



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

Version Updated: 09/17/2025

Print Package: HIOS ID (Enrollment Code)	78124NY0990089-00 (TJK4)
Plan Name:	SimplyBlue Plus Gold 14
Rating Region:	Rochester
<b>Rate</b>	
For the Benefits described in the Agreement, the Plan will charge and Group will pay the following premium rates:	
Single	\$1,158.23
Subscriber & Spouse	\$2,316.45
Subscriber & Child(ren)	\$1,968.99
Family	\$3,300.94
Dependent Coverage To Age 26, Pediatric Dental Coverage Yes, Domestic Partner Coverage Yes, Family Planning Coverage Yes	
Rates quoted herein are subject to change due to our implementation of the provisions of the Federal Patient Protection and Affordable Care Act.	
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.	
Excellus BlueCross BlueShield will submit reports with respect to the benefit plan, in the time and manner required under Section 204 of the Transparency Provisions of the CAA and/or related regulations and/or other authoritative guidance issued under the CAA, on behalf of the group relating to pharmacy benefits and drug costs. In addition to the above, unless you notify Excellus BlueCross BlueShield otherwise, you are authorizing Excellus BlueCross BlueShield to complete and file with CMS a gag clause attestation on your behalf annually up until the date services are terminated as long as all of your benefits are entirely insured by Excellus BlueCross BlueShield. You agree to provide Excellus BlueCross BlueShield with any information that may be necessary in this respect.	
<b>*The NYS Department of Financial Services has approved our rate filing for quarterly community rates. 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.</b>	
<b>Please complete this section if you have selected a plan that does not include pediatric dental coverage.</b>	
A.) Have you obtained dental coverage, not offered by Excellus BCBS, that provides essential pediatric dental benefits through a NY State of Health certified dental plan? Yes <input type="checkbox"/> No <input type="checkbox"/>	
B.) If you answered 'yes', please provide the name of the company issuing the essential pediatric dental coverage. _____ If you change this dental coverage at any time, you must notify Excellus BCBS to confirm continued coverage of essential pediatric benefits. If you answered 'no' please be aware the ACA requires essential pediatric dental coverage.	

Signature: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Group Name: \_\_\_\_\_

Total Employees: \_\_\_\_\_

Total Eligible: \_\_\_\_\_

Coverage Effective Date: \_\_\_\_\_

Broker: \_\_\_\_\_

SimplyBlue Plus Gold 14		
<b>Plan Overview</b>		
Plan ID	78124NY0990089-00 (TJK4)	
Plan Name	SimplyBlue Plus Gold 14	
Aggregation Design	Individual Aggregation	
Plan Highlights	A deductible is applied to all covered medical benefits, prescription drugs are not subject to the deductible. Preventive services are covered in full. Plan includes ThriveWell.	
Plan Type	Hybrid	
HSA Eligible	No	
Quote Effective	01/01/2026 - 03/31/2026	
<b>Plan features</b>		
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 our BlueCard® Network	
Student/Dependent coverage	Qualified dependents are covered to age 26	
Domestic partner	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.	
<b>Plan cost-sharing highlights</b>		
<b>Plan cost-sharing highlights</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Primary Care Office Visit	\$25 copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Specialist Office Visit	\$40 copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Coinsurance	Covered at 80%	Covered at 60%
Deductible	In-Network: \$1,400 Individual / \$2,800 Family	Out-of-Network: \$5,000 Individual / \$10,000 Family
Out of pocket maximum	In-Network: \$7,500 Individual / \$15,000 Family	Out-of-Network: \$10,000 Individual / \$20,000 Family
Lifetime maximum	None	None
<b>Plan Benefits</b>		
<b>Preventive Healthcare Services</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Well child visits	Covered In Full	Covered at 60%, subject to the deductible
Adult routine physical exams	Covered In Full	Covered at 60%, subject to the deductible
+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	Covered In Full	Covered at 60%, subject to the deductible

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screening		
+Colonoscopy	Preventive screenings covered in full	Covered at 60%, subject to the deductible
+Family Planning Services	Covered In Full	Covered at 60%, subject to the deductible
<b>Physician Office Services</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Diagnostic Visits	\$25 PCP copay; \$40 Specialist copay per visit, subject to 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 \$40 copay per visit, subject to the deductible	Not Covered
Diagnostic x-rays	\$40 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Advanced Imaging Services	\$100 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Diagnostic laboratory and pathology	\$25 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Allergy tests	\$25 PCP copay; \$40 Specialist copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Allergy injections	\$25 PCP copay; \$40 Specialist copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Chemotherapy	\$25 PCP copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Radiation therapy	\$40 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
<b>Maternity Services</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Prenatal care	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 (including delivery)	Covered at 80%, subject to the deductible	Covered at 60% per admission, subject to the deductible
Newborn nursery care	Covered In Full, subject to deductible	Covered at 60% per admission, subject to the deductible
<b>Prescription Drug</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Prescription Drug Coverage	\$5/\$35/\$70 \$0 generics for kids up to age 19	Not Covered
Diabetic drugs, insulin, and supplies	\$25 copay, subject to deductible per 30 day supply Insulin: Covered in full	Covered at 60%, subject to the deductible
<b>Inpatient Hospital Benefits</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Hospital benefits	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 80%, subject to the deductible	Covered at 60%, subject to the deductible
Inpatient physical rehabilitation	Covered at 80% per 60 day stay per admission per contract year, subject to the deductible	Covered at 60% per admission for up to 60 days per contract year, subject to the deductible
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 60%, subject to the deductible
<b>Emergency Care</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Emergency room care	\$450 copay per visit, subject to deductible	\$450 copay per visit, subject to deductible
Freestanding urgent care center	\$40 copay per visit, subject to deductible	Covered at 60%, subject to the deductible
Ambulance	\$450 copay per visit, subject to deductible	\$450 copay per visit, subject to deductible
<b>Outpatient Hospital</b>	<b>In-Network</b>	<b>Out-of-Network</b>

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<b>Benefits</b>		
Diagnostic x-rays	\$40 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Advanced Imaging Services	\$100 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Diagnostic laboratory and pathology	\$25 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Surgical Care Facility Fee	Covered at 80%, subject to the deductible	Covered at 60%, subject to the deductible
Chemotherapy	\$25 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Radiation Therapy	\$40 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
<b>Mental Health and Substance Use</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Inpatient mental health care	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 care	First 3 visits covered in full not subject to the deductible, then covered in full, subject to the deductible	Covered at 60%, subject to the deductible
Inpatient substance use	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	First 3 visits covered in full not subject to the deductible, then covered in full, subject to the deductible	Covered at 60%, subject to the deductible
<b>Other Services</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Skilled nursing facility	Covered at 80% per admission for 200 days per year, subject to the deductible	Covered at 60% per admission for up to 200 days per year, subject to the deductible
Home care	\$25 copay per visit for 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 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	\$25 per visit, subject to 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 50%, subject to the deductible	Covered at 50%, subject to the deductible
External prosthetics	Covered at 50%, subject to the deductible	Covered at 50%, subject to the deductible
Chiropractic	\$25 copay per visit, subject to the deductible	Covered at 60%, subject to the deductible
Acupuncture	\$25 copay per visit, subject to the deductible 10 visits per benefit period	Covered at 60%, subject to the deductible
Hearing Aids	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
<b>Vision Benefits</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Adult Routine Vision Exam	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	\$40 copay per visit, 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
Pediatric Routine Vision Exam	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 50%, subject to the deductible for one purchase per plan year	Covered at 50%, subject to the deductible for one purchase per plan year
<b>Dental Benefits</b>	<b>In-Network</b>	<b>Out-of-Network</b>
Adult Dental Care	Not Covered	Not Covered
Pediatric Dental: Preventive & Routine	Preventive covered at 100%. Routine covered at 80%, subject to the deductible	Preventive covered at 100%, subject to balance billing. Routine covered at 80%, subject to the deductible and balance billing

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Pediatric Major Dental Care & Medical Ortho	Covered at 50%, subject to the deductible	Covered at 50%, subject to the deductible and balance billing
Accidental Dental - Outpatient Surgical	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

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.

Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association