

# Hybrid Plan (Copay + Deductible)



Take control  
of your health  
care costs



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



## Understanding your hybrid plan

A hybrid plan may work a little differently than other health insurance plans you've had in the past.

This plan is designed to meet the needs of individuals and families. You'll have coverage for things like:

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

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

## Let's start with the basics

Your plan is hybrid because it is a blend of two types of plans which include:

- ▶ A deductible that has to be paid first for all medical care
- ▶ A copay for medical care such as when you go to your doctor when you are sick

## About the plan:



**PREVENTIVE CARE** can help you avoid getting sick and improve your health. 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 the first day your coverage begins.



**YOUR PLAN INCLUDES A DEDUCTIBLE.** You have to reach your deductible first for all medical services, like going to the doctor when you are sick or if you have to go to the hospital. The deductible amount will vary based upon your plan, so make sure you know what that amount is.



**YOU CAN GET A PRESCRIPTION FILLED** at the copay level on the first day your coverage begins. You do not need to meet the deductible first.



**ONCE YOU REACH YOUR DEDUCTIBLE,** you will pay a copay for some services and coinsurance for others. Coinsurance is your share of the costs of a covered health service, calculated as a percent. You will have to pay a percentage of that service and the health insurance company will pay the rest.

**TO HELP PROTECT YOU FROM HIGH COSTS,** there is an out-of-pocket maximum. This is a specific dollar amount that limits how much you have to pay out of your own pocket for health care services during a particular time period.



## 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.

**Co-payment** - 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 your daughter's eyeglasses are \$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.

## How does it work?

For example, your plan could include:

- ▶ \$25 primary care copays / \$40 specialist copays
- ▶ \$250 outpatient copays / \$750 inpatient copays
- ▶ \$600 individual / \$1200 family deductible
- ▶ 0% coinsurance for most benefits
- ▶ \$4,000 individual / \$8,000 family out-of-pocket maximum
- ▶ Prescription drug coverage \$5 / \$35 / \$70

## Below are a few examples of how a copay + deductible plan works:

You visit your primary physician for your Annual Physical	Your spouse needs a minor surgical procedure done in an outpatient setting	You need an antibiotic prescription filled	Your spouse is admitted to the hospital for an emergency procedure
Actual cost: \$200	Actual cost: \$2,500	Actual cost: \$40	Actual cost: \$10,000
Plan pays: \$200	<b>Spouse's deductible: \$600</b> Leaving a balance of: \$1,900	Plan pays: \$35	<b>Spouse's deductible: Met</b>
	<b>Spouse's copay: \$250</b> Plan pays: \$1,650		<b>Spouse's copay: \$750</b>
<b>You pay out-of-pocket: \$0</b>	<b>Spouse pays out-of-pocket: \$850</b>	<b>You pay out-of-pocket: \$5</b>	<b>Spouse pays out-of-pocket: \$750</b>
			Plan pays: \$9,250
	After this out-of-pocket payment, your spouse will have \$3,150 remaining to pay before reaching the individual out-of-pocket maximum. Once met all remaining covered benefits will be in full.		The out-of-pocket maximum for your spouse is now reduced to \$2,400
Preventive services are covered in full	Most hospital-related services are subject to the deductible and copay but always protected by the out-of-pocket maximum	Prescription drug copays apply toward the out-of-pocket maximum	Inpatient stays are subject to the deductible, but your spouse has met the individual deductible so he only had to pay the inpatient copay.

This is not a contract. It is intended to highlight the coverage of this program. Benefits are determined by the terms of the member contract.

# View your health insurance benefits and claims online

- ▶ View your benefits, copay and deductible
- ▶ Check your claims
- ▶ Check referrals and authorizations

[ExcellusBCBS.com/Member](http://ExcellusBCBS.com/Member)

The top screenshot displays the 'Benefit Summary: Medical Product' page for John Smith. It shows the plan name 'HealthyBlue Copay \$15/25 LTH' and key dates: Plan Year Effective 01/01, Plan Start 01/01/2010, and Member Effective Since 01/01/2010. A table on the right lists benefit details:

Copay	Deductible	Coinsurance	Limit
\$25.00	\$0.00	0%	\$0.00
\$0.00	\$500.00	20%	\$0.00
\$0.00	\$0.00	0%	\$0.00

The bottom screenshot shows the 'Claims Detail: John Smith' page for a medical claim with number ABC12345678. It includes a 'Claim Summary' with the following details: Description: Medical claim for services on 10/06/2009; Patient: John Smith (123456789); Provider: Dr. Jones; Benefit Plan: HealthyBlue Copay \$15/25 LTH; Status: Adjusted as of 02/16/2010; Paid on: 01/05/2010. A note states: 'Total provider charges for this claim are \$30.00. Under agreements with your provider, Health Plan will pay \$28.13. Provider may bill you \$0.00.' Below this is a table for 'Claim Items' with columns for Date of Service, Description of Service, Provider Charged, Other Allowed, Insurance Paid, Deductible, Copay, Coinsurance, and Remark.

## Live Healthier and Save Money

Take advantage of programs and online resources to stay healthy and get the most value for your dollar.  
[ExcellusBCBS.com](http://ExcellusBCBS.com)

## Member Benefits:

Access to more top-quality doctors, hospitals and pharmacies, locally and nationwide

### HealthyPerks

**Blue365®** - Exclusive discounts on health-related products and service such as fitness gear, exercise programs, weight-loss programs and more

**Step Up** - Fitness and nutrition to improve health through physical activity and healthy eating

**24/7 Health Coaching** - Answers to your health care questions

**6,000+ Health Topics** - Instant access to expert information online

**Ask the Pharmacist** - Ask questions about your medications

**Health Risk Assessment** - Our secure online health assessment will help you identify potential health risk factors and identify areas for improvement

**ExerciseRewards™ Program** - is a fitness facility reimbursement program with reduced fees at participating facilities and online interactive fitness and wellness tools available at no cost to help you meet your goals

**BlueCard®** - Access to care when you travel worldwide

Sign up. Stay informed.

Get email updates to receive fitness advice,  
nutrition tips, healthy recipes and more at [ExcellusBCBS.com/Email](http://ExcellusBCBS.com/Email)

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