

LIFE HAS OPPORTUNITIES



Your guide to finding the best health insurance plan.

Start saving today with the help of Excellus BlueCross BlueShield.



National strength. Local focus. Individual care.SM



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LIFE HAS OPPORTUNITIES

Dear <FIRST_NAME>,

Thanks for contacting Excellus BlueCross BlueShield about your health insurance needs.

You have options.

Keeping your health insurance may be easier than you think. Excellus BlueCross BlueShield offers a wide variety of affordable health insurance plans for individuals and families — all of which offer:

- Access to more top-quality doctors, hospitals and pharmacies, locally and nationwide.
- Help finding and applying tax credits and other savings you may qualify for to reduce your costs.
- No charge for preventive care and immunizations.
- Savings up to 45% on health and wellness products.
- Lower costs for generic drugs.

We can help.

Excellus BCBS created this guide to help you find the best plan for your budget and health care needs. Our dedicated insurance advisors are available at **1-888-769-7168** to discuss all of your options, including ways to save on the cost of your plan. Or, you can always visit **ChooseExcellus.com/Options** to watch helpful videos and use our Tax Credit Calculator to estimate your savings.

Excellus BCBS is committed to making sure you have the right coverage to help you stay healthy. Use this guide to help you get started.

Sincerely,

James R. Reed
Senior Vice President, Marketing and Sales

WHERE TO GET HEALTH INSURANCE

You're on the way to finding a health insurance plan to give you protection and peace of mind. Excellus BCBS will help you follow the right path so you can enroll in a plan that works for you.

There are three ways you can get health insurance:



Option 1

Get insurance from your employer or your spouse's health insurance plan (if available).



Option 2

Buy insurance on the NY State of Health® – The Official Health Plan Marketplace.



Option 3

Buy insurance directly from an insurance carrier or broker.



What is the NY State of Health?

The NY State of Health is the Official Health Plan Marketplace run by New York state. It's an online resource where individuals and families can shop for, compare and buy health insurance. You can compare plans from different companies and purchase the one that best meets your budget and health care needs.

Is the NY State of Health an option for you?

If you're not Medicare eligible, uninsured and employer coverage is not available to you, you are eligible to choose from the several plan options offered on the NY State of Health. You may also qualify for financial assistance to help you pay for health insurance.

Follow these steps to help you shop for, choose and enroll in a health insurance plan.



STEP 1

Get help paying for health insurance.

You may be eligible to get help paying for a health insurance plan. There are two ways to save. Your eligibility depends on your household size and income.

- 1. Tax credits** — There are two ways to get premium tax credits. You can receive monthly credits towards your premium, or receive an annual tax deduction. Visit ChooseExcellus.com/Options today to estimate your savings.
- 2. Cost-sharing reductions** — Reduce how much you'll pay for out-of-pocket costs. Cost-sharing reductions are available to people who qualify and enroll in a Silver plan on the NY State of Health.

Refer to the chart below to see if you may qualify for financial assistance and visit ChooseExcellus.com/Options to use our Tax Credit Calculator.

Financial Assistance Eligibility by Annual Income Level*		
Family Size	Annual Income Eligibility for Cost Sharing	Annual Income Eligibility for Tax Credits**
Single person	\$15,283 - \$28,725	\$15,283 - \$45,960
Family of two	\$20,629 - \$38,775	\$20,629 - \$62,040
Family of three	\$25,976 - \$48,825	\$25,976 - \$78,120
Family of four	\$31,323 - \$58,875	\$31,323 - \$94,200
Family of five	\$36,669 - \$68,925	\$36,669 - \$110,280
Family of six	\$42,016 - \$78,975	\$42,016 - \$126,360

You must buy a plan through the NY State of Health to qualify for financial assistance.



Estimate how much you can save today.

Visit ChooseExcellus.com/Options to use our Tax Credit Calculator.

*Source: 2013 Federal Income Guidelines: Department of Health and Human Services. Full calculator available at <http://aspe.hhs.gov/poverty/13poverty.cfm>

**Some individuals and families with household incomes below these limits may qualify for a Premium Tax Credit in certain circumstances where Medicaid is unavailable. See the full calculator for more information.




STEP 2

Choose the best plan for you.

Some plans have lower monthly premiums but you may pay more out-of-pocket costs when you need care. Some have higher monthly premiums with lower out-of-pocket costs. Others fall in between. The answers to the following questions will help you choose a plan that fits your budget and your health care needs:

- How often do you go to the doctor?
- Do you see a specialist (physical therapist, chiropractor, cardiologist, etc.)?
- Do you take prescription drugs?
- Does your doctor accept your plan? Find your doctor at [ChooseExcellus.com/Options](https://www.chooseexcellus.com/options)

Here are examples of the factors that go into choosing a plan that best meets your specific needs.

Joe G. 26 and single	Bill and Melanie H. Married with 2 children	Francis P. 56, divorced
		
<ul style="list-style-type: none">• Sees his doctor only once or twice a year• Takes no prescription drugs• Works out at the local gym <p>Plan of choice: B S</p> <p>A Bronze or Silver plan provides great coverage with a lower monthly premium. Includes discounts on gym memberships and health products.</p>	<ul style="list-style-type: none">• Frequent visits to the pediatrician• Expecting another baby in 6 months• Takes daily and weekly prescriptions <p>Plan of choice: S G</p> <p>A Silver or Gold plan with lower copays and generous prescription drug coverage.</p>	<ul style="list-style-type: none">• Chronic knee pain may require surgery• Sees a specialist regularly for diabetes• Takes prescription insulin daily <p>Plan of choice: G P</p> <p>Francis' frequent doctor visits and impending surgery make a Gold or Platinum plan with low deductibles and hospital and pharmacy benefits a good choice.</p>



New Health Insurance Plans Available.

All plans on the NY State of Health will be assigned to a metal tier: Bronze, Silver, Gold and Platinum. (The Base plan is available to people under 30.) All plans cover the same essential benefits required by the government, but as the chart below shows, the monthly and out-of-pocket costs differ by tier. Compare plans based on what's important to you, and choose the combination of price and coverage that fits your needs and budget.

	BASE	BRONZE	SILVER	GOLD	PLATINUM
Monthly cost	●	●	●●	●●●	●●●●
Cost when you get care	●●●●●	●●●●	●●●	●●	●
Good option if you...	need low-cost protection in the event of a catastrophic injury or illness	if you use health care services infrequently	need to balance your monthly premium with your out-of-pocket costs	want to save on monthly premiums while keeping your out-of-pocket costs low	may use a lot of health care services, want predictable, lower out-of-pocket costs for routine care

Some helpful definitions:

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. For example, if you have a \$1,000 deductible, you pay 100% of your first \$1,000 in medical bills before your insurance pays anything.

Copay

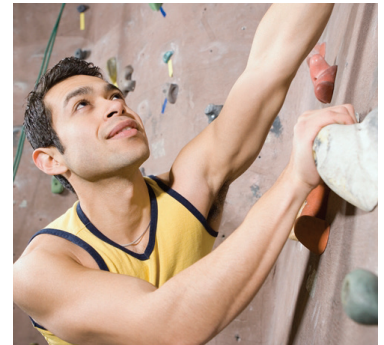
This is a fixed amount you pay each time you use a medical service, such as a doctor's office visit, prescription refill or a hospital stay. For example, if your prescription drug coverage includes a \$20 copay, you pay \$20 for each prescription and your insurance pays the balance.

Coinsurance

Coinsurance is similar to a copay, but instead of a fixed dollar amount, it is a percentage of the total bill. For example, 15% coinsurance on a \$100 bill means you pay \$15 and your insurance pays the rest.

Out-of-Pocket Maximum

An annual limit on the amount of money that you would have to pay for health care costs, not including premiums.



CERTIFIED HEALTH INSURANCE PLAN OPTIONS

All of the plans Excellus BCBS offers below give you access to the top-quality doctors, hospitals and pharmacies locally and nationally, and any costs listed in the chart below are for care provided by doctors and hospitals who are part of the Excellus BCBS network. You can see more details about each plan at [ChooseExcellus.com/Options](https://www.chooseexcellus.com/options).

Plan Benefits & Features	BASE	BRONZE		SILVER	
		Standard	Select	Standard	Select
Plan Type	High deductible health plan	High deductible health plan	High deductible health plan	Hybrid	High deductible health plan
Monthly Premium					
Financial Assistance (Tax Credit)	Not applicable	YES		YES	
Cost-share Reductions (available based on eligibility)	Not applicable	Not applicable		YES	
Primary Care Doctor Visits	Once you meet the deductible amount, then these services are covered in full	Once you meet the deductible amount, then you pay coinsurance or a percentage of cost for these services		\$30	Once you meet the deductible amount, then you pay a copay or coinsurance, a percentage of cost for these services
Specialist Visit				\$50	
Hospital Services				\$1,500	
Emergency Room				\$150	
Lab Work				\$50	
X-Ray				\$50	
Prescription Drugs				Once you meet the deductible amount, then you pay: \$10 for generic \$35 for preferred brand \$70 for brand	
Deductible	\$6,350	\$3,000	\$4,500	\$2,000	
Coinsurance	0%	50%		0%	20%
Out-of-pocket Maximum	\$6,350	\$6,350		\$5,500	\$5,000
Preventive Care (immunization, screenings)	\$0 for most preventive services, not subject to the deductible	\$0 for most preventive services, not subject to the deductible		\$0 for most preventive services, not subject to the deductible	
ExerciseRewards™ – Up to \$600 a year for gym memberships		Included		Included	
Blue365® Discounts	Included	Included		Included	
BlueCard® – Access to care when you travel	Included	Included		Included	
Pediatric Vision	Covered	Covered		Covered	

Exclusive Excellus BCBS Member Benefits

All of the following are included in every plan.

- Access to 6,000+ health topics
- Save money and time with PrimeMail – get prescriptions by mail
- Understand your health risk – take a free online health risk assessment
- BlueCard® – worldwide coverage when you travel
- No referrals
- 24/7 Health Coaching – free nutrition, fitness and mental health advice
- Questions about your medications – Ask the Pharmacist
- Blue365® – discounts on health and wellness products
- ExerciseRewards™ – up to \$600 a year for gym memberships

GOLD		"BASSETT GOLD SELECT Available in Herkimer, Otsego & Delaware Counties Only (cost share shown applies when a Bassett provider or facility is used)"	PLATINUM	
Standard	Select		Standard	Select
Hybrid	Hybrid	Hybrid	Copay	Copay
●●●	●●●●	●●●	●●●●	●●●●●
YES	YES	YES	YES	YES
Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
\$25	\$25	\$25	\$15	\$15
\$40	\$40	\$40	\$35	\$25
\$1,000	\$750	\$500	\$500	\$150
\$150	\$250	\$100	\$100	\$75
\$40	\$25	\$25	\$35	\$15
\$40	\$40	\$40	\$35	\$25
You pay: \$10 for generic \$35 for preferred brand \$70 for brand	You pay: \$5 for generic \$35 for preferred brand \$70 for brand	You pay: \$5 for generic \$35 for preferred brand \$70 for brand	You pay: \$10 for generic \$30 for preferred brand \$60 for brand	You pay: \$5 for generic \$25 for preferred brand \$50 for brand
\$600	\$400	\$400	\$0	\$0
0%	0%	0%	0%	0%
\$4,000	\$4,000	\$4,000	\$2,000	\$6,350
\$0 for most preventive services, not subject to the deductible	\$0 for most preventive services, not subject to the deductible	\$0 for most preventive services, not subject to the deductible	\$0 for most preventive services, not subject to the deductible	\$0 for most preventive services, not subject to the deductible
Included	Included	Included	Included	Included
Included	Included	Included	Included	Included
Included	Included	Included	Included	Included
Covered	Covered	Covered	Covered	Covered



Excellus BCBS members have access to thousands of doctors, hospitals and pharmacies. Find your doctor today at ChooseExcellus.com/Options

STEP 3



What you need to enroll.

You will need a few pieces of important information to enroll in a plan on the NY State of Health.

Use the checklist below:

- Social security number (or document number if you're a legal immigrant)
- Employer and income information (current paystubs, W-2 forms or wage and tax statements)
- Policy numbers for any current health insurance
- Information about any job-related health insurance available to your family

Calculate your monthly premium

Visit ChooseExcellus.com/Options to start researching plans, and use our Tax Credit Calculator to determine your estimated tax credit.

Excellus BCBS plan name: _____



Monthly Premium: \$ _____

Estimated Tax Credit: – \$ _____

Estimated Total Monthly Cost: \$ _____

Sign up for email updates and watch our helpful videos about health insurance at ChooseExcellus.com/Options

STEP 4

How to enroll.



**Call our dedicated insurance advisors
at 1-888-769-7168**

We can help you enroll today.

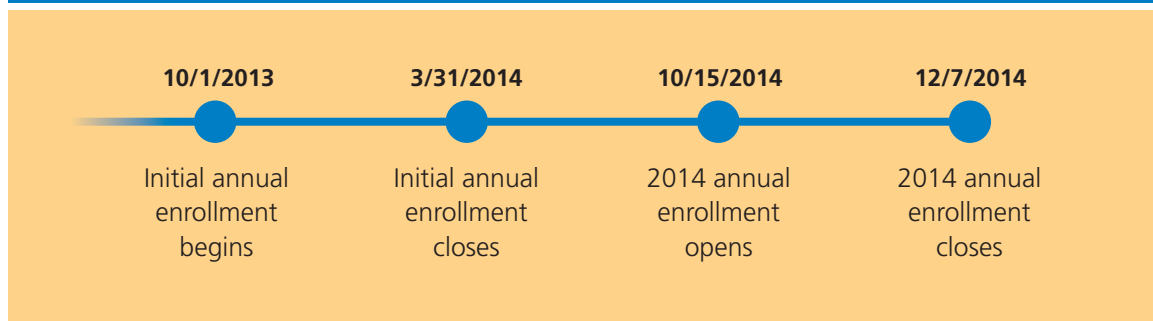


Or, visit ChooseExcellus.com/Options

to see your plan options.

Important Dates: Enrollment Period 10/1/13 – 3/31/14.

NY State of Health Schedule



Special Enrollment Period

Under certain circumstances, you have the option of enrolling in a new health insurance plan outside of the Annual Open Enrollment period. These include life changes, such as having a baby or getting married or divorced, or if your coverage under another plan is ending (for instance, if you are turning 26 and you are currently a dependent on your parents' coverage). You have 30 days from the time your qualifying life event occurs or your coverage ends to enroll in your own plan. Otherwise you must wait until the next Annual Open Enrollment period.

Call us to see if you qualify for a Special Enrollment Period 1-888-769-7168.



Time-sensitive information about health insurance options for:

<FIRST_NAME> <MIDDLE_NAME> <LAST_NAME>
<ADDRESS_1>
<ADDRESS_2>
<CITY>, <STATE> <ZIP5>
<BARCODE>

Don't give up the security of health insurance you can trust. Use this guide to find the right plan for you.

Enroll today.

Call our dedicated insurance advisors at 1-888-769-7168

Visit ChooseExcellus.com/Options