

Essential Plan

\$0 a month for eligible individuals in 2025



Excellus  

Everybody
Benefits



\$0 monthly premium plans for eligible individuals







What is the Essential Plan?

It is a health plan that is available only on the NY State of Health Marketplace. It costs much less than other health plans but offers the same essential benefits.

How much does it cost?

The plans are \$0 per month available for eligible individuals.

Who can get it?

Individuals who meet the household size and income guidelines below.*	
Household size	Most you can make
	\$39,125
	\$52,875
	\$66,625
	\$80,375
	\$94,125
	\$107,875

*Must not qualify for Medicaid or Child Health Plus and not have access to affordable employer coverage. Other eligibility guidelines do apply.

How else does it save me money?

It has NO DEDUCTIBLE, so the plan starts paying for your health care right away.

You get FREE PREVENTIVE CARE like routine doctor exams and screenings to keep you healthy.

What does the Essential Plan cover?

The same services covered by other plans:

- Doctor visits, including specialists
- Tests ordered by your doctor
- Telemedicine and telehealth visits
- Prescription drugs
- Inpatient and outpatient care at a hospital
- Adult vision and dental (preventive and routine)



Top 4 things to know

1. What benefits are free?

- Preventive care for you 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?

- All of our plans have a maximum amount that any one person pays. This is called an out-of-pocket maximum.
- This amount varies, depending on which of these plans you have.

4. Are dental and vision benefits included?

- Yes, dental and vision coverage is included for all Essential Plan members.



Plan Benefits & Features	Essential Plan 200-250 (201% - 250% FPL)	Essential Plan 1 (151% - 200% FPL)	Essential Plan 2 (139% - 150% FPL)	Essential Plan 3 (100% - 138% FPL)	Essential Plan 4 (Below 100% FPL)
Monthly premium	\$0	\$0	\$0	\$0	\$0
Preventive care (immunization, screenings)	\$0 for most preventive services	\$0 for most preventive services	\$0 for most preventive services	\$0 for most preventive services	\$0 for most preventive services
Deductible	\$0	\$0	\$0	\$0	\$0
Out-of-pocket maximum	\$2,000	\$360	\$200	\$200	\$0
Doctor visit	\$15	\$15	\$0	\$0	\$0
Specialist visit	\$25	\$25	\$0	\$0	\$0
Hospital services	\$150	\$150	\$0	\$0	\$0
Emergency room	\$75	\$75	\$0	\$0	\$0
Urgent care	\$25	\$25	\$0	\$0	\$0
Lab work	\$25	\$25	\$0	\$0	\$0
X-Ray	\$25	\$25	\$0	\$0	\$0
Adult vision exam	\$0	\$0	\$0	\$0	\$0
Glasses and contact lenses	\$0	\$0	\$0	\$0	\$0
Adult dental	\$0	\$0	\$0	\$0	\$0
Prescription drugs	You pay: \$6 for Tier 1 \$15 for Tier 2 \$30 for Tier 3	You pay: \$6 for Tier 1 \$15 for Tier 2 \$30 for Tier 3	You pay: \$1 for Tier 1 \$3 for Tier 2 \$3 for Tier 3	You pay: \$1 for Tier 1 \$3 for Tier 2 \$3 for Tier 3 with an out-of-pocket maximum for covered drugs of \$50 per calendar quarter.	You pay: \$0 for Tier 1 \$0 for Tier 2 \$0 for Tier 3
Telemedicine with MDLIVE®	\$0	\$0	\$0	\$0	\$0

Essential Plan enrollment is available throughout the year.



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 you qualify for Essential Plan 1, which has a \$15 copay for a doctor office visit. If you go to your doctor for strep throat, you pay \$15 at the time of your visit and we pay the rest.

Deductible

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

Covered in full

100% of the total cost is covered by us and you do not have to pay anything.

Out-of-pocket maximum

An annual limit on the amount of money that you would have to pay for health care services, not including your monthly premium.





You can manage your health plan online

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

Download our mobile app

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



Member.ExcellusBCBS.com



Coverage you can count on



More access

Many providers — a large network of hospitals and doctors in 39 counties accept our plans.

Telemedicine — Conveniently access virtual medical and behavioral health care from the comfort of your home. Through our partnership with MDLIVE,[®] you can connect with a provider by phone or video when your regular doctor is not available.

Wellframe[®] 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 security

Providing quality coverage for 85+ years, with free and low cost individual & family plans for all life phases.



More savings

No cost preventive care — includes routine physicals, screenings and vaccinations, plus low-cost generic drugs.

ThriveWellSM — Our health and wellbeing benefit, in partnership with Personify Health, allows you to focus on what matters to you most. Centered on the whole person, you can work on improving your eating and sleeping habits, as well as your physical activity. Earn up to \$200 a year in Rewards Cash for completing a Health Risk Assessment and by earning reward points through healthy activities.¹

Blue365[®] — members enjoy exclusive discounts on health and wellness products and services from fitness to healthy eating to personal care, including vision and dental discounts.



More convenience

Mobile app — 24/7 access to your member card, claims, account information, and more.



Online account — order member cards, track out-of-pocket spending, find a health care provider, and access your benefits and claims information.

Pharmacy home delivery — Save time and money by having your prescriptions safely delivered right to your home.²

Enroll today!

Visit [ChooseExcellus.com](https://www.ChooseExcellus.com) or call **1-888-669-3913** (TTY 711)



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

² 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.

Personify Health 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.

A nonprofit independent licensee of the Blue Cross Blue Shield Association