

# Certified Health Insurance Plan Options Off Exchange



Everybody Benefits



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



Get up to \$200 or \$400 a year in Pulse Cash with ThriveWell<sup>SM</sup> powered by Virgin Pulse



Need help choosing the right plan for you? Call our dedicated representatives at 1-888-669-3913.

Plan Benefits & Features	LOW COST		STANDARD			
	Base (Catastrophic) Must be under age 30 or qualify for a hardship exemption	Bronze Standard HSA (HSA** qualified)	Bronze Standard	Silver Standard	Gold Standard	Platinum Standard
Tax Credit Available (On-Exchange Only)	Not Applicable	Yes	Yes	Yes	Yes	Yes
Deductible (Single/Family)	\$9,450 / \$18,900	\$6,100 / \$12,200	\$4,600 / \$9,200	\$2,100 / \$4,200	\$600 / \$1,200	\$0 / \$0
Out-of-Pocket Maximum (Single/Family)	\$9,450 / \$18,900	\$7,150 / \$14,300	\$9,450 / \$18,900	\$9,450 / \$18,900	\$5,900 / \$11,800	\$2,000 / \$4,000
Aggregation Type	Individual	Individual	Individual	Individual	Individual	Individual
Coinsurance	You pay 0%	You pay 50%	You pay 50%	You pay 0%*	You pay 0%*	You pay 0%*
Preventive Care (Immunizations, screenings)	\$0 for most preventive services NSD	\$0 for most preventive services NSD	\$0 for most preventive services NSD	\$0 for most preventive services NSD	\$0 for most preventive services NSD	\$0 for most preventive services NSD
Primary Care Office Visit (PCP)	0%. First 3 visits NSD.	50%	\$50 PCP / \$75 SPC. First 3 visits NSD.	\$30. First visit NSD.	\$25	\$15
Specialist Office Visit (SPC)	0%		\$65. First visit NSD.	\$40	\$35	
Hospital Services			\$1,500	\$1,500	\$1,000	\$500
Outpatient Services			\$150	\$150	\$100	\$100
Emergency Room			\$500	\$500	\$150	\$100
Urgent Care			\$75	\$70	\$60	\$55
Lab Work			\$50	\$50	\$40	\$35
Basic X-Ray			\$75	\$75	\$40	\$35
Prescription Drugs		\$10 for Tier 1 \$35 for Tier 2 \$70 for Tier 3	\$10 for Tier 1 \$35 for Tier 2 \$70 for Tier 3	\$15 for Tier 1 \$40 for Tier 2 \$75 for Tier 3 NSD	\$10 for Tier 1 \$35 for Tier 2 \$70 for Tier 3 NSD	\$10 for Tier 1 \$30 for Tier 2 \$60 for Tier 3
Telemedicine	\$0. First 3 qualifying visits NSD.	\$0	\$0. First 3 qualifying visits NSD.	\$0. First visit NSD.	\$0	\$0
Pediatric Vision* and Dental	Covered	Covered	Covered	Covered	Covered	Covered

The amounts listed above are the copays or coinsurance after the deductible is met, unless otherwise noted as not subject to deductible (NSD).

Rates – Rates shown cover Dependents through age 26 and include Pediatric Dental coverage. (Additional rates available upon request.)

Single	\$359.68	\$654.05	\$654.05	\$854.84	\$1,099.98	\$1,281.27
Single + Spouse	\$719.36	\$1,308.09	\$1,308.09	\$1,709.68	\$2,199.95	\$2,562.55
Single + Child(ren)	\$611.45	\$1,111.88	\$1,111.88	\$1,453.23	\$1,869.96	\$2,178.16
Single + Spouse + Child(ren)	\$1,025.09	\$1,864.03	\$1,864.03	\$2,436.30	\$3,134.94	\$3,651.63
Child Only	NA	\$269.47	\$269.47	\$352.19	\$453.19	\$527.89

Standard plans are required by New York State. The benefits and out-of-pocket costs for the Standard plans will be the same for all health insurance companies. Provider networks will differ by insurance company.

Part of the Affordable Care Act is intended to improve dental coverage for children, including preventive, routine and some major dental coverage. Individuals purchasing medical coverage outside of the NY State of Health Marketplace, are required to purchase a medical plan with pediatric dental included, or a qualified stand-alone plan. By purchasing a medical plan with dental included, you can be sure your children will receive comprehensive coverage overseen by our staff of medical management experts, and both medical and pediatric dental services will count towards your out of pocket maximums.

Any one person insured on a family plan will not pay more than \$9,450 in compliance with the Affordable Care Act.

\*Some benefits, such as pediatric vision and durable medical equipment may have different coinsurance amounts.

\*\*An HSA or Health Savings Account is a tax-free funding account owned by you that helps you pay for qualified medical expenses such as lab fees, prescription drugs, contact lenses, chiropractor visits and more. Certain subsidized health plans may not be eligible for health savings accounts.

Note to diabetic drug and supply users: In accordance with the contract language/benefit mandates provided by New York State, if your plan includes a deductible, diabetic drugs and supplies are subject to the deductible amount.

**Central New York Region: Broome, Cayuga, Chemung, Cortland, Onondaga, Tioga, Tompkins, Schuyler, Steuben Counties.**

Plan Benefits & Features	NON-STANDARD						
	POPULAR Bronze Secure Plus 3 LOW COST	POPULAR Bronze Select (HSA** qualified)	CNY Preferred Silver Available in Onondaga & Lewis Counties Only†	POPULAR Silver Select (HSA** qualified)	CNY Preferred Gold Available in Onondaga & Lewis Counties Only†	Gold Select	Platinum Select
Tax Credit Available (On-Exchange Only)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Deductible (Single/Family)	\$9,450 / \$18,900	\$5,500 / \$11,000	\$2,900 / \$5,800	\$3,200 / \$6,400	\$950 / \$1,900	\$1,000 / \$2,000	\$0 / \$0
Out-of-Pocket Maximum (Single/Family)	\$9,450 / \$18,900	\$7,500 / \$15,000	\$9,000 / \$18,000	\$7,500 / \$15,000	\$8,500 / \$17,000	\$8,000 / \$16,000	\$6,350 / \$12,700
Aggregation Type	Individual	Family	Individual	Family	Individual		Individual
Coinsurance	You pay 0%	You pay 50%	You pay 0%*†	You pay 20%*	You pay 0%*†	You pay 0%*	You pay 0%*
Preventive Care (Immunizations, screenings)	\$0 for most preventive services NSD		\$0 for most preventive services NSD		\$0 for most preventive services NSD		\$0 for most preventive services NSD
Primary Care Office Visit (PCP)	0%. First 3 visits NSD.	50%	\$30	20%	\$25	\$25	\$15
Specialist Office Visit (SPC)	0%		\$50		\$40	\$40	\$25
Acupuncture Visit (up to 10)			\$30		\$25	\$25	\$15
Physical, Occupational and Speech Therapy			\$30		\$25	\$25	\$15
Hospital Services			\$1,250		\$750	\$1,000	\$750
Outpatient Services			\$350		\$250	\$500	\$150
Emergency Room			\$350		\$250	\$500	\$150
Urgent Care			\$50		\$40	\$40	\$25
Lab Work			\$50		\$40	\$40	\$25
Basic X-Ray			\$50		\$40	\$40	\$15
Prescription Drugs		\$10 for Tier 1 40% for Tier 2 50% for Tier 3 Preventative Rx NSD	\$10 for Tier 1 \$45 for Tier 2 \$90 for Tier 3 NSD	\$10 for Tier 1 \$45 for Tier 2 \$90 for Tier 3 Preventative Rx NSD	\$5 for Tier 1 \$35 for Tier 2 \$70 for Tier 3 NSD	\$10 for Tier 1 \$35 for Tier 2 \$70 for Tier 3 NSD	\$10 for Tier 1 \$35 for Tier 2 \$70 for Tier 3
Telemedicine	0%. First 3 qualifying visits NSD.	0%	\$0	0%	\$0	\$0	\$0
Adult Vision Exams and Dental (Preventive & Routine)	\$0	50%	\$30	20%	\$25	\$25	\$15
Adult Eyewear	\$60	\$60	\$60	\$60	\$60	\$60	\$60
Pediatric Vision* and Dental	Covered		Covered		Covered		Covered
<b>The amounts listed above are the copays or coinsurance after the deductible is met, unless otherwise noted as not subject to deductible (NSD).</b>							
<b>Rates – Rates shown cover Dependents through age 26 and include Pediatric Dental coverage. (Additional rates available upon request.)</b>							
Single	\$615.67	\$649.37	\$760.99	\$848.74	\$933.91	\$1,062.03	\$1,268.99
Single + Spouse	\$1,231.34	\$1,298.74	\$1,521.97	\$1,697.48	\$1,867.82	\$2,124.06	\$2,537.99
Single + Child(ren)	\$1,046.64	\$1,103.92	\$1,293.68	\$1,442.86	\$1,587.66	\$1,805.45	\$2,157.29
Single + Spouse + Child(ren)	\$1,754.66	\$1,850.70	\$2,168.82	\$2,418.91	\$2,661.65	\$3,026.79	\$3,616.63
Child Only	NA	NA	NA	NA	NA	NA	NA

Part of the Affordable Care Act is intended to improve dental coverage for children, including preventive, routine and some major dental coverage. Individuals purchasing medical coverage outside of the NY State of Health Marketplace, are required to purchase a medical plan with pediatric dental included, or a qualified stand-alone plan. By purchasing a medical plan with dental included, you can be sure your children will receive comprehensive coverage overseen by our staff of medical management experts, and both medical and pediatric dental services will count towards your out of pocket maximums.

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†Cost share shown applies when a Crouse, St. Joseph's Hospital or Lewis County Hospital provider or facility is used. Not all physicians are in the Tier 1 network. Check our "Find a Provider" tool to make sure your physician is in the Tier 1 network.

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A nonprofit independent licensee of the Blue Cross Blue Shield Association



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