



Quote Effective: 01/01/2026 - 03/31/2026

Version Updated: 09/17/2025

Rating Region: Rochester

	SimplyBlue Plus Bronze 4	SimplyBlue Plus Silver 16		
Plan Overview				
Plan ID	78124NY1000169-00 (TJF6)	78124NY1000249-00 (TKA4)		
Plan Name	SimplyBlue Plus Bronze 4	SimplyBlue Plus Silver 16		
Aggregation Design	Family Aggregation	Individual Aggregation		
Plan Highlights	A deductible is applied to all covered medical and prescription drug benefits. Preventive services are covered in full. Plan includes ThriveWell.	A deductible is applied to all covered medical and prescription drug benefits. Preventive services are covered in full. Plan includes ThriveWell.		
Plan Type	Deductible HSA	Deductible HSA		
HSA Eligible	Yes	Yes		
Quote Effective	01/01/2026 - 03/31/2026	01/01/2026 - 03/31/2026		
Rate (\$)	Small Group	Small Group		
Single	\$767.47	\$923.99		
Subscriber & Spouse	\$1,534.94	\$1,847.98		
Subscriber & Child(ren)	\$1,304.70	\$1,570.78		
Family	\$2,187.29	\$2,633.38		
Plan features				
Primary Care Physician (PCP)	Not Required	Not Required		
Referrals	Not Required	Not Required		
Out of network benefits	Covered at 100%, subject to the deductible	Covered at 60%, subject to the deductible		
Out of area benefits	Coverage provided worldwide through our BlueCard® Network	Coverage provided worldwide through our BlueCard® Network		
Student/Dependent coverage	Qualified dependents are covered to age 26	Qualified dependents are covered to age 26		
Domestic partner	Covered	Covered		
Wellness Incentives	ThriveWell, a digital home base dedicated to engaging in health and wellbeing. This digital hub will include rewards of up to \$200 per subscriber and \$200 per spouse, or domestic partner, for a total rewards payout of \$400 per plan year.	ThriveWell, a digital home base dedicated to engaging in health and wellbeing. This digital hub will include rewards of up to \$200 per subscriber and \$200 per spouse, or domestic partner, for a total rewards payout of \$400 per plan year.		
Plan cost-sharing highlights				
Plan cost-sharing highlights	In-Network	Out-of-Network	In-Network	Out-of-Network
Primary Care Office Visit	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible

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Specialist Office Visit	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Coinsurance	Covered at 100%	Covered at 100%	Covered at 80%	Covered at 60%
Deductible	In-Network: \$8,500 Individual / \$17,000 Family	Out-of-Network: \$10,000 Individual / \$20,000 Family	In-Network: \$4,450 Individual / \$8,900 Family	Out-of-Network: \$5,000 Individual / \$10,000 Family
Out of pocket maximum	In-Network: \$8,500 Individual / \$17,000 Family	Out-of-Network: \$10,000 Individual / \$20,000 Family	In-Network: \$8,500 Individual / \$17,000 Family	Out-of-Network: \$10,000 Individual / \$20,000 Family
Lifetime maximum	None	None	None	None
Plan Benefits				
Preventive Healthcare Services	In-Network	Out-of-Network	In-Network	Out-of-Network
Well child visits	Covered In Full	Covered at 100%, subject to the deductible	Covered In Full	Covered at 60%, subject to the deductible
Adult routine physical exams	Covered In Full	Covered at 100%, subject to the deductible	Covered In Full	Covered at 60%, subject to the deductible
+Adult immunizations	Covered In Full	Covered at 100%, subject to the deductible	Covered In Full	Covered at 60%, subject to the deductible
+Mammography	Covered In Full	Covered at 100%, subject to the deductible	Covered In Full	Covered at 60%, subject to the deductible
+Pap smear	Covered In Full	Covered at 100%, subject to the deductible	Covered In Full	Covered at 60%, subject to the deductible
Routine GYN Exam	Covered In Full	Covered at 100%, subject to the deductible	Covered In Full	Covered at 60%, subject to the deductible
+Prostate cancer screening	Covered In Full	Covered at 100%, subject to the deductible	Covered In Full	Covered at 60%, subject to the deductible
+Colonoscopy	Preventive screenings covered in full	Covered at 100%, subject to the deductible	Preventive screenings covered in full	Covered at 60%, subject to the deductible
+Family Planning Services	Covered In Full	Covered at 100%, subject to the deductible	Covered In Full	Covered at 60%, subject to the deductible
Physician Office Services	In-Network	Out-of-Network	In-Network	Out-of-Network
Diagnostic Visits	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Telemedicine Program	Acute and Behavioral Health, & Digital Physical Therapy covered in full, subject to the deductible Teledermatology Covered at 100%, subject to the deductible	Not Covered	Acute and Behavioral Health, & Digital Physical Therapy covered in full, subject to the deductible Teledermatology Covered at 80%, subject to the deductible	Not Covered
Diagnostic x-rays	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Advanced Imaging Services	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Diagnostic laboratory and pathology	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Allergy tests	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Allergy injections	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Chemotherapy	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Radiation therapy	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Maternity Services	In-Network	Out-of-Network	In-Network	Out-of-Network
Prenatal care	Covered in full (Cost share may apply to ultrasounds, lab work and sick visits)	Covered at 100%, subject to the deductible	Covered in full (Cost share may apply to ultrasounds, lab work and sick visits)	Covered at 60%, subject to the deductible
Hospital care for mom	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible

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(including delivery)				
Newborn nursery care	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Prescription Drug	In-Network	Out-of-Network	In-Network	Out-of-Network
Prescription Drug Coverage	Covered at 100%, subject to the plan deductible. \$0 generics for kids up to age 19, subject to the plan deductible Preventive drugs are not subject to the deductible; they are subject to the copay or coinsurance, if applicable.	Not Covered	\$5/\$45/\$90, subject to the plan deductible. \$0 generics for kids up to age 19, subject to the plan deductible Preventive drugs are not subject to the deductible; they are subject to the copay or coinsurance, if applicable.	Not Covered
Diabetic drugs, insulin, and supplies	Covered at 100%, subject to the deductible Insulin: Covered in full	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible Insulin: Covered in full	Covered at 60%, subject to the deductible
Inpatient Hospital Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Hospital benefits	Covered at 100% per admission for unlimited days, subject to the deductible	Covered at 100% per admission for unlimited days, subject to the deductible	Covered at 80% per admission for unlimited days, subject to the deductible	Covered at 60% per admission for unlimited days, subject to the deductible
Physician visits in the hospital	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Inpatient physical rehabilitation	Covered at 100% per 60 day stay per admission per contract year, subject to the deductible	Covered at 100% per 60 day stay per admission per contract year, subject to the deductible	Covered at 80% per 60 day stay per admission per contract year, subject to the deductible	Covered at 60% per 60 day stay per admission per contract year, subject to the deductible
Surgery	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Anesthesia	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Emergency Care	In-Network	Out-of-Network	In-Network	Out-of-Network
Emergency room care	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible
Freestanding urgent care center	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Ambulance	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 80%, subject to the deductible
Outpatient Hospital Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Diagnostic x-rays	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Advanced Imaging Services	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Diagnostic laboratory and pathology	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Surgical Care Facility Fee	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Chemotherapy	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Radiation Therapy	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Mental Health and Substance Use	In-Network	Out-of-Network	In-Network	Out-of-Network
Inpatient mental health care	Covered at 100% per admission for unlimited days, subject to the deductible	Covered at 100% per admission for unlimited days, subject to the deductible	Covered at 80% per admission for unlimited days, subject to the deductible	Covered at 60% per admission for unlimited days, subject to the deductible
Outpatient mental health	Covered In Full, subject to deductible	Covered at 100%, subject to the deductible	Covered In Full, subject to deductible	Covered at 60%, subject to the deductible

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care				
Inpatient substance use	Covered at 100% per admission for unlimited days, subject to the deductible	Covered at 100% per admission for unlimited days, subject to the deductible	Covered at 80% per admission for unlimited days, subject to the deductible	Covered at 60% per admission for unlimited days, subject to the deductible
Outpatient substance use	Covered In Full, subject to deductible	Covered at 100%, subject to the deductible	Covered In Full, subject to deductible	Covered at 60%, subject to the deductible
Other Services	In-Network	Out-of-Network	In-Network	Out-of-Network
Skilled nursing facility	Covered at 100% per admission for 200 days per year, subject to the deductible	Covered at 100% per admission for 200 days per year, subject to the deductible	Covered at 80% per admission for 200 days per year, subject to the deductible	Covered at 60% per admission for 200 days per year, subject to the deductible
Home care	Covered at 100% for up to 40 visits per year, subject to the deductible	Covered at 100% for up to 40 visits per year, subject to the deductible	Covered at 80% for up to 40 visits per year, subject to the deductible	Covered at 60% for up to 40 visits per year, subject to the deductible
Hospice	Covered at 100% for up to 210 visits per year, subject to the deductible	Covered at 100% for up to 210 visits per year, subject to the deductible	Covered at 80% for up to 210 visits per year, subject to the deductible	Covered at 60% for up to 210 visits per year, subject to the deductible
Outpatient therapy	Covered at 100%, subject to the deductible for physical, speech and occupational therapy for up to 60 visits per contract year	Covered at 100%, subject to the deductible for physical, speech and occupational therapy for up to 60 visits per contract year	Covered at 80%, subject to the deductible for physical, speech and occupational therapy for up to 60 visits per contract year	Covered at 60%, subject to the deductible for physical, speech and occupational therapy for up to 60 visits per contract year
Durable medical equipment	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 50%, subject to the deductible	Covered at 50%, subject to the deductible
External prosthetics	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 50%, subject to the deductible	Covered at 50%, subject to the deductible
Chiropractic	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Acupuncture	Covered at 100%, subject to the deductible 10 visits per benefit period	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible 10 visits per benefit period	Covered at 60%, subject to the deductible
Hearing Aids	Covered at 100% , subject to the deductible for a single purchase once every 3 years	Covered at 100%, subject to the deductible for a single purchase once every 3 years	Covered at 50% , subject to the deductible for a single purchase once every 3 years	Covered at 50%, subject to the deductible for a single purchase once every 3 years
Vision Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Adult Routine Vision Exam	One routine exam covered in full per year, subject to the deductible	Covered at 100% for one routine exam every year, subject to the deductible	One routine exam covered in full per year, subject to the deductible	Covered at 60% for one routine exam every year, subject to the deductible
Adult Diagnostic Vision	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Adult Eyewear	Eyewear Reimbursement of \$100 per year	Eyewear Reimbursement of \$100 per year	Eyewear Reimbursement of \$100 per year	Eyewear Reimbursement of \$100 per year
Pediatric Routine Vision Exam	One routine exam covered in full per year, subject to the deductible	Covered at 100% for one routine exam every year, subject to the deductible	One routine exam covered in full per year, subject to the deductible	Covered at 60% for one routine exam every year, subject to the deductible
Pediatric Eyewear	Covered at 100%, subject to the deductible for one purchase per plan year	Covered at 100%, subject to the deductible for one purchase per plan year	Covered at 50%, subject to the deductible for one purchase per plan year	Covered at 50%, subject to the deductible for one purchase per plan year
Dental Benefits	In-Network	Out-of-Network	In-Network	Out-of-Network
Adult Dental Care	Not Covered	Not Covered	Not Covered	Not Covered
Pediatric Dental: Preventive & Routine	Preventive cleaning and exams not subject to the deductible. Preventive services covered at 100%, subject to the deductible. Routine services covered at 100%, subject to the deductible	Preventive cleaning and exams not subject to the deductible. Preventive services covered at 100%, subject to the deductible. Routine services covered at 100%, subject to the deductible and balance billing	Preventive cleaning and exams not subject to the deductible. Preventive services covered at 100%, subject to the deductible. Routine services covered at 80%, subject to the deductible	Preventive cleaning and exams not subject to the deductible. Preventive services covered at 100%, subject to the deductible. Routine services covered at 80%, subject to the deductible and balance billing
Pediatric Major Dental Care & Medical Ortho	Covered at 100%, subject to the deductible	Covered at 100%, subject to the deductible and balance billing	Covered at 50%, subject to the deductible	Covered at 50%, subject to the deductible and balance billing
Accidental Dental - Outpatient Surgical	Covered at 100% for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the	Covered at 100% for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the	Covered at 80% for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the deductible	Covered at 60% for accidental injury to sound, natural teeth and for care due to congenital disease or anomaly, subject to the deductible

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	deductible	deductible

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.

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