

# Platinum Standard

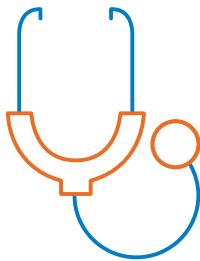
2024 Copay Plan



# Understanding the Health Plan Copay Plan

A copay plan is a type of health insurance plan that offers you predictable out-of-pocket costs for most covered health care services. The plan is designed to meet the needs of individuals and families. You will have coverage for things like:

- Hospitalization
- Maternity and newborn care
- Urgent care visits
- No-cost preventive care
- Doctor visits
- Specialty care
- Prescription drugs
- Laboratory coverage
- Choice of doctors and hospitals
- Telemedicine and telehealth visits
- ThriveWell<sup>SM</sup> health and wellbeing benefit, powered by Virgin Pulse
- Pediatric vision and dental



## About the plan:



**Preventive care** can help you avoid getting sick and improve your health. With a copay plan, preventive services such as routine physicals, screenings and vaccinations are covered in full.



**For services other than preventive care**, you are responsible for paying a flat dollar amount for most medical services, like going to the doctor when you're sick or getting a prescription filled. And since you don't have to meet a deductible first, you pay a copay for most covered services on the first day your coverage begins.



**To help with your costs**, there is an out-of-pocket maximum that limits how much you have to pay out of your own pocket for health care services each year, not including monthly premiums. If you reach that maximum out-of-pocket amount, your care is covered in full.







## Top 3 things to know

### 1. What benefits are free?

- Preventive care for you (and your family) is covered in full on the first day your coverage begins.

### 2. Does my plan have a deductible? If so, when does it apply?

- No, this plan does not have a deductible.

### 3. How much will I pay out-of-pocket for this plan? And how does it add up (or aggregate)?

- All of our plans have a maximum amount that any one person will pay called an Out-of-Pocket Maximum (OOPM).
- Each person will only have to pay their own OOPM amount. Once that amount is reached, care is covered in full for that person.
- When covering more than one person, care is covered in full for everyone once any combination of members reaches the family OOPM.



## Important terms to know:

**Copay** - This is a fixed amount you pay each time you use a medical service, such as a doctor's office visit, prescription refill or a hospital stay. **For example**, let's say your coverage includes a \$20 copay for a doctor's office visit. You go to your doctor for strep throat, you pay \$20 at the time of your visit and we pay the rest.

**Coinsurance** - Your share of the costs of a covered health care service, calculated as a percent (for example, 20%). **For example**, let's say your child's eye glasses are \$100. Your plan covers 80%. So, your coinsurance payment of 20% would be \$20. We would pay the rest or \$80.

**Covered in full** - 100% of the total cost is covered by the health insurance company and you do not have to pay anything.

**Deductible** - The amount of money you have to pay before we will make any payments toward health care services.

**Out-of-pocket maximum** - A specific amount that limits how much you have to pay out of your own pocket for health care services during a particular time period, not including monthly premiums.



## You can manage your health plan online

- View and order member cards
- Access your benefits and claims information
- Track deductibles and out-of-pocket spending
- Find a health care provider
- Estimate medical costs
- Pay your premium bill

### DOWNLOAD OUR MOBILE APP

24/7 access to your member card, claims, account information, pay your bill, and more.



[Member.ExcellusBCBS.com](http://Member.ExcellusBCBS.com)

# Live healthy, save money.

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Our plans come with access to programs and online resources to help you stay healthy and get the most value for your dollar.



## More Access

**Telemedicine** - Conveniently access virtual medical and behavioral health care from the comfort of your home. Through our partnership with MDLIVE,<sup>®</sup> you can connect with a provider by phone or video when your regular doctor is not available. For 2024, a new partnership makes physical therapy for musculoskeletal care also available remotely. Visits are covered in full (subject to deductible).

**Wellframe<sup>®</sup> App** - Text with health professionals for advice and guidance, create medication reminders, make daily “to-do” lists, access educational materials, and more.

**24/7 Nurse Call Line** - Get answers to your health care questions anytime day or night.



## More Confidence

**85+ Years of Coverage** - Providing quality coverage for more than 85 years, with free and low-cost individual and family plans for all life phases.

**Large Network** - 100% of hospitals and 99% of doctors in your area accept our Qualified Health Plans. Plus our BlueCard<sup>®</sup> program gives you even more access to care when you travel. Choose the card that can open doors in all 50 states.



## More Savings

**NEW! ThriveWell<sup>SM</sup>** - Our new health and wellbeing benefit, powered by Virgin Pulse, allows you to focus on what matters to you most. Centered on the whole person, you can work on improving your eating habits, sleep, physical activity and even your personal finances. Earn up to \$200 or \$400 a year in Pulse Cash for completing a Health Risk Assessment and game reward points.<sup>1</sup>

**No Cost Preventive Care** - includes routine physicals, screenings and vaccinations, plus low-cost generic drugs.

**Pharmacy Home Delivery** - Save time and money by having your prescriptions safely delivered right to your home.<sup>2</sup>

**Blue365<sup>®</sup>** - Members enjoy exclusive discounts on health and wellness products and services from fitness to healthy eating to personal care, including vision and dental discounts.

**ENROLL TODAY!**

**Visit [ChooseExcellus.com](https://www.ChooseExcellus.com) or call 1-888-669-3913**

<sup>1</sup> Spouse/domestic partner benefit is not available with Essential Plan.

<sup>2</sup> Certain prescription drugs may be ordered through pharmacy home delivery supplier at two and a half copays for a 90 day supply.

MDLIVE is an independent company, offering telehealth services in the Excellus BlueCross BlueShield service area.

Virgin Pulse is a separate company and offers a digital wellbeing service on behalf of Excellus BCBS.

Wellframe is an independent company that provides a health and wellness support mobile app to Excellus BCBS members.

## Notice of Nondiscrimination

Our Health Plan complies with federal civil rights laws. We do not discriminate on the basis of race, color, national origin, age, disability, or sex. The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

The Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, please refer to the enclosed document for ways to reach us.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Advocacy Department  
Attn: Civil Rights Coordinator  
PO Box 4717  
Syracuse, NY 13221  
Telephone number: 1-800-614-6575  
TTY number: 1-800-**662**-1220  
Fax: 1-315-671-6656

You can file a grievance in person or by mail or fax. If you need help filing a grievance, the **Health Plan's Civil Rights Coordinator** is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

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>.



Attention: If you speak English free language help is available to you. Please refer to the enclosed document for ways to reach us.

Atención: Si habla español, contamos con ayuda gratuita de idiomas disponible para usted. Consulte el documento adjunto para ver las formas en que puede comunicarse con nosotros.

注意: 如果您说中文, 我们可为您提供免费的语言协助。  
请参见随附的文件以获取我们的联系方式。

**Внимание! Если ваш родной язык русский, вам могут быть предоставлены бесплатные переводческие услуги. В приложенном документе содержится информация о том, как ими воспользоваться.**

Atansyon: Si ou pale Kreyòl Ayisyen gen èd gratis nan lang ki disponib pou ou. Tanpri gade dokiman ki nan anvilòp la pou jwenn fason pou kontakte nou.

주목해 주세요: 한국어를 사용하시는 경우, 무료 언어 지원을 받으실 수 있습니다. 연락 방법은 동봉된 문서를 참조하시기 바랍니다.

**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 উপলভ্য 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.

نوٹ: اگر آپ اردو بولتے ہیں تو آپ کے لیے زبان کی مفت مدد دستیاب ہے۔ ہم سے رابطہ کرنے کے طریقوں کے لیے منسلک دستاویز ملاحظہ کریں۔

Paunawa: Kung nagsasalita ka ng Tagalog, may maaari kang kuning libreng tulong sa wika. Mangyaring sumangguni sa nakalalip 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.



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