

# Essential Plan



*Rates as low as **\$0**  
a month for  
eligible individuals.*



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

# New for 2016

## \$0 or \$20 monthly premium plans for eligible individuals







### What is the Essential Plan?

It's a new health plan for 2016 that is available only on the NY State of Health Marketplace. It costs much less than other health plans but offers the same essential benefits.

### How much does it cost?

Plans for as low as \$0 per month available for eligible individuals.

### Who can get it?

Individuals who meet the household size and income guidelines below.*	
Household size	Most you can make
	\$23,540
	\$31,860
	\$40,180
	\$48,500

\*Must not qualify for Medicaid or Child Health Plus and not have access to affordable employer coverage

### How else does it save me money?

It has NO DEDUCTIBLE, so the plan starts paying for your health care right away.

You get FREE PREVENTIVE CARE like routine doctor exams and screenings to keep you healthy.

### What does the Essential Plan cover?

The same services covered by other plans:

- doctor visits, including specialists
- tests ordered by your doctor
- prescription drugs
- inpatient and outpatient care at a hospital

## The top 3 things to know about the Essential Plan

<b>1</b>	<b>What benefits are free?</b>	<ul style="list-style-type: none"><li>• Preventive care for you and your family</li></ul>
<b>2</b>	<b>Does my plan have a deductible? If so what does it apply to?</b>	<ul style="list-style-type: none"><li>• No, this plan does not have a deductible.</li></ul>
<b>3</b>	<b>How much will I pay out of pocket for this plan? And how does it add up (or aggregate)?</b>	<ul style="list-style-type: none"><li>• All of our plans have a maximum amount that any one person will pay (this is called an out of pocket maximum).</li><li>• This amount varies, depending on which of these plans you have. You will want to know what that amount is.</li></ul>

# Understanding how it works.

## Important terms to know:

**Copay** - 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, you qualify for Essential Plan 1, which has a \$15 copay for a doctor office visit. You go to your doctor for strep throat, you pay \$15 at the time of your visit and the insurance company pays the rest.

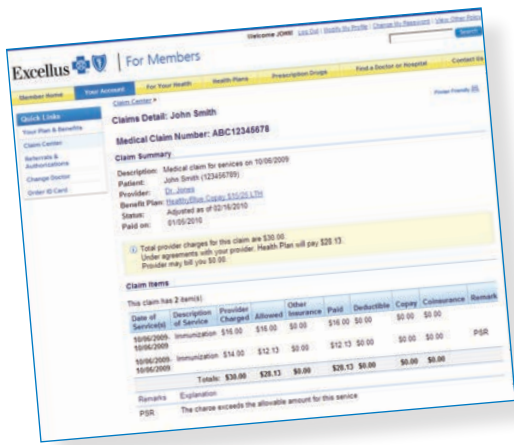
**Coinsurance** - Your share of the costs of a covered health care service, calculated as a percent (for example, 5%). For example, you need crutches which may cost \$200. Your plan covers 95%. So, your coinsurance payment of 5% would be \$10. The health insurance company would pay the rest or \$190.

**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** - A specific amount that limits how much you have to pay out of your own pocket for health care services during a particular time period, not including monthly premiums.

Plan Benefits & Features	Essential Plan 1 (151% - 200% FPL)	Essential Plan 2 (139% - 150% FPL)	Essential Plan 3 (100% - 138% FPL)	Essential Plan 4 (Below 100% FPL)
Monthly Premium	<b>\$20</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Preventive Care (Immunization, screenings)	\$0 for most preventive services	\$0 for most preventive services	\$0 for most preventive services	\$0 for most preventive services
Deductible	\$0	\$0	\$0	\$0
Out-of-pocket Maximum	\$2000	\$200	\$200	<b>\$0</b>
Doctor Visit	\$15	\$0	\$0	\$0
Specialist Visit	\$25	\$0	\$0	\$0
Hospital Services	\$150	\$0	\$0	\$0
Emergency Room	\$75	\$0	\$0	\$0
Lab Work	\$25	\$0	\$0	\$0
X-Ray	\$25	\$0	\$0	\$0
Prescription Drugs	<b>You pay:</b> \$6 for generic \$15 for brand \$30 for preferred brand	<b>You pay:</b> \$1 for generic \$3 for brand \$3 for preferred brand	<b>You pay:</b> \$1 for generic \$3 for brand \$3 for preferred brand	<b>You pay:</b> \$0 for generic \$0 for brand \$0 for preferred brand

Essential Plan enrollment is available throughout the year.



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)

## HealthyPerks for Members

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

**24/7 Nurse Call Line** - Answers to your health care questions anytime

**ExerciseRewards™ Program** - Up to \$400 annual fitness facility and/or individual fitness class reimbursement program with reduced fees at participating facilities

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

**Pharmacy Home Delivery** - Save time and money by having your prescriptions delivered to your home\*\*

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



**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)

\*Other eligibility guidelines do apply.

\*\*Certain Prescription Drugs may be ordered through pharmacy home delivery supplier at two and a half copays for a 90 day supply.

For maintenance prescription drugs, you may obtain your first two orders at a retail participating pharmacy.

After your first two prescriptions, you must obtain maintenance prescription drugs from our pharmacy home delivery service or opt out by calling 1-800-724-5033.

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Consult a physician before beginning or changing your exercise or fitness routine.



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