Excellus

Premium Rate Schedule & Contract Summary

Quoting Period: 07/01/2012 - 09/30/2012

Version Updated: 04/20/2012

SB-HDHP-11	SimplyBlue HDHP	
Rating Region: Rochester	**Small Group**	**Sole Proprietor**
Rate		
For the Benefits described in the Agreement, including the Certificate (identified below), the Plan will charge and Group will pay the following premium rates:		
4-Tier- Ind/Subscriber Spouse/Subscriber Child(ren)/Family		
Single	$261.99	$301.29
Sub w/Spouse	$639.25	$735.14
Sub w/Child	$545.29	$627.09
Sub w/Children	$545.29	$627.09
Sub w/Spouse and one or more Children	$694.75	$798.96
Rates quoted herein are subject to change due to our implementation of the provisions of the Federal Patient Protection and Affordable Care Act. Rates and benefits quoted herein are also subject to changes due to provisions of the Federal Mental Health Parity Addiction Equity Act (FMHPAEA) for groups that have an average of 51 or more total employees. FMHPAEA brings mental health and substance abuse benefits into parity with medical and surgical benefits. Groups subject to provisions of FMHPAEA may be required to make changes to their benefit plans to be in compliance with the law.		
The Sales Representative providing this quote is a New York State licensed insurance producer employed by Excellus Health Plan. The individual represents Excellus Health Plan in this transaction and will be compensated by Excellus Health Plan in part based on this sale. The amount of compensation is based on a number of factors, including the contract selected and the volume of sales. You may request information about the expected compensation from your Sales Representative.		
***The NYS Department of Insurance has approved our rate filing for quarterly community rates effective January 1, 2011. All Rates will be considered to be on a 12 month period from the effective date of coverage unless otherwise instructed by Excellus Health Plan. The above rates are effective for the Initial Term of the Agreement. Rates for any Renewal Term will be provided to Group in a rate renewal notice.**		

Master Group Agreement Template - Complete and submit with this Premium Rate Schedule

Signature: _____ **Title:** _____ **Date:** _____

Group Name: _____ **Total Employees:** _____ **Total Eligible:** _____

Coverage Effective Date: _____ **Rating Tier Selected:** _____

(if more than one available)

Broker: _____

The Certificate consists of the following subscriber contracts, certificates, riders, and/or endorsements (form numbers and/or descriptions, including variables):

EXC-C-11 (Rev. 2) SimplyBlue Preferred Provider Organization Certificate of Coverage EXR-C-35 (Rev. 1) Diabetic Drugs, Supplies and Equipment Requiring Prior Authorization
EXHP-137 Patient Protection and Affordable Care Act Rider EXHP-195 Rider for Grievance Procedures and Transitional Care XX1 Annual Disclosure Notice
XX2 The New York Consumer Guide to Health Insurers XX4 Privacy Notice: How Medical Information may be used and Disclosed and how to Get Access to this Information.
EXR-C-3 Rider for Domestic Partner Coverage EXR-C-34 (Rev. 1) Prescription Drug Rider EXR-C-51 Days' Supply Endorsement for Tier One Prescription
EXR-107 Endorsement for Specialty Medication Pharmacy Network EXR-121 (Rev. 1) List of Specialty Medications EXHP-110 Prescription Drugs Requiring Prior Authorization
EXHP-92 Endorsement for Contraceptive Drugs and Devices

SB-HDHP-11	SimplyBlue HDHP	
Plan Overview		
Package ID	SB-HDHP-11	
Plan Name	SimplyBlue HDHP	
Plan Type	HDHP	
Quoting Period	07/01/2012 - 09/30/2012	
Plan features		
Primary Care Physician (PCP)	Not required	
Referrals	Not required	
Out of network benefits	Covered at 60%, subject to the deductible	
Out of area benefits	Coverage provided worldwide through the BlueCard program	
Student/Dependent coverage	Qualified dependents are covered to age 26	
Domestic partner	Covered	
Wellness Incentives	Blue365 - Exclusive access to information, discounts & savings	
Plan cost-sharing highlights		
Office visit copay (Primary Care Physician)	No copay, office visit covered at 80% in-network and 60% out-of network, subject to the deductible	
Office visit copay (Specialist)	No copay, office visit covered at 80% in-network and 60% out-of-network, subject to the deductible	
Coinsurance	In network: Covered at 80%; Out of network: Covered at 60%	
Deductible	Combined in and out of network: $1300 Individual / $2600 Family	
Out of pocket maximum	Combined in and out of network: $3000 Individual / $6000 Family	
Lifetime maximum	None	
Plan Benefits		
Preventive Healthcare Services	**In-Network**	**Out Of Network**
Well child visits	Covered in full	Covered in full
Adult routine physical exams	Covered in full for 1 exam per year	Covered at 60%, subject to the deductible for one routine exam per year
+Adult immunizations	Covered in full	Covered at 60%, subject to the deductible
+Mammography	Covered in full	Covered at 60%, subject to the deductible
+Pap smear	Covered in full	Covered at 60%, subject to the deductible
Routine GYN Exam	Covered in full	Covered at 60%, subject to the deductible
Prostate cancer screening	Covered in full	Covered at 60%, subject to the deductible
Routine vision	Covered at 80%, subject to the deductible for one routine exam per year.	Covered at 60%, subject to the deductible for one routine exam per year.
+Colonoscopy	Preventive screening covered in full	Covered at 60%, subject to the deductible
Physician Office Services	**In-Network**	**Out Of Network**
Diagnostic office visits	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Diagnostic x-rays	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Diagnostic laboratory and pathology	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Allergy tests	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Allergy injections	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Chemotherapy	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Radiation therapy	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Maternity Services	**In-Network**	**Out Of Network**
Prenatal and postpartum care	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Hospital care for mom (including delivery)	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Newborn nursery care	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Prescription Drug	**In-Network**	**Out Of Network**
Short-term and maintenance drugs	$5/$35/$70; subject to the plan deductible. $0 copay for generics for children to age 19	Not covered
Inpatient Hospital Benefits	**In-Network**	**Out Of Network**
Hospital benefits	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Physician visits in the hospital	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Inpatient physical rehabilitation	Covered at 80%, subject to the deductible for up to 60 days per year	Covered at 60%, subject to the deductible for up to 60 days per year

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Surgery	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Anesthesia	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible
Emergency Care	**In-Network**	**Out Of Network**
Emergency room care	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible
Freestanding urgent care center	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Ambulance	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible
Outpatient Hospital Benefits	**In-Network**	**Out Of Network**
Diagnostic x-rays	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Diagnostic laboratory and pathology	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Surgical care	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Chemotherapy	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Radiation Therapy	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Mental Health and Chemical Dependence	**In-Network**	**Out Of Network**
Inpatient mental health care	Covered at 80%, subject to the deductible for up to 30 days per year.	Covered at 60%, subject to the deductible for up to 30 days per year.
Outpatient mental health care	Covered at 80%, subject to the deductible, for up to 20 visits per year. Services can be provided in an outpatient facility or in a provider's office.	Covered at 60%, subject to the deductible, for up to 20 visits per year. Services can be provided in an outpatient facility or in a provider's office.
Inpatient chemical dependence	Covered at 80%, subject to the deductible for up to 7 days for detoxification and 30 days for rehabilitation per year; limited to 2 admissions per lifetime.	Covered at 60%, subject to the deductible for up to 7 days for detoxification and 30 days for rehabilitation per year; limited to 2 admissions per lifetime.
Outpatient chemical dependence	Covered at 80%, subject to the deductible for up to 60 visits per year	Covered at 60%, subject to the deductible for up to 60 visits per year
Other Services	**In-Network**	**Out Of Network**
Diabetic insulin and supplies	Covered at 80%, subject to the deductible for up to a 30 day supply	Covered at 60%, subject to the deductible for up to a 30 day supply
Skilled nursing facility	Covered at 80%, subject to the deductible for up to 45 days per year	Covered at 60%, subject to the deductible for up to 45 days per year
Home care	Covered at 80%, subject to the deductible for up to 40 visits per year	Covered at 60%, subject to the deductible for up to 40 visits per year
Hospice	Covered at 80%, subject to the deductible for unlimited visits per year	Covered at 60%, subject to the deductible for unlimited visits per year
Outpatient therapy	Covered at 80%, subject to the deductible for a combined total of 45 visits per year for physical, speech and occupational therapy	Covered at 60%, subject to the deductible for a combined total of 45 visits per year for physical, speech and occupational therapy
Durable medical equipment	Covered at 80% subject to the deductible	Covered at 60%, subject to the deductible
External prosthetics	Covered at 80% subject to the deductible	Covered at 60%, subject to the deductible
Chiropractic	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Acupuncture	Covered at 80%, subject to the deductible, for up to 10 visits per year	Covered at 60%, subject to the deductible, for up to 10 visits per year
Dental	Covered at 80%, subject to the deductible for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly	Covered at 60%, subject to the deductible for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly
Hearing	Covered at 80%, subject to the deductible, for one routine hearing exam per year	Covered at 60%, subject to the deductible, for one routine hearing exam per year

This is not a contract. It is intended to highlight the coverage of this program. Benefits are determined by the terms of the contract. All benefits are subject to medical necessity. All day and visit limits are combined limits for both in and out of network benefit. +Preventive Services coverage required by the Federal Patient Protection and Affordable Care Act are not quoted herein. Please refer to the United States Preventive Services Task Force list of items and services rated "A" or "B" that are covered pursuant to the Federal Patient Protection and Affordable Care Act requirements.