Excellus BlueCross BlueShield | Everybody Benefits



High Deductible Health Plan

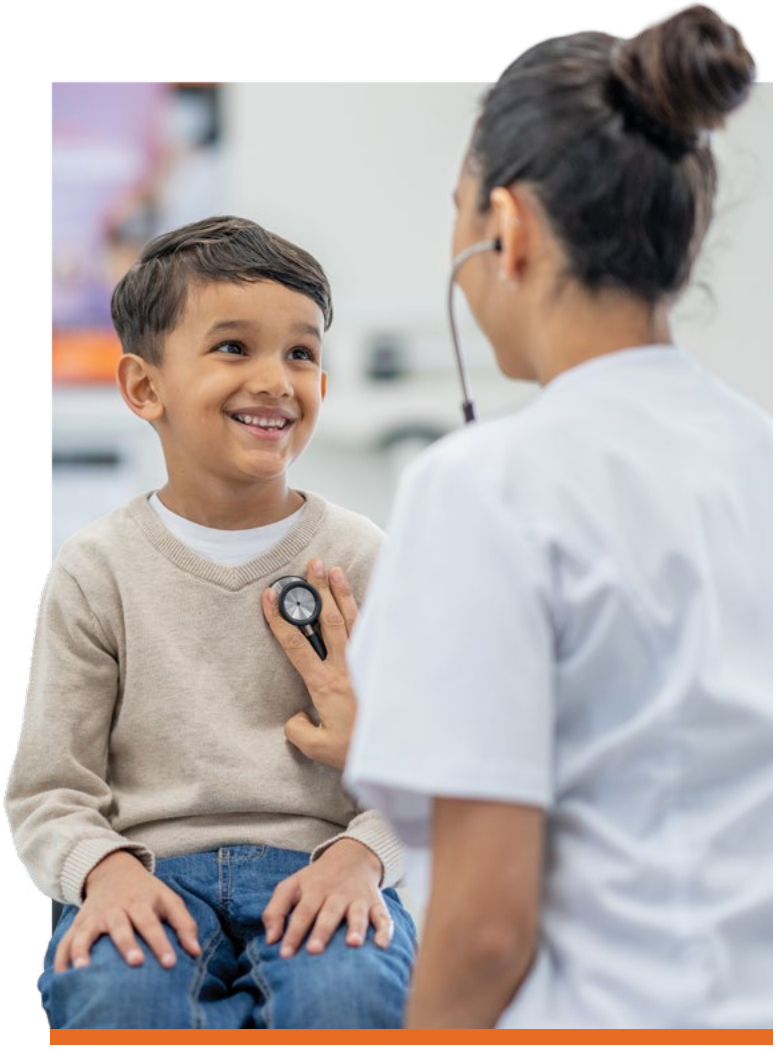
How to use your HDHP with your HSA

Understanding your High Deductible Health Plan

A high deductible health plan may work a little differently than other health insurance plans you've had in the past. A high deductible health plan or "HDHP" is designed to help keep premium costs low for you and your family. You'll have coverage for things like:

- Choice of doctors and hospitals
- Doctor visits
- Free preventive care
- Hospitalization
- Laboratory coverage
- Maternity and newborn care
- Prescription drug
- Specialty care
- Urgent care

To help you understand your plan, this brochure provides explanations and examples.



Let's start with the basics:

Preventive care can help you avoid getting sick and improve your health. With an HDHP, preventive services such as routine physicals, screenings and vaccinations are covered in full.* The deductible does not apply to preventive services; they are covered in full from day one.

For services other than preventive care, you are responsible for paying out of your pocket until you meet your deductible. The deductible amount will vary based on your plan, so make sure you know what that amount is. Once you reach your deductible, you will pay a percentage of cost, called coinsurance. Coinsurance is your share of the costs of a covered health care service, calculated as a percent. You will have to pay a percentage of that service and the health insurance company will pay the rest.

Important terms to know:

- **Deductible -** The amount of money you have to pay before the health insurance company will make any payments towards health care services. Your deductible amount varies and is based on the type of plan you have.
- **Copayment -** 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, if your prescription drug coverage includes a $20 copay, you pay $20 for each prescription and your insurance pays the balance.
- **Coinsurance -** Your share of the costs of a covered health care service, calculated as a percent. Coinsurance is similar to a copay, but instead of a fixed dollar amount, it is a percentage of the total bill. For example, if a visit to your doctor's office is $100 and you've met your deductible, your coinsurance payment of 20% would be $20. The health insurance company 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.
- **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 premiums.

*In accordance with the PPACA preventive care regulations, full coverage (no cost share) will be applied for those services meeting the requirements as outlined in Grade A and B Recommendations of the United States Preventive Services Task Force.

How it works**

You pay everything

When your plan year begins, you will pay all your medical costs until you reach a fixed amount, called a deductible. Many preventive visits and screenings are covered at no cost.

Insurance pays some

After your deductible is met, insurance pays some of the bill, except a percentage called coinsurance.

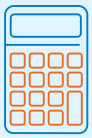
You pay some

You pay the coinsurance amount until you meet your out-of-pocket maximum.

Insurance pays everything

If you meet your out-of-pocket maximum, the insurance company pays for all covered medical services in full. Your out-of-pocket maximum is made up of the deductible and coinsurance amounts you paid. Now, all you continue to pay is your monthly premium.

You can use a tax-free account to help pay for your portion of the costs. See more on page 4.



For example

Let's say your deductible is **$1,800**



You go to your doctor for low back pain.

You pay $100 for your visit.

You still have to pay **$1,700 more** more to reach your deductible.

Your doctor orders an **MRI** of your lower back.



You pay $1,000 for your MRI.

You still have to pay **$700** more to reach your deductible.



After a series of visits to your doctor and a chiropractor, you have

$0 left to reach your deductible.

Now you will pay a percentage of cost, called **coinsurance.**

If your coinsurance is **10%** and the next time you visit your doctor your bill is **$100,** then

you'll pay $10

and we will pay $90



To help you with your costs, there is an out-of-pocket maximum which is an annual limit on the amount of money that you would have to pay for health care services, not including your monthly premiums. Remember preventive care is covered in full and is not subject to the deductible.

**Note: for illustrative purposes only- plan options vary

Tax-free funding account

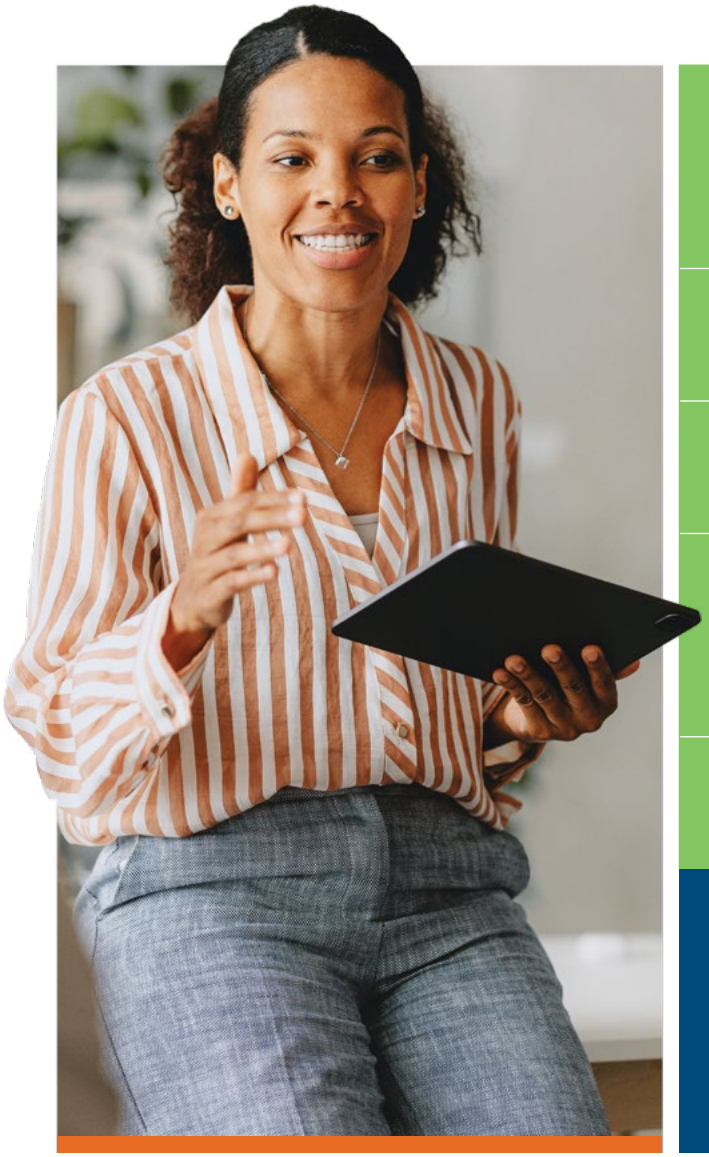
You have the option to set up a unique account called a Health Savings Account or HSA to help you cover the costs associated with a high deductible health plan.

What is an HSA?

An HSA is a tax-free funding account owned by you that helps you pay for qualified medical expenses such as lab fees, prescription drugs, contact lenses, chiropractor visits and more.



- The money you put into your HSA is not subject to federal income tax when you make the deposit.
- There are limits to how much you can contribute. Your employer will set the limit.
- If you're under 65 and you withdraw money from your HSA for non-qualified medical expenses, you will be taxed at your income tax rate plus have to pay a tax penalty.



	Health Savings Account (HSA)
Overview	A tax-free account owned by you that works with a high deductible health plan to help you pay for qualified medical expenses
Who owns the account?	You
Who funds the account?	You and/or your employer
Are there contribution limits?	Annual contribution limits for families and individuals and are set by the IRS. Please visit **IRS.gov** for more information.
Can I transfer the account?	Yes, you own the account

Talk to your HR or benefits representative about savings and reimbursement account options that may be available.

What will a Health Savings Account pay for?

- Acupuncture
- Alcoholism treatment Ambulance
- Anesthetist
- Arch supports
- Artificial limbs
- Blood tests
- Blood transfusions
- Braces
- Cardiographs
- Chiropractor
- Contact lenses
- Crutches
- Dental treatment
- Dental x-rays
- Dentures
- Dermatologist
- Diagnostic fees
- Drug addiction therapy
- Drugs (prescription)
- Eyeglasses
- Fees paid to health institute prescribed by a doctor
- FICA and FUTA tax paid for medical care services
- Fluoridation unit
- Gynecologist
- Hearing aids and batteries
- Hospital bills
- Hydrotherapy
- Insulin treatments
- Lab tests
- Laser eye surgery
- Metabolism test
- Neurologist
- Nurse (including board and meals)
- Obstetrician
- Operating room costs
- Ophthalmologist
- Optician
- Optometrist
- Oral surgery
- Orthopedic shoes
- Orthopedist
- Osteopath
- Oxygen
- Pediatrician
- Physician
- Physiotherapist
- Postnatal treatments
- Licensed practical nurse for medical services
- Prescription medicines
- Psychiatrist
- Psychoanalyst
- Psychotherapy
- Registered nurse
- Spinal fluid test
- Sterlization
- Stop-smoking aids
- Surgeon
- Therapy equipment
- Vaccines
- Wheelchair
- X-rays

For a list of qualified medical expenses, visit IRS.gov. Coverage subject to the terms of your HDHP.

How do I use my HSA when I need health care services?

What do I do when I go to the doctor's office?

Let your doctor's office know you have an HDHP and plan to use your Health Savings Account (HSA). You can use funds from your HSA to pay if you are charged at the time of visit or billed later. We will track how much was charged, how much you paid, and any balance that still remains. You can use your online member account to track your out of pocket spending and deductible.

Please note: Your physician may bill you, up front, at the time of service, if the deductible is not met.

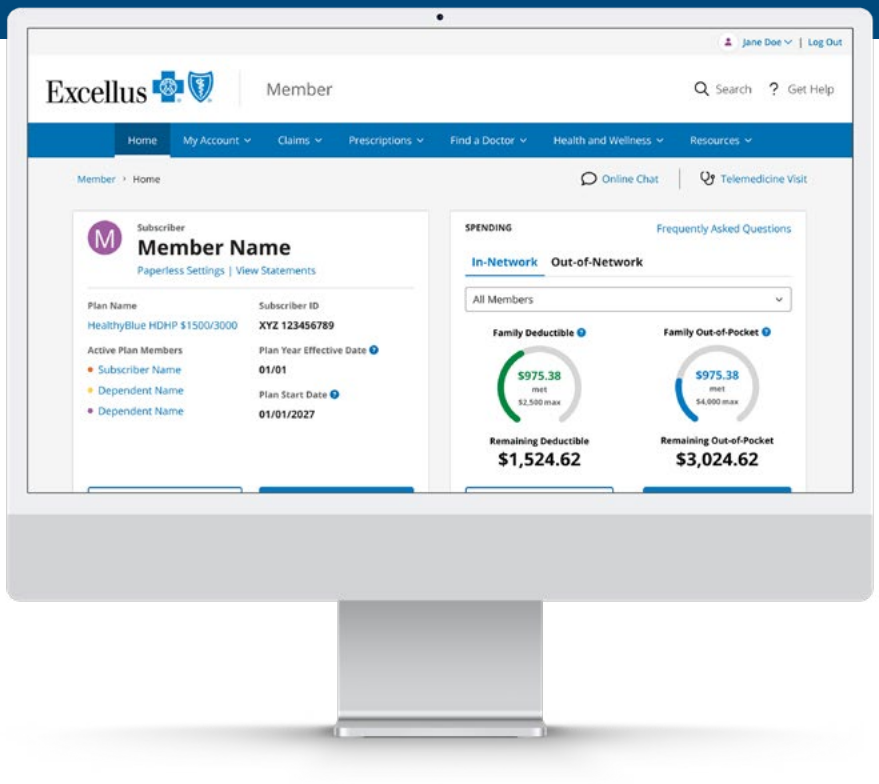
What do I do when I need a prescription?

The pharmacy system processes in real-time so the pharmacist will be able to tell you exactly what you owe when you pick up your prescription.



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

Making the most of your plan shouldn't be complicated. When you sign up for an Excellus BlueCross BlueShield online member account, you get instant access to a variety of tools and other resources to make living healthy a little easier.



Visit Member.ExcellusBCBS.com to register today.

1 My account

Create an online account to access your member card, view a summary of benefits and coverage, claims, go paperless, and more.

2 Find a doctor/dentist

Easily find access to care locally, nationally, and globally.

3 Spending

Gives a breakdown of your health spending.

4 Coverage and benefits

Shows a summary of your plan details.

5 Claims

Allows you to submit and view claims.

6 Get rewards

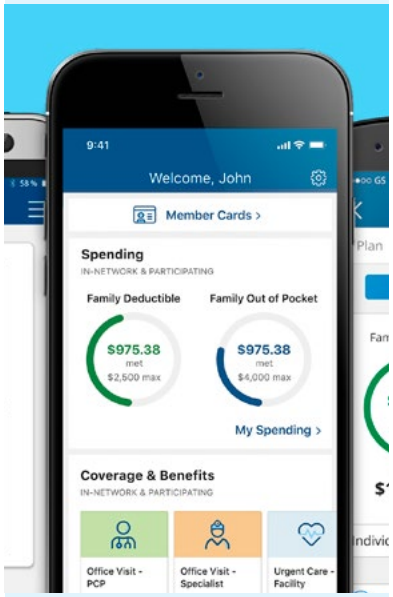
Provides quick access to spending and rewards programs.

7 Estimate medical costs

Research and get a personalized estimate of out-of-pocket medical costs for over 1,600 treatments and over 400 procedures.

Download the Excellus BCBS App

Take your health plan with you for on-the-go access 24/7.



View your member card.

Track deductibles and out-of-pocket spending.

Find a provider or medical facility.

Access your benefits and claims information.

Download on the App Store

GET IT ON Google Play

Notice of Availability of Language Assistance Services

ATTENTION: If you speak English, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. To access these services, please call us at 1-877-626-9298 (TTY: 1-800-662-1220).
ATENCIÓN: Si habla español, tiene disponible servicios gratuitos de asistencia lingüística. También hay disponible de manera gratuita ayudas y servicios auxiliares adecuados para proporcionar información en formatos accesibles. Para acceder a estos servicios, llámenos al 1-877-626-9298 (TTY: 1-800-662-1220).
انتباه: إذا كنت تتحدث العربية فإن خدمات مساعدة اللغة المجانية مُتاحة لك. تتوفر أيضًا المساعدات والخدمات المساعدة المناسبة لتوفير المعلومات بتنسيقات يسهل الوصول إليها مجانًا. للوصول إلى هذه الخدمات، يُرجى الاتصال بنا على الرقم 1-877-626-9298 (الهاتف النصي: 1-800-662-1220).
注意：如果您說中文，我們可以爲您提供免費的語言幫助。我們也可以爲您免費提供適當的輔助工具和服務，以無障礙格式提供資訊。要獲得這些服務，請撥打 1-877-626-9298（TTY：1-800-662-1220）。
ATTENTION : Si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et des services supplémentaires appropriés pour fournir des informations dans des formats accessibles sont aussi disponibles gratuitement. Pour accéder à ces services, veuillez nous appeler au 1 877 626 9298 (TTY [*ATS*] : 1 800 662 1220).
দৃষ্টি আকর্ষণ: আপনি যদি বাংলাতে কথা বলেন, তাহলে বিনামূল্যে ভাষা সহায়তা পরিষেবা আপনার জন্য উপলব্ধ। অ্যাক্সেসযোগ্য ফরম্যাটে তথ্য প্রদানের জন্য উপযুক্ত সহায়ক সাহায্য এবং পরিষেবাগুলি ও বিনামূল্যে উপলব্ধ। এই পরিষেবাগুলি অ্যাক্সেস করার জন্য, অনুগ্রহ করে আমাদের 1-877-626-9298 (TTY: 1-800-662-1220) নম্বরে কল করুন।
ВНИМАНИЕ: Если Вы говорите на русском языке, Вам доступны бесплатные услуги языковой поддержки. Также бесплатно доступны соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах. Чтобы воспользоваться этими услугами, позвоните нам по номеру 1-877-626-9298 (TTY: 1-800-662-1220).
ध्यान दिनुहोस्: तपाईं नेपाली बोल्नुहुन्छ भने, निःशुल्क भाषा सहायता सेवाहरू तपाईंका लागि उपलब्ध छन्। सुलभ ढाँचाहरूमा जानकारी प्रदान गर्न उपयुक्त सहायक सहायताहरू र सेवाहरू पनि निःशुल्क उपलब्ध छन्। यी सेवाहरू उपयोग गर्न, कृपया हामीलाई 1-877-626-9298 (TTY: 1-800-662-1220) मा फोन गर्नुहोस्।
УВАГА: Якщо Ви говорите українською, Вам доступні безкоштовні послуги мовної підтримки. Відповідні допоміжні засоби та послуги для надання інформації в доступних форматах також надаються безкоштовно. Щоб скористатися цими послугами, зателефонуйте нам за номером: 1-877-626-9298 (TTY [*Телетайп*]: 1-800-662-1220).

FIIRO-GAAR AH: Haddii aad ku hadashid Soomaali, adeeggyada caawimaada luuqadda oo bilaashka ah ayaad helaysaa. Agabka caawimaada naafada iyo adeeggyo ku habboon oo lagu bixinaayo macluumaadka qaabab la helo karo ayaa sidoo kale lagu heli karaa bilaa lacag. Si loo helo adeegyadaan, fadlan naga soo wac 1-877-626-9298 (TTY: 1-800-662-1220).

ဟ်သူဉ်ဟ်သး- နမ့ါကတိၤအဲကလံးကျိာ်နှဉ်, တ ါတိစၢၤမၤစၢၤကျိာ် တ ါမၤစၢၤတ ါမၤ အကလီအိဉ်လၢနဂီ ါ လၢနမၤန့ါအီၤသ့လီၤ. တ ါမၤစၢၤတ ါန ါဟူပီးလိ ဒီး တ ါမၤစၢၤတ ါမၤ လၢအဘဉ်ဘျိုးဘဉ်ဒါတဖဉ် ကဟ့ဉ်လီၤ တ ါဂ့ါတ ါကျိၤ လၢကျိၤကျဲလၢတ ါနှာ်လီၤမၤန့ါအီၤသ့တဖဉ် စ့ါကီး အိဉ်လၢနမၤန့ါအီၤသ့ လၢတလိဉ်ဟ့ဉ်အပ့ၤဘဉ်နှဉ်လီၤ. လၢကမၤန့ါတ ါမၤစၢၤတ ါမၤတဖဉ်အံၤအဂီ ါ, ဝံသးစူၤ ကိးပ့ၤဖဲ 1-877-626-9298 (TTY: 1-800-662-1220).

သတိပြုရန်- သင် မြန်မာ ပြောဆိုလျှင် ဘာသာစကားအကူအညီ ဝန်ဆောင်မှုများကို သင့်အတွက် အခမဲ့ရရှိနိုင်သည်။ မသန်စွမ်းသူများ အသုံးပြုနိုင်သည့် ဖောမတ်များဖြင့် အချက်အလက်များ ပံ့ပိုးပေးနိုင်သည့် သင့်လျော်သော ထောက်ကူပစ္စည်းများနှင့် ဝန်ဆောင်မှုများကိုလည်း အခမဲ့ရရှိနိုင်ပါသည်။ ဤဝန်ဆောင်မှုများကို ရရှိရန် ကျွန်ုပ်တို့ကို 1-877-626-9298 (TTY- 1-800-662-1220) သို့ ဖုန်းခေါ်ဆိုပါ။

CHÚ Ý: Nếu quý vị nói tiếng Việt, chúng tôi có dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho quý vị. Các dịch vụ và hỗ trợ bổ sung thích hợp để cung cấp thông tin ở các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Để sử dụng các dịch vụ này, vui lòng gọi cho chúng tôi theo số 1-877-626-9298 (TTY: 1-800-662-1220).

ATANSYON: Si ou pale Kreyòl Ayisyen, sèvis asistans lang gratis disponib pou ou. Èd ak sèvis oksilyè apwopriye pou bay enfòmasyon nan fòma aksesib yo disponib tou gratis. Pou jwenn aksè nan sèvis sa yo, tanpri rele nou nan 1-877-626-9298 (TTY: 1-800-662-1220).

توجه: اگر به زبان دری صحبت می کنید، خدمات کمک زبان رایگان برای شما قابل دسترس است. کمک امدادی مناسب و خدمات برای دسترسی به معلومات در فرمت میسر بصورت مجانی ارائه می‌شود. برای دسترسی به این خدامت، با این شماره ها تماس حاصل کنید 1-877-626-9298 (TTY: 1-800-662-1220).

TAHADHARI: Ikiwa unazungumza Kiswahili, huduma za usaidizi wa lugha bila malipo zinapatikana kwa ajili yako. Misaada ya ziada inayofaa na huduma za kutoa habari katika miundo inayofikika zinapatikana pia bila malipo Ili kupata huduma hizi, tafadhali tupigie simu kwa 1-877-626-9298 (TTY: 1-800-662-1220).

A nonprofit independent licensee of the Blue Cross Blue Shield Association.

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