

# Medical Insurance

Provided by



**Disclaimer:** This benefit plan information shown in this benefits plan overview is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance ; the underlying insurance documents will govern in all cases.

# What is a PPO Plan?

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The Excellus BluePPO Signature Hybrid plan offers much more flexibility and choice than the HMO plan because there is an 'In-Network' and 'Out-of-Network' choice at the time you seek service from a provider.

The In-Network benefits (copays, coinsurance, etc.) will be greater than the Out-of-Network benefits. You will pay less when you seek your care In-Network. For example, your PPO plan offers a Copay of \$30 for a specialist office visit In-Network; that same office visit Out-of-Network is 30% after satisfying the deductible.

At the time of service, the member can seek care from a Specialist, without having to obtain a referral from a Primary Care Physician.

The contractual agreement between the PPO Plan and the Provider is on a “discounted fee for service” basis. This means that the provider who participates in the network has agreed to provide their service on an agreed upon discounted fee. The Provider who is not in the network will not agree to that discounted fee and will typically charge a “Reasonable and Customary” fee.

# Postdoctoral Scholar Benefit Program

## Excellus BCBS Signature Hybrid Medical Plan

Core Benefits	In-Network Postdoc Pays	Out-of-Network Postdoc Pays
<b>Deductible</b> (Individual / Family)	\$200 / \$400	\$700 / \$1,400
<b>OOP</b> – Single/Family	\$2,500 / \$5,000	\$5,000 / \$10,000
<b>Office Visit</b> (Primary / Specialist)	\$20 / \$30 Copay	30%*
<b>Routine Adult Physical Exam</b>	\$0 Copay	30%*
<b>Inpatient Hospital</b>	10%*	30%*
<b>Outpatient Surgery</b>	10%*	30%*
<b>Mental Health copay</b>	\$15 Copay	30%*
<b>Urgent Care</b>	\$75 Copay	30%*
<b>Emergency Room</b>	\$100 Copay (waived if admitted)	
<b>RX</b> (Generic / Preferred Brand/ Non-Preferred Brand)	\$10 / \$25 / \$40	Not covered

\* Deductible applies to these services

# Prescriptions – Mail Order Pharmacy

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You can order maintenance medications through Excellus BCBS Rx Home Delivery for chronic conditions as asthma, arthritis, diabetes, high cholesterol and heart conditions.

Under the PPO plan, this service provides you up to a 90-day supply of these medications after a copay of \$20 for generic, \$50 for preferred brand-name, and \$80 for non-preferred brand name drugs.

Please click on **Excellus RX Home Delivery/Order Form** on the website for more information, as well as directions on how to order your prescriptions.

# Wellness Programs

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- **Women's Preventive Services:** Your Excellus insurance plan covers many women's preventive services listed here with no copays, coinsurance or deductible when provided in network, as generic contraceptives, purchase of a breast pump in certain circumstances, and well-woman care.
- **Fitness Discount Program:** You'll receive lower rates on gym membership in the large *healthways fitness your way* network, plus receive discounts on health coaching and fitness equipment.
- **Blue365:** Save on gym memberships, eye exams and eyeglasses, weight-loss programs, massage therapy and more
- **Informed Health Line:** By calling a toll-free number 1-800-348-9786, you can get answers from a registered nurse 24/7, 365 days a year regarding health conditions, medical tests or procedures, as well as listen to the Audio Health Library.

# Wellness Programs (continued)

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- **Weight Management Discount Program:** You can access savings on weight-loss programs like Jenny Craig, eDiets and Nutri system, while receiving the support you need to be successful in reaching your weight-loss goals. All through blue365 discounts.
- **Mobile App:** Now you can use your cell phone with web access to view your Excellus health plan information — whenever you want, wherever you are.

The above programs are just a few of the many that are offered through Excellus BCBS. To learn more about what is offered, please visit [www.excellusbcbs.com](http://www.excellusbcbs.com).

# Urgent Care

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The hospital emergency room is to be used only if the situation is limb or life threatening.

The Urgent Care Center should be used as often as possible to avoid additional charges.

The Urgent Care Center is open 24 hours and is available to treat most non-life-threatening emergencies, as broken bones (not multiple fractures), wounds not bleeding profusely, fevers and flu symptoms.

The copay is less: PPO Plan - \$100 copay for emergency room versus **\$75 copay for urgent care.**

There are 7 Urgent Care Centers within 10 mile radius of the University of Rochester.