAVERA ASMANEX
ALTOPREV ASMANEX HFA

ALVESCO ASPIRIN-DIPYRIDAMOLE ER ALYACEN ASPIRIN-OMEPRAZOLE

ACCURETIC

AIRDUO RESPICLICK

TRADE NAMETRADE NAMEASPRUZYO SPRINKLEBETAGAN

ATACAND BETAPACE
ATACAND HCT BETAPACE AF
ATELVIA BETAXOLOL HCL

ATENOLOL BETIMOL ATENOLOL-CHLORTHALIDONE BETOPTIC S

ATORVALIQ BEVESPI AEROSPHERE

ATORVASTATIN CALCIUM BEYAZ
ATROPINE SULFATE BINOSTO

ATROVENT HFA BISOPROLOL FUMARATE

AUBRA BISOPROLOL-HYDROCHLOROTHIAZIDE

AUBRA EQ BLISOVI 24 FE
AUROVELA BLISOVI FE
AUROVELA 24 FE BONIVA
AUROVELA FE BRENZAVVY
AVALIDE BREO ELLIPTA
AVAPRO BREYNA

AVIANE BRIELLYN
AVODART BRILINTA

AYGESTIN BRIMONIDINE TARTRATE

AYUNA BRIMONIDINE TARTRATE-TIMOLOL

AZASAN BRINZOLAMIDE

AZATHIOPRINE BROMOCRIPTINE MESYLATE

AZILECT BUDESONIDE

AZOPT BUDESONIDE-FORMOTEROL

AZOR

AZULFIDINE

BUMETANIDE

BUPROPION HCL

BACLOFEN

BALCOLTRA

BALSALAZIDE DISODIUM

BUMETANIDE

BUPROPION HCL

BUPROPION XL

BUSPIRONE HCL

BALZIVA BYSTOLIC CABERGOLINE

BECONASE AQ CADUET
BEKYREE CALAN
BENAZEPRIL HCL CALAN SR

BENAZEPRIL-HYDROCHLOROTHIAZIDE CALCIPOTRIENE

BENICAR CALCIPOTRIENE-BETAMETHASONE
BENICAR HCT CALCIPOTRIENE-BETAMETHASONE DP

BENZTROPINE MESYLATE CALCITONIN-SALMON

TRADE NAME TRADE NAME

CALCITRIOL CHLOROTHIAZIDE

CALCIUM ACETATE CHLORPROMAZINE HCL
CAMILA CHLORTHALIDONE

CAMRESE CHOLESTYRAMINE LIGHT

CAMRESE LO CILOSTAZOL

CANASA CITALOPRAM HBR
CANDESARTAN CILEXETIL CITRANATAL MEDLEY

CANDESARTAN-HYDROCHLOROTHIAZID CLIMARA
CAPLYTA CLIMARA PRO

CAPTOPRIL

CAPTOPRIL-HYDROCHLOROTHIAZIDE

CARBAMAZEPINE

CLOBETASOL EMULSION

CLOBETASOL PROPIONATE

CARBAMAZEPINE ER CLOBEX
CARBATROL CLODAN

CARBIDOPA CLOMIPRAMINE HCL

CARBIDOPA-LEVODOPA CLONIDINE
CARBIDOPA-LEVODOPA ER CLONIDINE HCL
CARBIDOPA-LEVODOPA-ENTACAPONE CLOPIDOGREL

CARDIZEM COLAZAL
CARDIZEM CD COLCHICINE
CARDIZEM LA COLCRYS
CARDURA COLESTID

CARDURA XL COLESTIPOL HCL
CARTEOLOL HCL COMBIGAN
CARTIA XT COMBIPATCH

CARVEDILOL COMBIVENT RESPIMAT

CARVEDILOL ER COMTAN **CATAPRES** CONJUPRI **CATAPRES-TTS 1 COREG CATAPRES-TTS 2 COREG CR CATAPRES-TTS 3 CORGARD CAZIANT CORMAX CELEXA** COSOPT **CELLCEPT** COSOPT PF **CELONTIN COZAAR CRESTOR CEQUA** CREXONT CHATEAL

CHATEAL EQ CROMOLYN SODIUM

CHLORDIAZEPOXIDE-AMITRIPTYLINE CRYSELLE

CHLOROQUINE PHOSPHATE CYCLOPENTOLATE HCL

TRADE NAME TRADE NAME

CYCLOSET DILTIAZEM 24HR ER (CD)
CYCLOSPORINE DILTIAZEM 24HR ER (LA)
CYCLOSPORINE MODIFIED DILTIAZEM 24HR ER (XR)

CYMBALTA DILTIAZEM HCL

CYRED DILT-XR
CYRED EQ DIOVAN
CYSTAGON DIOVAN HCT
CYTOMEL DIPENTUM
DABIGATRAN ETEXILATE DIPYRIDAMOLE

DALIRESP DISOPYRAMIDE PHOSPHATE

DAPAGLIFLOZIN DISULFIRAM

DAPAGLIFLOZIN-METFORMIN ER DIURIL

DAPSONE DIVALPROEX SODIUM
DASATINIB DIVALPROEX SODIUM ER

DASETTA

DIVIGEL

DAYSEE

DOFETILIDE

DDAVP

DONEPEZIL HCL

DEBLITANE

DONEPEZIL HCL ODT

DELESTROGEN

DORZOLAMIDE HCL

DELYLA

DORZOLAMIDE-TIMOLOL

DELZICOL DOVONEX

DEMADEX DOXAZOSIN MESYLATE

DEMSER DOXEPIN HCL
DEPAKOTE DRITHOCREME HP
DEPAKOTE ER DRIZALMA SPRINKLE

DEPAKOTE SPRINKLE

DROSPIRENONE-ETH ESTRA-LEVOMEF

DEPO-ESTRADIOL

DROSPIRENONE-ETHINYL ESTRADIOL

DESIPRAMINE HCL DROXIA

DESMOPRESSIN ACETATE DUAKLIR PRESSAIR

DESOGESTREL-ETHINYL ESTRADIOL DUETACT
DESOGESTR-ETH ESTRAD ETH ESTRA
DULERA

DESVENLAFAXINE ER DULOXETINE HCL

DIBENZYLINE DUOBRII **DIGITEK** DURLAZA DIGOX **DUTASTERIDE** DIGOXIN DYAZIDE DILANTIN **DYRENIUM** DILANTIN-125 **EDARBI DILTIAZEM 12HR ER EDARBYCLOR DILTIAZEM 24HR ER EDECRIN**

TRADE NAMETRADE NAMEEFFER-KEVAMISTEFFEXOR XREXELONEFFIENTEXFORGE

ELEPSIA XR EXFORGE HCT
ELESTRIN EZALLOR SPRINKLE

ELINEST EZETIMIBE ELIQUIS FALMINA FANAPT ELIXOPHYLLIN EMOQUETTE FARXIGA EMSAM FAYOSIM EMZAHH FELBAMATE ENALAPRIL MALEATE FELBATOL FELODIPINE ER ENALAPRIL-HYDROCHLOROTHIAZIDE

ENPRESSE FEMLYV
ENSKYCE FEMRING
ENSTILAR FEMYNOR
ENTACAPONE FENOFIBRATE
ENTRESTO FENOFIBRIC ACID

EPANED FETZIMA
EPITOL FIBRICOR
EPRONTIA FINASTERIDE

EPROSARTAN MESYLATE FLECAINIDE ACETATE

EQUETRO FLOMAX

ERGOLOID MESYLATES

ERMEZA

ERRIN

ERRIN

ESCITALOPRAM OXALATE

ESTARYLLA

ESTRACE

FLOVENT HFA

FLUNISOLIDE

FLUOXETINE DR

FLUOXETINE HCL

FLUOXETINE HCL

ESTRADIOL FLUTICASONE PROPIONATE
ESTRADIOL (ONCE WEEKLY) FLUTICASONE PROPIONATE HFA
ESTRADIOL (TWICE WEEKLY) FLUTICASONE-SALMETEROL
ESTRADIOL VALERATE FLUTICASONE-SALMETEROL HFA

ESTRADIOL-NORETHINDRONE ACETAT FLUTICASONE-VILANTEROL

ESTRING FLUVASTATIN ER

ESTROGEL FLUVASTATIN SODIUM
ETHACRYNIC ACID FLUVOXAMINE MALEATE
ETHOSUXIMIDE FLUVOXAMINE MALEATE ER

ETHYNODIOL-ETHINYL ESTRADIOL FOLIC ACID
ETIDRONATE DISODIUM FORFIVO XL

TRADE NAME TRADE NAME

FORMOTEROL FUMARATE GUANFACINE HCL
FORTAMET GUANIDINE HCL

FOSAMAX HAILEY

FOSINOPRIL SODIUM
HAILEY 24 FE
FOSINOPRIL-HYDROCHLOROTHIAZIDE
HAILEY FE
FUROSEMIDE
HALOPERIDOL
FYAVOLV
HEATHER

GABAPENTIN HYDRALAZINE HCL

GABAPENTIN ER HYDREA

GABITRIL HYDROCHLOROTHIAZIDE

GALANTAMINE ER HYDROXYCHLOROQUINE SULFATE

GALANTAMINE HBR HYDROXYUREA

GALANTAMINE HYDROBROMIDE HYZAAR

GALLIFREY IBANDRONATE SODIUM

GASTROCROM IMIPRAMINE HCL

GEMFIBROZIL IMIPRAMINE PAMOATE

GEMMILY IMPEKLO
GENERESS FE IMURAN
GENGRAF IMVEXXY
GEODON INCASSIA

GIANVI INCRUSE ELLIPTA
GILDAGIA INDAPAMIDE
GLIMEPIRIDE INDERAL LA
GLIPIZIDE INDERAL XL
GLIPIZIDE ER INNOPRAN XL

GLIPIZIDE XL INPEFA
GLIPIZIDE-METFORMIN INSPRA
GLOPERBA INTROVALE
GLUCOPHAGE INVEGA

GLUCOPHAGE XR INVOKAMET
GLUCOTROL INVOKAMET XR
GLUCOTROL XL INVOKANA
GLUMETZA IOPIDINE

GLYBURIDE IPRATROPIUM BROMIDE
GLYBURIDE MICRONIZED IPRATROPIUM-ALBUTEROL

GLYBURIDE-METFORMIN HCL IRBESARTAN

GLYNASE IRBESARTAN-HYDROCHLOROTHIAZIDE

GLYSET IRENKA

GLYXAMBI ISOPTO CARPINE

GRALISE ISOSORBIDE DINIT-HYDRALAZINE

TRADE NAME

ISOSORBIDE MONONITRATE ER K-PHOS ORIGINAL

ISRADIPINE K-TAB ER
ISTALOL KURVELO
IYUZEH KYNMOBI

JANUMET LABETALOL HCL

JANUMET XR LAMICTAL

JANUVIA

JARDIANCE

LAMICTAL (BLUE)

LAMICTAL (GREEN)

LAMICTAL (ORANGE)

JENCYCLA

LAMICTAL ODT

JENTADUETO LAMICTAL ODT (BLUE)

JENTADUETO XR LAMICTAL ODT (GREEN)

JEVANTIQUE LO LAMICTAL ODT (ORANGE)

JINTELI LAMICTAL XR

JOLESSA LAMICTAL XR (BLUE)

JULEBER LAMICTAL XR (GREEN)

JUNEL LAMICTAL XR (ORANGE)

JUNEL FE LAMOTRIGINE

JUNEL FE 24 LAMOTRIGINE (GREEN)
KAITLIB FE LAMOTRIGINE (ORANGE)

KALLIGA LAMOTRIGINE ER KARIVA LAMOTRIGINE ODT

KATERZIA LAMOTRIGINE ODT (BLUE)
KAZANO LAMOTRIGINE ODT (GREEN)
KELNOR 1-35 LAMOTRIGINE ODT (ORANGE)

KELNOR 1-50 LANOXIN KEPPRA LARIN

KEPPRA XR LARIN 24 FE LARIN FE KERENDIA KLOR-CON **LARISSIA** KLOR-CON 10 LASIX KLOR-CON 8 **LATUDA** KLOR-CON M10 LAYOLIS FE KLOR-CON M15 LEENA KLOR-CON M20 LESCOL XL

KLOR-CON-EF LEVAMLODIPINE MALEATE

KOMBIGLYZE XR

K-PHOS NEUTRAL

K-PHOS NO.2

LEVETIRACETAM ER

LEVOBUNOLOL HCL

Maintenance medications are typically prescribed for long-term use. This list provides examples of commonly prescribed maintenance medications required for purchase through the mail order program. It is not comprehensive. Coverage requirements and co-payments are based upon the specific rider chosen by the employer group. If you have any questions regarding this service, please call the Customer Care number on the back of your Member Card

LESSINA

KLOR-CON SPRINKLE

TRADE NAME TRADE NAME

LEVONEST LURASIDONE HCL

LEVONORGESTREL-ETH ESTRADIOL

LEVONORG-ETH ESTRAD ETH ESTRAD

LYBALVI

LEVORA-28

LYZA

LEVO-T

MARLISSA

LEVOTHYROXINE SODIUM

MARPLAN

LEVOXYL

MATZIM LA

LEXAPRO

MAXZIDE

LIALDA MAXZIDE-25 MG

LILLOW MEDROXYPROGESTERONE ACETATE

LIOTHYRONINE SODIUM MEGACE ES

LIPITOR MEGESTROL ACETATE
LISINOPRIL MELODETTA 24 FE
LISINOPRIL-HYDROCHLOROTHIAZIDE MEMANTINE HCL
LITHIUM CARBONATE MEMANTINE HCL ER

LITHIUM CARBONATE ER MENEST LITHOBID MENOSTAR

LIVALO MERCAPTOPURINE
LO LOESTRIN FE MESALAMINE
LODOSYN MESALAMINE DR
LOESTRIN MESALAMINE ER

LOESTRIN FE MESTINON

LOMEDIA 24 FE METFORMIN ER GASTRIC

LONHALA MAGNAIR REFILL

LONHALA MAGNAIR STARTER

LOPID

METHAZOLAMIDE

LOPRESSOR

LOPRESSOR METHOXSALEN

LOPRESSOR METHSUXIMIDE

LORYNA

METHYCLOTHIAZIDE

LOSARTAN POTASSIUM METHYLDOPA LOSARTAN-HYDROCHLOROTHIAZIDE METOLAZONE

LOSEASONIQUE METOPROLOL SUCCINATE LOTENSIN METOPROLOL TARTRATE

LOTENSIN HCT METOPROLOL-HYDROCHLOROTHIAZIDE

LOTREL METYROSINE
LOVASTATIN MEXILETINE HCL
LOW-OGESTREL MIACALCIN
LOXAPINE MIBELAS 24 FE
LO-ZUMANDIMINE MICARDIS

NIASPAN

TRADE NAME TRADE NAME

MICARDIS HCT **NEORAL MICROGESTIN NESINA** MICROGESTIN 24 FE **NEUPRO** MICROGESTIN FE **NEURONTIN MICROZIDE NEXLETOL** MIDODRINE HCL **NEXTSTELLIS** MIGLITOL NIACIN MILI NIACIN ER **MIMVEY NIACOR**

MINASTRIN 24 FE NICARDIPINE HCL

MINIPRESS NIFEDIPINE
MINITRAN NIFEDIPINE ER

MINIVELLE NIKKI

MINOXIDIL NIMODIPINE
MIRAPEX NISOLDIPINE
MIRAPEX ER NITRO-DUR

MIRCETTE NITROGLYCERIN PATCH

MIRTAZAPINE NITRO-TIME
MITIGARE NOCDURNA
MOEXIPRIL HCL NORA-BE

MOLINDONE HCL NORETHINDRONE

MOMETASONE FUROATE

MONO-LINYAH

MONTELUKAST SODIUM

MULTIVITAMIN WITH FLUORIDE

NORETHINDRON-E.ESTRADIOL-IRON

NORETHINDRON-ETHINYL ESTRADIOL

NORETHIN-ETH ESTRA-FERROUS FUM

NORGESTIMATE-ETHINYL ESTRADIOL

MVC-FLUORIDE NORLIQVA
MYCOPHENOLATE MOFETIL NORLYDA
MYSOLINE NORLYROC
NADOLOL NORPACE
NAMENDA NORPACE CR
NAMENDA NORPACE CR
NAMENDA XR NORPRAMIN
NAMZARIC NORTREL

NARDIL NORTRIPTYLINE HCL

NASONEX
NATAZIA
NP THYROID
NATEGLINIDE
NUVARING
NEBIVOLOL HCL
NECON
NYMALIZE
NEFAZODONE HCL
OCELLA

Maintenance medications are typically prescribed for long-term use. This list provides examples of commonly prescribed maintenance medications required for purchase through the mail order program. It is not comprehensive. Coverage requirements and co-payments are based upon the specific rider chosen by the employer group. If you have any questions regarding this service, please call the Customer Care number on the back of your Member Card

MIMVEY LO

TRADE NAME
OLANZAPINE
PERPHENAZINE

OLANZAPINE ODT PERPHENAZINE-AMITRIPTYLINE

OLANZAPINE-FLUOXETINE HCL PEXEVA

OLMESARTAN MEDOXOMIL PHENELZINE SULFATE
OLMESARTAN-AMLODIPINE-HCTZ PHENOXYBENZAMINE HCL

OLMESARTAN-HYDROCHLOROTHIAZIDE PHENYTEK
OLUX PHENYTOIN

OLUX-E PHENYTOIN SODIUM EXTENDED

OMNARIS PHEXXI
ONGENTYS PHILITH
ONGLYZA PHOSLYRA

ORACIT PHOSPHOLINE IODIDE
ORAL CITRATE PILOCARPINE HCL

ORSYTHIA PIMTREA ORTHO MICRONOR PINDOLOL

ORTHO TRI-CYCLEN PIOGLITAZONE HCL

ORTHO TRI-CYCLEN LO PIOGLITAZONE-GLIMEPIRIDE ORTHO-NOVUM PIOGLITAZONE-METFORMIN

OSENI PIRMELLA

OXCARBAZEPINE PITAVASTATIN CALCIUM

OXCARBAZEPINE ER PLAQUENIL
OXSORALEN-ULTRA PLAVIX
OXTELLAR XR POKONZA
PACERONE PORTIA

PALIPERIDONE ER POTASSIUM CHLORIDE PAMELOR POTASSIUM CITRATE ER

PAREMYD PRADAXA

PARLODEL PRAMIPEXOLE DIHYDROCHLORIDE

PARNATE PRAMIPEXOLE ER

PAROXETINE CR PRAVACHOL

PAROXETINE ER PRAVASTATIN SODIUM

PAROXETINE HCL PAROXETINE MESYLATE PRECOSE

PAXIL PREFEST
PAXIL CR PREMARIN
PEGANONE PREMPHASE
PENTASA PREMPRO
PENTOXIFYLLINE PRESTALIA
PERFOROMIST PREVALITE
PERINDOPRIL ERBUMINE PREVIFEM

TRADE NAME TRADE NAME

PRIMIDONE RANOLAZINE ER

PRINIVIL RAPAFLO

PRISTIQ RASAGILINE MESYLATE

PROBENECID RAZADYNE PROBENECID-COLCHICINE **RAZADYNE ER** PROCARDIA XL RECLIPSEN **PROGESTERONE** RELTONE **PROMETRIUM** REMERON PROPAFENONE HCL REPAGLINIDE PROPAFENONE HCL ER REQUIP XL PROPRANOLOL HCL **RESTASIS**

PROPRANOLOL HCL ER RESTASIS MULTIDOSE

PROPRANOLOL-HYDROCHLOROTHIAZID REXULTI
PROPYLTHIOURACIL RHOPRESSA
PROSCAR RILUTEK
PROTRIPTYLINE HCL RILUZOLE
PROVERA RIOMET
PROZAC RIOMET ER

PULMICORT RISEDRONATE SODIUM
PULMICORT FLEXHALER RISEDRONATE SODIUM DR

PYRIDOSTIGMINE BROMIDE RISPERDAL
PYRIDOSTIGMINE BROMIDE ER RISPERIDONE
QBRELIS RISPERIDONE ODT
QNASL RIVASTIGMINE

QNASL CHILDREN RIVELSA
QTERN ROCALTROL
QUARTETTE ROCKLATAN
QUDEXY XR ROPINIROLE ER
QUESTRAN LIGHT ROPINIROLE HCL

QUETIAPINE FUMARATE ROSUVASTATIN CALCIUM

QUETIAPINE FUMARATE ER

QUFLORA

QUINAPRIL HCL

QUINAPRIL-HYDROCHLOROTHIAZIDE

QUINIDINE GLUCONATE

ROWEEPRA

ROZEREM

RUFINAMIDE

RYTARY

RYTHMOL SR

QUINIDINE SULFATE SAFYRAL

RAJANI SANDIMMUNE

RAMELTEON SAPHRIS
RAMIPRIL SAVAYSA
RANEXA SAVELLA

TRADE NAME	TRADE NAME
SAXAGLIPTIN HCL	SRONYX
SAXAGLIPTIN-METFORMIN ER	STALEVO 100
SEASONIQUE	STALEVO 125
SECUADO	STALEVO 150
SEEBRI NEOHALER	STALEVO 200
SEGLUROMET	STALEVO 50
SELEGILINE HCL	STALEVO 75
SEREVENT DISKUS	STARLIX
SEROQUEL	STEGLATRO
SEROQUEL XR	STEGLUJAN
SERTRALINE HCI	STIOLTO RESPIMA

SERTRALINE HCL STIOLTO RESPIMAT

SETLAKIN SULAR

SFROWASA SULFASALAZINE SHAROBEL SULFASALAZINE DR

SIKLOS SYEDA SILODOSIN SYMBICORT SIMBRINZA SYMBYAX SIMLIYA SYNJARDY **SIMPESSE** SYNJARDY XR **SIMVASTATIN SYNTHROID SINEMET 10-100 TABLOID SINEMET 25-100 TACLONEX**

SINEMET 25-250 TAMSULOSIN HCL

SINEMET CR TAPAZOLE
SINGULAIR TARINA 24 FE
SITAGLIPTIN TARINA FE

SITAGLIPTIN-METFORMIN TARINA FE 1-20 EQ

SLYND TARKA SOAANZ TASMAR SORILUX **TAYTULLA SORINE** TAZAROTENE SOTALOL TAZORAC **SOTALOL AF** TAZTIA XT **SOTYLIZE** TEGRETOL SPIRIVA HANDIHALER TEGRETOL XR SPIRIVA RESPIMAT **TEKTURNA SPIRONOLACTONE TEKTURNA HCT** SPIRONOLACTONE-HCTZ **TELMISARTAN**

SPRINTEC TELMISARTAN-AMLODIPINE

SPRITAM TELMISARTAN-HYDROCHLOROTHIAZID

TRADE NAME TRADE NAME

TEMOVATE TRIAMCINOLONE ACETONIDE

TENORETIC 100 TRIAMTERENE

TENORETIC 50 TRIAMTERENE-HYDROCHLOROTHIAZID

TENORMIN TRIBENZOR
TERAZOSIN HCL TRI-ESTARYLLA

THALITONE TRIFLUOPERAZINE HCL
THEO-24 TRIHEXYPHENIDYL HCL

THEOPHYLLINE TRIJARDY XR
THEOPHYLLINE ANHYDROUS TRI-LEGEST FE
THEOPHYLLINE ER TRILEPTAL
THIORIDAZINE HCL TRI-LINYAH

THIOTHIXENE TRI-LO-ESTARYLLA THYQUIDITY TRI-LO-MARZIA TIADYLT ER TRI-LO-MILI TIAGABINE HCL TRI-LO-SPRINTEC

TIAZAC TRI-MILI

TICLOPIDINE HCL TRIMIPRAMINE MALEATE

TRI-PREVIFEM TIKOSYN TILIA FE TRI-SPRINTEC TIMOLOL MALEATE TRIVORA-28 **TIMOPTIC** TRI-VYLIBRA **TIMOPTIC OCUDOSE** TRI-VYLIBRA LO TIMOPTIC-XE TROKENDI XR TIOTROPIUM BROMIDE **TROPICAMIDE** TIROSINT TRUSOPT **TULANA**

TIROSINT-SOL TULANA
TOFRANIL TURQOZ
TOLCAPONE TWIRLA
TOPAMAX TWYNSTA
TOPIRAMATE TYDEMY
TOPIRAMATE R ULORIC
TOPROL XL UNITHROID
TORSEMIDE UROCIT-K

TRADJENTA UROQID-ACID NO.2

TRANDOLAPRIL UROXATRAL

TRANDOLAPRIL-VERAPAMIL ER URSO

TRANYLCYPROMINE SULFATE URSO FORTE
TRAZODONE HCL URSODIOL
TRELEGY ELLIPTA VAGIFEM
TRI FEMYNOR VALCYTE

TRADE NAME	TRADE NAME
VALGANCICLOVIR HCL	XELPROS
VALPROIC ACID	XHANCE
VALSARTAN	XIGDUO XR
VALSARTAN-HYDROCHLOROTHIAZIDE	XULANE
VASERETIC	YASMIN 28
VASOTEC	V / 7

VASOTEC YAZ

VECTICAL YUPELRI

VELIVET YUVAFEM

VENLAFAXINE BESYLATE ER ZAFEMY

VENLAFAXINE HCL ZAFIRLUKAST

VENLAFAXINE HCL ER ZARAH **VERAPAMIL ER** ZARONTIN **VERAPAMIL ER PM ZELAPAR VERAPAMIL HCL ZENCHENT VERAPAMIL SR ZESTORETIC VERELAN ZESTRIL VERELAN PM ZETONNA VERKAZIA** ZIAC

VERQUVO ZILEUTON ER
VESTURA ZIPRASIDONE HCL

VEVYE ZOCOR VIENVA ZOLOFT VIGAFYDE ZONEGRAN VIIBRYD ZONISADE VILAZODONE HCL ZONISAMIDE **VIORELE** ZONTIVITY VITAMIN D2 **ZORYVE VIVELLE-DOT ZOVIA 1-35**

VRAYLAR ZUMANDIMINE
VTAMA ZYFLO
VUITY ZYFLO CR
VYFEMLA ZYLOPRIM

WELLBUTRIN SR ZYPREXA ZYDIS

WELLBUTRIN XL

WERA

VYLIBRA

WIXELA INHUB WYMZYA FE WYNZORA XARELTO

Maintenance medications are typically prescribed for long-term use. This list provides examples of commonly prescribed maintenance medications required for purchase through the mail order program. It is not comprehensive. Coverage requirements and co-payments are based upon the specific rider chosen by the employer group. If you have any questions regarding this service, please call the Customer Care number on the back of your Member Card

ZYPREXA

Excellus BCBS: Excellus BluePPO Signature Hybrid 1

A nonprofit independent licensee of the BlueCross BlueShield Association

Coverage Period: 01/01/2025 - 12/31/2025
Coverage for: Family | Plan Type: PPO

health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered

www.cciio.cms.gov or www.healthcare.gov/sbc-glossary or call 1-800-499-1275 to request a copy. general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-499-1275 or visit Our website at www.excellusbcbs.com. For

Important Questions	tant Questions Answers	Why This Matters:
What is the overall <u>deductible</u> ?	In-Network: \$1,000 Individual/\$2,000 Two Person/\$3,000 Family; Out-of-Network: \$2,000 Individual/\$4,000 Two Person/ \$6,000 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u>
Are there services covered before you meet your deductible?	Yes, <u>Preventive Care</u>	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other deductibles for specific services?	No	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan?</u>	In-Network: \$4,200 Individual/\$8,400 Two Person/\$12,600 Family; Out-of-Network: \$8,400 Individual/\$16,800 Two Person/ \$25,200 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out- of-pocket limit?	Costs for <u>premiums</u> , <u>balance billing</u> charges, and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a network provider?	Yes. See www.excellusbcbs.com or call 1-800-499-1275 for a list of network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a specialist?	No	You can see the <u>specialist</u> you choose without a <u>referral</u> .



All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

		What \	What You Will Pay	
Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information
	Primary care visit to treat an injury or illness	\$30 <u>Copay/</u> visit No Charge for Members to age 19	40% Coinsurance	
		Deductible does not apply		None
; ;	Specialist visit	\$50 <u>Copay/</u> visit <u>Deductible</u> does not apply	40% Coinsurance	
If you visit a health care provider's office or clinic	Preventive care/screening/ immunization	Adult Physical: No Charge Adult Immunizations: No Charge Well Child Visit: No Charge Deductible does not apply	Adult Physical: 40% <u>Coinsurance</u> Adult Immunizations: 40% <u>Coinsurance</u> Well Child Visit: No Charge	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.1 Exam per calendar year
	<u>Diagnostic test</u> (x-ray, blood work)	X-Ray: \$50 <u>Copay/</u> visit X-Ray: <u>Deductible</u> does not apply Blood Work: No Charge Blood Work: <u>Deductible</u> does not apply	X-Ray: 40% <u>Coinsurance</u> Blood Work: 40% <u>Coinsurance</u>	None
If you have a test	Imaging (CT/PET scans, MRIs)	\$50 <u>Copay/</u> visit <u>Deductible</u> does not apply	40% Coinsurance	
If you need drugs to treat	Tier 1 (Generic drugs)	\$5/prescription retail, \$10/ prescription mail order No Charge Members to age 19 Deductible does not apply	Not Covered	Covers up to a 30-day supply (retail); 90-day supply (mail
More information about prescription drug coverage is available at	Tier 2 (Preferred brand drugs)	\$45/prescription retail, \$90/ prescription mail order <u>Deductible</u> does not apply	Not Covered	order)/prescription Preauthorization required for certain prescription drugs. If you don't get a preauthorization, you must pay the entire cost and submit a claim to us for reimbursement
www.excellusbcbs.com/rxlist	Tier 3 (Non-preferred brand drugs)	\$90/prescription retail, \$180/ prescription mail order Deductible does not apply	Not Covered	נסא מווע אמצווור ע רומוווו נס עא וטר רוווומעוארוורוור.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% Coinsurance	40% Coinsurance	None

^{*} For more information about limitations and exceptions, see plan or policy document at www.excellusbcbs.com

		What	What You Will Pav	
Common Medical Event	Services You May Need	In-Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Physician/surgeon fees	20% Coinsurance	40% Coinsurance	
	Emergency room care	\$250 <u>Copay/</u> visit <u>Deductible</u> does not apply	\$250 <u>Copay/</u> visit <u>Deductible</u> does not apply	None
If you need immediate medical attention	Emergency medical transportation	\$250 <u>Copay/</u> visit <u>Deductible</u> does not apply	\$250 <u>Copay/</u> visit <u>Deductible</u> does not apply	None
	<u>Urgent care</u>	\$60 <u>Copay/</u> visit <u>Deductible</u> does not apply	40% Coinsurance	None
	Facility fee (e.g., hospital room)	20% Coinsurance	40% Coinsurance	
If you have a hospital stay	Physician/surgeon fees	20% Coinsurance	40% <u>Coinsurance</u>	None
If you need mental health, behavioral health, or	Outpatient services	\$30 <u>Copay</u> /visit <u>Deductible</u> does not apply	40% Coinsurance	None
substance abuse services	Inpatient services	20% Coinsurance	40% Coinsurance	
	Office visits	No Charge	40% Coinsurance	Cost sharing does not apply for preventive services.
If you are pregnant	Childbirth/delivery professional services	20% <u>Coinsurance</u>	40% Coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound.). Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply.
	Childbirth/delivery facility services	20% <u>Coinsurance</u>	40% <u>Coinsurance</u>	None
	Home health care	No Charge <u>Deductible</u> does not apply	25% Coinsurance	Deductible is limited to \$50 Out-of-Network
	Rehabilitation services	\$50 <u>Copay</u> /visit <u>Deductible</u> does not apply	40% Coinsurance	45 Visits per plan year limit
If you need help recovering or have other special	Habilitation services	\$50 <u>Copay</u> /visit <u>Deductible</u> does not apply	40% Coinsurance	45 Visits per plan year limit
lleditii lleedo	Skilled nursing care	20% Coinsurance	40% Coinsurance	45 Days per plan year limit
	Durable medical equipment	20% Coinsurance	40% Coinsurance	None
	Hospice services	No Charge <u>Deductible</u> does not apply	40% Coinsurance	Family bereavement counseling limited to 5 Visits per plan year
If your child needs dental	Children's eye exam	Not Covered	Not Covered	
or eye care	Children's glasses	Not Covered	Not Covered	None

^{*} For more information about limitations and exceptions, see <u>plan</u> or policy document at www.excellusbcbs.com

	Common Medical Event	
Children's dental check-up	Services You May Need	
Not Covered	In-Network Provider (You will pay the least)	What
Not Covered	Out-of-Network Provider (You will pay the most)	What You Will Pay
	Limitations, Exceptions, & Other Important Information	

Excluded Services & Other Covered Services:

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.) Bariatric surgery Infertility treatment Chiropractic care Non-emergency care when traveling outside the U.S Hearing aids

buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Benefits Security Administration at 1-866-444-EBSA (3272) or https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa. Other coverage options may be available to you too, including

employers-and-advisers/consumer-assistance-programs.doc and www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants www.communityhealthadvocates.org. A list of states with Consumer Assistance Programs is available at: https://www.dol.gov/sites/dolgov/files/EBSA/laws-and-regulations/laws/affordable-care-act/for-1-800-342-3736 or www.dfs.ny.gov. Additionally, a consumer assistance program can help you file your appeal. Contact the Consumer Assistance Program at 1-888-614-5400, or e-mail cha@cssny.org or Administration at 1-866-444-EBSA (3272) or www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa; New York State Department of Financial Services Consumer Assistance Unit at to your plan. For more information about your rights, this notice, or assistance, contact: the phone number on Your ID card or www.excellusbcbs.com; Department of Labor's Employee Benefits Security about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information to submit a claim, appeal, or a grievance for any reason Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information

Does this plan provide Minimum Essential Coverage? Yes

If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit. Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage

Does this plan meet the Minimum Value Standards? Yes

If your <u>plan</u> doesn't meet the Minimum Value Standards, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the Marketplace.

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section.



are based on self-only coverage. actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples **This is not a cost estimator.** Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the

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aby

(9 months of in-network pre-natal care and a hospital delivery)

Managing Joe's type 2 Diabetes

Hospital (facility) <u>coinsurance</u>	Specialist copayment	The <u>plan's</u> overall <u>deductible</u>
20%	\$50	\$1,000
Hospital (facility) coinsura	Specialist copayment	The <u>plan's</u> overall <u>deducti</u>

Other coinsurance 20%

This EXAMPLE event includes services like:

Specialist visit (anesthesia) Diagnostic tests (ultrasounds and blood work) Childbirth/Delivery Facility Services Childbirth/Delivery Professional Services Specialist office visits (prenatal care)

Total Example Cost	
\$12,700	

3
this:
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声
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d pay:

\$3,170	The total Peg would pay is
\$60	Limits or exclusions
	What isn't covered
\$2,010	Coinsurance
\$100	Copayments
\$1,000	<u>Deductibles</u>
	Cost Sharing

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Other coinsurance

Diagnostic tests (blood work) Primary care physician office visits (including disease education)

Prescription drugs

Durable medical equipment (glucose meter)

(in-network emergency room visit and follow up care)

20% Other coinsurance	20% Hospital (facility) coinsurance	\$50 Specialist copayment	1,000 ■ The <u>plan's</u> overall <u>deductible</u>
20%	20%	\$50	\$1,000

This EXAMPLE event includes services like:

Diagnostic test (x-ray) Emergency room care (including medical supplies)

Rehabilitation services (physical therapy) Durable medical equipment (crutches)

Total Example Cost \$5,600

7	}
Deductibles	ņ
Conavments	\$1 270
Coinsurance	0\$
What isn't covered	
אאוומנוטוו ניסאכורמ	
Limits or exclusions	\$20
The total Joe would pay is	\$1,290

Total Example Cost

\$2,800

\$1,000	The total Mia would pay is
\$0	Limits or exclusions
	What isn't covered
\$0	Coinsurance
\$750	Copayments
\$250	<u>Deductibles</u>
	Cost Sharing
	In this example, Mia would pay:

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U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)
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নজর দিন: যদি আপনি বাংলা ভাষায় কথা বলেন তাহলে আপনার জন্য সহায়তা উপলভ্য রয়েছে। আমাদের সঙ্গে যোগাযোগ করার জন্য অনুগ্রহ করে সংযুক্ত নখি পড়ুন।

Uwaga: jeśli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Patrz załączony dokument w celu uzyskania informacji na temat sposobów kontaktu z nami.

تنبيه: إذا كنت تتحدث اللغة العربية، فإن المساعدة اللغوية المجانية متاحة لك. يرجى الرجوع إلى الوثيقة المرفقة لمعرفة كيفية الوصول البنا.

Remarque : si vous parlez français, une assistance linguistique gratuite vous est proposée. Consultez le document ci-joint pour savoir comment nous joindre.

Paunawa: Kung nagsasalita ka ng Tagalog, may maaari kang kuning libreng tulong sa wika. Mangyaring sumangguni sa nakalakip na dokumento para sa mga paraan ng pakikipag-ugnayan sa amin.

Προσοχή: Αν μιλάτε Ελληνικά μπορούμε να σας προσφέρουμε βοήθεια στη γλώσσα σας δωρεάν. Δείτε το έγγραφο που εσωκλείεται για πληροφορίες σχετικά με τους διαθέσιμους τρόπους επικοινωνίας μαζί μας.

Kujdes: Nëse flisni shqip, ju ofrohet ndihmë gjuhësore falas. Drejtojuni dokumentit bashkëlidhur për mënyra se si të na kontaktoni.

It's your plan. Get more out of it online.

When you sign up for an Excellus BlueCross BlueShield online member account, you get instant access to all your benefits, tools, member-only resources and more.



Member Card(s)

View or order



Claims

Submit, view and download



Find Providers

Find in-network doctors or specialists



Costs and Spending

Estimate medical costs, track deductibles, and view out-of-pocket spending

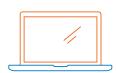


Benefits and Coverage View a summary



Get Rewards

Access available spending and rewards programs



Go Paperless

Receive available documents electronically.

Register or log in today

Visit ExcellusBCBS.com



Scan the QR code with your smartphone camera

Take your plan with you 24/7

Download the app!

5 easy steps

It's easy to get started with an online member account.

1.

Have your member card handy

2.

Visit our website or download our app

3.

Complete registration

4.

Choose username and password

5.

Verify your email

(Tip: an email will be sent to you during registration)

New member? Or new plan year?

You can register and log in prior to your effective date with limited access to your online account tools until after your effective date.

Thank you for being an Excellus BCBS member!

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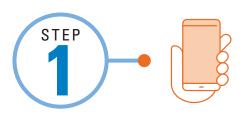


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PRESCRIPTION HOME DELIVERY

SIGNING UP IS AS EASY AS 1, 2, 3



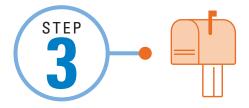


Call a pharmacy

Wegmans Home Delivery: (800) 586-6910 or visit Wegmans.com/Pharmacy Express Scripts: (855) 315-5220 or visit Express-Scripts.com



Speak to a representative



Rx delivered right to your mailbox

Consider home delivery if you:

- → Would like to receive a 90-day supply all at once.
- Take the same medication(s) every month.
- → Need help managing your family's prescriptions.



Home delivery of prescriptions is safe and confidential

Insulated packaging protects your medications from the sun, rain and cold.

Discreet packaging does not reveal contents.

Delivery straight to your mailbox.

Automatic refill option. Free standard shipping. Express delivery available. Pharmacists available to answer questions.







KNOW WHERE TO GET CARE

You have options when choosing where to go for medical care. Here are some tips to help you make the right choice for where to go the next time you need care.



WHERE TO GO	COST	CHOOSING THE BEST OPTION
Primary Care Physician	\$	Your doctor should be your first choice for routine medical care or minor illnesses or injuries that are not an emergency. You may have an office visit copay depending on your plan. TIP: If you can't make it to their office, you might be able to schedule a remote visit with your doctor through phone or video connection, known as telehealth. Check with your primary care physician to see if they offer this option.
Telemedicine	\$	If your doctor isn't available for minor medical or behavioral health needs, telemedicine may be an option for you. Telemedicine gives you fast and convenient access to a doctor 24/7/365 wherever you are through your phone, tablet, or computer. Register today at Member.ExcellusBCBS.com Medical Telemedicine for: • Allergies • Asthma • Cold & Flu • Constipation • Diarrhea • Fever • Joint Aches • Nausea • Pink Eye • Rashes • And more Behavioral Health Telemedicine for: • Addictions • Anxiety • Bipolar disorders • Depression • Eating disorders • Grief and loss • LGBTQ support • Panic disorders • Stress • And more
Urgent Care	\$\$	If your medical issue is not life threatening and your doctor isn't available, you can visit an urgent care center and get the care you need. • Minor cuts, bruises or burns • Muscle strains or sprains • Cold and flu treatment
Emergency Room	\$\$\$	You should only go to the emergency room if you have a serious or potentially life-threatening medical condition. Call 911 for assistance. Do not try to drive yourself there.

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Stay a step ahead of future health issues by staying on top of your routine checkups today.





Diabetes (Type 2) Screening













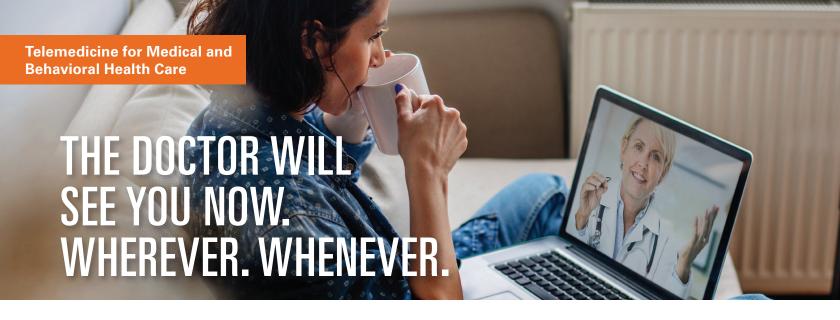
See the full list of preventive care services available to you at ExcellusBCBS.com/PreventiveCare

Download the Excellus BCBS app and register your online account.





^{*}A well visit or preventive service can sometimes turn into a "sick visit," in which out-of-pocket expenses for deductible, copay and/or coinsurance may apply. There may also be other services performed in conjunction with the above preventive care services that might be subject to deductible, copay and/or coinsurance. Does not include procedures, injections, diagnostic services, laboratory and X-ray services, or any other services not billed as preventive services.



If your doctor isn't available, telemedicine may be an option for you. Telemedicine gives you fast access to medical and behavioral health care 24/7/365, from the comfort of your home, desk, or hotel room. **All you need to do is activate it through your online member account and download the MDLIVE app.**

Rest assured, our health care professionals deliver the same quality of care you receive from your own doctor, via your phone, tablet, or computer.

When do you use telemedicine?

- Instead of going to urgent care or the emergency room for minor and non-life-threatening conditions
- Whenever your primary care doctor is not available
- If you live in a rural area and don't have access to nearby care
- When you're traveling for work or on vacation

Here are some of the common medical conditions treated with telemedicine:

Adults

- Allergies
- Cold and Flu
- Ear Infections
- Fever
- Headache
- Joint Aches and Pains

- Nausea and Vomiting
- Pink Eye
- Rashes
- Sinus Infections
- Sunburn
- Urinary Tract Infections*

Children

- Cold and Flu
- Constipation
- Earache*
- Fever*
- Nausea and Vomiting
- Pink Eye



Telemedicine is good for the mind as well as the body.

In addition to whenever, wherever access to medical doctors, you can also consult with a psychiatrist or choose from a variety of licensed therapists from the privacy of your own home. You can even schedule recurring appointments to establish an ongoing relationship with one therapist.

Here are some conditions people rely on behavioral health telemedicine for:

- Addiction
- Eating Disorders
- Panic Disorders

- **Bipolar Disorders**
- Grief and Loss
- Stress

- Depression
- LGBTQ Support
- Trauma and PTSD

Telemedicine visits with MDLIVE may be covered in the following ways:

Plan Type	Telemedicine Cost Share			
Copay	Covered in full			
Undersid / Dodosálbla Nam UCA	If your doctor's visits are subject to deductible, a telemedicine visit will be covered in full after deductible			
Hybrid/Deductible Non-HSA	If your doctor's visits are a copay with no deductible, a telemedicine visit will be covered in full			
Deductible HSA	Covered in full after deductible			

Note: This is not a contract. It is intended to highlight the coverage for most plan options. Please refer to your contract for your plan's benefits.

Don't wait until you need it. There are four easy ways to activate telemedicine today.

WEB - Register/Log in at ExcellusBCBS.com/Member

APP - Download the MDLIVE app

TEXT - EXCELLUS to 635483 (Message and data rates may apply.)

VOICE - Call 1-866-692-5045

- ¹ "New medical cost savings program: Telemedicine means great discounts." R. Schultz, January 9, 2010.
- ² Rased on MDLIVE data, 2016.
- 3 Based on New York State Department of Health data, 2016.

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MDLIVE does not replace the primary care physician. MDLIVE is not an insurance product. MDLIVE operates subject to state regulation and may not be available in certain states. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services. MDLIVE phone consultations are available 24/7/365, while video consultations are available during the hours of 7 am to 9 pm ET 7 days a week or by scheduled availability. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc. and may not be used without written permission. For complete terms of use and privacy policy, please visit www.mdlive.com/terms-of-use and www.mdlive.com/privacy-policy. MDLIVE is an independent company, offering telehealth services in the Excellus BlueCross BlueShield service area

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DID YOU KNOW?



of doctor's office visits could be handled over the phone.1



days is the average wait time between scheduling an appointment and seeing a primary care doctor.2



of emergency room visits can potentially be prevented with telemedicine.3







^{*}If you haven't met your deductible, you will pay the allowable charge of \$50. The allowable charge does not apply to Behavioral Health services. The allowable costs for the Behavioral Health services vary but do not exceed \$180. This means a member who has not met their deductible will not pay more than \$180.



Important Facts Regarding Your Authorization to Share Protected Health Information

- In order to comply with Federal HIPAA regulations health plans must obtain a member's permission to share his/her protected health information with any other person. There are limited exceptions to this.
- As permitted by law, we will continue to communicate to providers of care involved in your treatment:
 (1) our payment activities in connection with your claims, (2) your enrollment in our health plan and (3) your eligibility for benefits.
- Until a child reaches age 18, parents may access most of their child's health information without first obtaining the child's permission. However, regardless of the child's age, parents do not have access to diagnosis or treatment information for sexually transmitted diseases, abortion, and drug or alcohol abuse unless the child specifically authorizes the release of such information.
- This form is used to authorize us to share your protected health information. Each person you identify will
 have the same access to your information. If you would like each person to access different information
 or to have access to your information for a different period of time, you'll need to complete separate
 forms for each individual or time period.
- We will NOT disclose information relating to genetic testing, substance use disorder, mental health, abortion, and sexually transmitted disease information unless you initial the corresponding condition in Part D. If you would like to authorize us to release information regarding HIV/AIDS, New York State requires that a different form be completed. To obtain a copy of this form, please contact our office at the telephone number listed on your identification card, or access the form at the following website: http://www.health.state.ny.us/diseases/aids/forms/informedconsent.htm.
- If you need additional forms, you may copy this form, contact our office at the telephone number listed on your identification card or visit our Web site at https://www.excellusbcbs.com and search for "Manage Your Privacy".
- Please ensure you have fully completed the form so that we may honor your request.

RETAIN A COPY FOR YOUR RECORDS

B-1565 Apr-18

AUTHORIZATION TO EXCELLUS HEALTH PLAN, INC. ("HEALTH PLAN") TO DISCLOSE PROTECTED HEALTH INFORMATION (PHI)

☐ Check here only if you are authorizing access to psychotherapy notes. If checked, this form cannot be used for any other purpose. You must complete a separate form for authorizing access to any other information. If this box is checked, skip Part D.

PLEASE PRINT

PLEASE PRINT						
PART A: MEMBER/INDIVIDU	JAL WHO IS THE SUBJ	ECT OF	THE INFORMATION 1	O BE DISCI	OSED	
LAST NAME	FIRST NAME	MI	DATE OF BIRTH	IDENTIFICAT	ION # - located on ID card(s)	
CURRENT ADDRESS			CITY		STATE/ZIP CODE	
PART B: HEALTH PLAN CAN	SHARE MY INFORMAT	TION V	VITH THE FOLLOWING	PERSON(S)	
NAME OF PERSON/ORGANIZATION			ADDRESS			
NAME OF PERSON/ORGANIZATION			ADDRESS			
PART C: REASON FOR MEM	BER/INDIVIDUAL (PAR	RT A) A	UTHORIZING DISCLOS	URE		
☐ At my request	□ Other:					
PART D: HEALTH PLAN CAN NOTE: Skip this section if psych			· ·	1 <u>or</u> D-2 an	d if applicable, D-3)	
D-1. □ I would like you to disclose any information requested by the person or entity named in Part B. This includes information in Part D-3 (below) only if I placed my initials next to the condition. If my initials do not appear in D-3, information related to those conditions will not be disclosed.						
		- OF	R —			
D-2. I would like to limit the disthis area is blank I do not wish t		-	• • • • • • • • • • • • • • • • • • • •	, provider, c	ondition or date(s). If	
☐ Enrollment (e.g. eligibility, add	dress, dependents, birth da	te)	☐ Benefit (e.g. benefit	coverage, usc	age, limits)	
☐ Claim (e.g. status, provider, dates, payment, diagnosis)			☐ Clinical records (e.g. doctor/facility, case management)			
☐ Other limitation:			☐ Date Range	to		
	- AND), IF AF	PPLICABLE -			
D-3. Unless specifically indicated my initials next to one or more conditions.				_		
Genetic testing Sexually transmitted dise			e disorder		health (excluding erapy notes)	
Note: A separate form must be completed in order to authorize release of information related to HIV/AIDS. The NYS approved form can be found at http://www.health.ny.gov/diseases/aids/providers/forms/informedconsent.htm						
	CONTINU	ED ON	THE NEXT PAGE			

B-1565 Apr-18

PART E: ACKNOWLEDGEMENT (PLEASE READ AND SIGN)
I understand that:
• I can revoke this authorization at any time by writing to the Health Plan at the address listed below except this revocation would not affect any action taken by the Health Plan in reliance on this authorization before my written revocation is received.
• Information disclosed as a result of this authorization may be re-disclosed by the recipient. Federal and state privacy laws may no longer protect my PHI.
• Health Plan will not condition my enrollment in a health plan, eligibility for benefits or payment of claims on my giving this authorization.
• Unless you receive revocation in writing, this authorization will be valid until the date specified here:
IMPORTANT: I have read and understand the terms of this authorization. I hereby authorize the use and disclosure of my protected health information in the manner described in this form.
Signature: Date:
Signature Date
If this request is from a personal representative on behalf of the member, complete the following:
Personal Representative's Name:
Personal Representative Signature
Personal Representative Signature

RETURN TO:

Excellus Health Plan P.O. Box 21146 Eagan, MN 55121

or Fax: 315-671-7079

Please keep a copy for your records

B-1565

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U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

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Attenzione: Se la vostra lingua parlata è l'italiano, potete usufruire di assistenza linguistica gratuita. Per sapere come ottenerla, consultate il documento allegato.

אויפמערקזאם: אויב איר רעדט אידיש, איז אומזיסטע שפראך הילף אוועילעבל פאר אייך ביטע רעפערירט צום בייגעלייגטן דאקומענט צו זען אופנים זיך צו פארבינדן מיט אונז.

নজর দিন: যদি আপনি বাংলা ভাষায় কথা বলেন তাহলে আপনার জন্য সহায়তা উপলত্য রয়েছে। আমাদের সঙ্গে যোগাযোগ করার জন্য অনুগ্রহ করে সংযুক্ত নথি পড়ুন।

Uwaga: jeśli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Patrz załączony dokument w celu uzyskania informacji na temat sposobów kontaktu z nami.

تنبيه: إذا كنت تتحدث اللغة العربية، فإن المساعدة اللغوية المجانية متاحة لك. يرجى الرجوع إلى الوثيقة المرفقة لمعرفة كيفية الوصول إلينا.

Remarque : si vous parlez français, une assistance linguistique gratuite vous est proposée. Consultez le document ci-joint pour savoir comment nous joindre.

Paunawa: Kung nagsasalita ka ng Tagalog, may maaari kang kuning libreng tulong sa wika. Mangyaring sumangguni sa nakalakip na dokumento para sa mga paraan ng pakikipag-ugnayan sa amin.

Προσοχή: Αν μιλάτε Ελληνικά μπορούμε να σας προσφέρουμε βοήθεια στη γλώσσα σας δωρεάν. Δείτε το έγγραφο που εσωκλείεται για πληροφορίες σχετικά με τους διαθέσιμους τρόπους επικοινωνίας μαζί μας.

Kujdes: Nëse flisni shqip, ju ofrohet ndihmë gjuhësore falas. Drejtojuni dokumentit bashkëlidhur për mënyra se si të na kontaktoni.



FOR INTERNAL USE ONLY
HIOS ID#
EC

Commercial Group Health Insurance Application/Change Form

CONFIDENTIAL

Please print clearly and complete all sections that apply. Signatures are required. Additional instructions included on Page 4.

Section 1: Employer (Group & Benefit Information	ON To be con	npleted with your Group A	dministrator
				Check Desired Action ☐ Add ☐ Cancel ☐ Change
Employer Name		Association/0	Chamber Name (if applicable)	La Add La Carreer La Charige
Group Administrator's Signature (required) Date		Employee Number	 Department Number
Medical Information	Who's covered?	Subscriber		·
	□Self Only □Self & Child(ren)	Status: □Active l y		
Medical Group Number (8 digits)	☐ □ Self & Spouse/Domestic Partner ☐ Family	Working □Retired □Disabled		
Subgroup Class	Medical Effective Date	□Canceled □COBRA		
Medical Plan Selection]	
(DAB) Signature Series Hyb	rid 1 Opt 1			
Section 2: Subscriber's	s Information			
To al No.		Birthdate: Gender:		
Last Name		□Male	Gender identit □Transgender	Male Non-hinary
First Name		□Female □Gender X	□Transgender □Prefer to sell	f-describe:
The Name		Social Securi	ty Number**	
Middle Initial Title (e.g., :	Ir, Sr, III, etc.)			
(.,,,	Date of Hire,	/Rehire:,	
Street Address		_	Retirement Date:	
Street Address				□ Age 65+ □ Disability □ End Stage Renal *
City		Subscriber's Medicare Number (if applicable)		
		Medicare	Part A Effective Date Me	edicare Part B Effective Date
Zip Code	Phone			

Subscriber's Last Name:	

Section 3: Reas	son for enrollme	ent or change	To be co	mpleted by the Gr	roup Adminis	strator Not req	uired for cancelations
Enrollment Opportunity: □New Hire □Rehire □Open Enrollment □Medicare eligible							
Special Enrollment Opportunity: Newly Eligible Dependent: Newborn Marriage Other							
□Change in emplo	•	\square A move in or	out of t	the service area			
□Involuntary loss	of coverage	☐ Former depe	endent re	egains eligibility	Date	e of Event	_,
	- Please indicate t						
□ Left Employmen		orce/Legal Separa					eath of Spouse
□ Disability	•	endent Reached	_				
	ange: □Address				Dependent		hone Number
Section 4: Can	cel Information						
Subscriber	Cancel Code:	Medical Cancel	Date:	Dental Canc	el Date:	Vision Can	icel Date:
Cancel Codes:							
SB02-Left Employment	nt SB58-Change in onger Wants Coverage	Employee Eligibility	y Status	SB08-Subgroup SB57- Layoff W) Transfer* (ithout Bene	fits	* = Not eligible for COBRA
SB07-Deceased	SB09-Enrolled in		edicare E	ligible (Moved to Medi			- Not cligible to Cobin
Dependent(s)	Name:	Cancel Code:	Medical	Cancel Date:	Dental C	ancel Date:	Vision Cancel Date:
* = Not eligible for COBRA							
Canad Cadaa							
Cancel Codes: M002-Deceased* M	 -005-Divorced M010		: M014-Y	A No Longer Oua	lifies*	M013-Ineligible	e Dependent
M003-Subscriber No I	onger Wants to Cove	Dependent*	M007-D	ependent No Lon	nger Wants (Coverage*	M009-Marriage
M011-No Longer a St		Inrolled in Error*		oved Out of Area			e Same Group*
	rmation about v						
□Spouse □Dom	estic Partner	pendent Child L	Disable	a Dependent C	niid (Separa	te application for	m required)
	_						
Last Name (if differen	t) Title	First Name			Social S	Security Number	er **
		Rirth	date			-	
Gender: □ Male □ Female □ Gender X Birthdate							
Is dependent a full-time student over age 19? Yes No Married? Yes No Expected Graduation Date:							
If yes, please provide name of college/university Will dependent further education after graduation? \(\subseteq \text{Yes} \subseteq \text{No} \)							
Medicare Eligible	∃Yes □No	If yes, indicate	reason	□Age 65+	□Disab	ility □En	d Stage Renal *
Part A Effective Date: Part B Effective Date:							
Medicare Number (if applicable)							
$oldsymbol{\psi}$ Additional Dependent(s) $oldsymbol{\psi}$							
□Dependent Child	□Disabled Deper	ident Child (Separa	nte applica	tion form required)	□Other		
		iacine cima (separe	те арриса	aon roim roquirou)			
Last Name (if differen	t) Tit l e	First Name			Social 9	Security Number	
						security Mullib	5 1
	Female □Gender X ••••••••••••••••••••••••••••••••••••	Birth Transgender Fe	i date 	, ,]Non-binary □Pr	refer not to sa	_ av □Prefer to	self-describe:
_	e student over age 19?			-			
	ame of college/university				ependent furt	ner education aft	er graduation? □Yes □No
Medicare Eligible	∃Yes □No	If yes, indicate	reason	□Age 65+	□Disab	ility \Box En	d Stage Renal *
				_		•	e: , ,
Medicare Number (if ap	pplicable)						

Subscriber's Last Name:						
□Dependent Child □Disable	d Dependent Child (Separate applic	ation form re	equired) Other			
Last Name (if different) Title	First Name	MI	Social Security Number **			
Gender: □Male □Female □Gender X	Pirthdata		•			
Gender identity (optional): □Transgender Male	e □Transgender Female □Non-bin	ary □Prefe	er not to say Prefer to self-describe:			
Is dependent a full-time student over age 19? If yes, please provide name of college/university			Graduation Date:,, dent further education after graduation? □Yes □No			
Medicare Eligible □Yes □No			□Disability □End Stage Renal *			
3	•		Part B Effective Date:,,			
Medicare Number (if applicable)	rate / Liteative Bater ,		Tale B Effective Batter,,			
Note: Use an additional application or add						
Section 6: Other coverage info	rmation (<u>Required</u>) - You	may be co	ontacted for additional information			
Have you or any member of your fami	ly been enrolled in other medica	l or dental	coverage? □Yes □No			
If yes, what type of coverage? □Med	dical □Dental					
What is the effective date of the other	coverage? Medical:		Dental:,,			
What is the name of the other carrier?						
Are you keeping the coverage? □Yes						
If no, when will the coverage end? \Box		□Dental	: , ,			
Policyholder's name						
Who did the insurance cover? □Self						
Section 7: Release - You must						
I acknowledge and agree that by signing this enrollment form and subsequently accepting services, I and everyone else who is covered under the contract you issue is bound by the terms and conditions of the contract applicable to my coverage. This includes, without limitation, the terms and conditions regarding the receipt and release of medical records and information. I make this acknowledgement and agreement on behalf of myself and each other person who accepts coverage under the terms of the contract applicable to my coverage (who may include, for example my spouse and my eligible family dependents). I hereby accept responsibility for payment of any portion of the premium. I hereby represent that all information furnished by me hereon is true and complete to the best of my knowledge. Pediatric dental is an essential health benefit mandated by the ACA. If your employer group does not provide pediatric dental coverage through this Excellus BCBS plan, you agree to enroll in the dental plan offered to you by your employer. EXCLUSTVE PROVIDER ORGANIZATION (EPO) I understand that if I elect Exclusive Provider Organization (EPO) coverage, except in an emergency, all care must be provided by medical providers who participate with the EPO and I will not receive benefits for care that I receive from providers who do not participate with the EPO. PREFERRED PROVIDER ORGANIZATION (PPO) I understand that the Preferred Provider Organization (PPO) coverage is comprised of an in-network benefit that is dependent on the utilization of medical providers who participate with the PPO and out-of-network benefit that provides coverage for services of medical providers who do not participate with the PPO. I understand that the innetwork benefit provides the highest level of coverage under the plan. I have thoroughly read, understand and agree to comply with the terms of the release in this section. Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or st						
	ase return to P.O. Box 21146 Eaga lease contact your Group Administ					

Instructions for completing the Group Health Insurance Application/Change Form

Section 1: Employer Group & Benefit Information

This section should be completed with your Group Administrator. Group Administrator's signature is required. Medical, dental and/or vision group numbers and information must be populated. Select who you need coverage for on the medical, dental and/or vision plan(s). Next, select the medical, dental and/or vision plan(s) you are enrolling in. All products may not be applicable to your employer group. Please check with your Group Administrator. Indicate the subscriber's status.

Section 2: Subscriber's Information

This section should be completed by the Subscriber. **We are required to ask for your social security number in order to meet our reporting obligations under the Affordable Care Act. * There is additional information needed if eligible for Medicare due to ESRD. Please contact your Group Administrator for the appropriate form.

Gender and gender identity: Excellus BlueCross BlueShield does not discriminate on the basis of gender identity, gender expression or behavior. In order to ensure that you are receiving access to high quality, affordable health care based on your individual needs, we ask that you consider completing this **optional gender identity section** of the application. Excellus BlueCross BlueShield will not limit coverage or impose any additional cost-sharing for any otherwise-covered services that are ordinarily available to individuals of one sex, to a transgender individual, based on the fact that an individual's sex assigned at birth, gender identity, gender expression or behavior or gender otherwise recorded is different from the gender for which health care services are ordinarily available.

Section 3: Reason for enrollment or change

Select the box(es) that describe(s) the reason for this enrollment or change regarding health insurance coverage and include the date of the event. An event is a specific occurrence, due to change in status, marriage, divorce, birth or adoption, group's anniversary date, or rate change. Your request must be received within 30 days of the event date. Please see your Group Administrator for events that fall outside the 30-day period. You may be required to provide documentation of certain events.

Section 4: Cancel Information - If canceling coverage, who are you canceling coverage for?

If you are canceling coverage, complete the appropriate section for who you are canceling. List the cancel code and enter the date(s) the coverage is to be canceled. List each applicable dependent to be canceled.

Section 5: Information about who you would like coverage for (dependent information)

Please include information about all the people who you would like coverage for.

Use an additional application or addendum if more than three dependents need coverage.

If your dependents are Medicare eligible, complete the questions regarding Medicare coverage.

Qualified guidelines for coverage include:

- A legal spouse/domestic partner (An ex-spouse no longer qualifies as of the date court documents are stamped and filed with the county clerk)
- Must be under the eligible child age for your employer group including natural, adopted or stepchild(ren)
- Child(ren) Only coverage is available for children up to age 26 or 29 depending on the employer group coverage.
- There are additional eligibility requirements for dependents pending adoption, for which you are the legal guardian, and/or a disabled dependent who is over the maximum dependent age. Please contact your Group Administrator for the appropriate form.
- **We are required to ask for your social security number in order to meet our reporting obligations under the Affordable Care Act.
- * There is additional information needed if eligible for Medicare due to ESRD. Please contact your Group Administrator for the appropriate form.

A separate Adult Disabled Dependent application form is required for applicable dependents. Please contact your Group Administrator for the appropriate forms.

Section 6: Other coverage information (Required)

Please include accurate information in this section. This could affect the processing of your application and/or claims.

Section 7: Release

Subscriber signature and date are required in this section. The subscriber must sign the application prior to or within 30 days of the effective date or qualifying event date.

Health Plan Terms

To help you better understand our plans and your coverage, here are a few definitions* for frequently used health care terms.

Primary Care Physician (PCP)

A doctor who serves as your health care manager and coordinates virtually all of the health care services you routinely receive. Some plans do not require you to choose a PCP.

Referral

Instructions provided by a PCP for specialty care. Most plans do not require referrals.

In-network coverage

The coverage available when you receive services from a provider who participates in your health plan.

Out-of-network coverage

The coverage available when you receive services from a provider who does not participate in your health plan. Some plans may not include out-of-network coverage.

Out-of-area

Describes when you receive services while outside the geographic service area of your health plan. Your plan benefits may differ if you live or work beyond the geographic service area.

Copay

A dollar amount due at the time you receive certain services. A typical example would be an office visit copay due when visiting your physician's office for treatment.

Allowed Amount

The maximum amount your health plan will pay for a specific service. In-network providers agree to accept the allowed amount as payment in full.

Coinsurance

A cost-sharing method that requires you pay a percentage of the allowed amount for certain medical services.

Deductible

A set dollar amount you pay for services you receive before your insurer will make a payment.

Out-of-pocket maximum

The maximum amount of copays, deductible and coinsurance payments that you will pay for health services each calendar year.

^{*}Some definitions may vary slightly by plan. In case of a conflict between your legal plan documents and this information, the plan documents will govern.

