

Understanding your High-Deductible Health Plan

A high-deductible health plan may work a little differently than other health insurance plans you've had in the past. A high-deductible health plan or "HDHP" is designed to help keep premium costs low for you and your family.

How HDHPs Work

With a high-deductible health plan, preventive services such as routine physicals, screenings and vaccinations are covered in full from day one.* The deductible does not apply to preventive services.

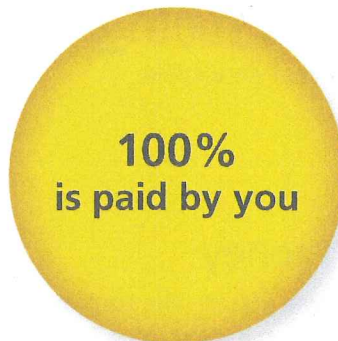
Preventive Services



Insurance company provides full coverage

Other Services

Until deductible amount is reached



You pay a deductible up to a certain amount

After deductible amount is reached



Once the deductible amount is reached, you pay a percentage (called coinsurance)



Health insurance company pays



You pay

For illustrative purposes only. Plan options may vary.

Deductible	Coinsurance	Out-of-Pocket Maximum
<p>For services other than preventive care, you are responsible for paying out of your own pocket until you meet your deductible. Deductible amounts will vary based on your plan, so make sure you know what that amount is.</p>	<p>Once you reach your deductible, coinsurance is your share of the costs of a covered health care service, calculated as a percentage. You will pay a percentage of that service, and the health insurance company will pay the rest.</p>	<p>To help you with your costs, there is an out-of-pocket maximum, which is an annual limit on the amount of money that you have to pay for health care services, not including your monthly premiums. Remember that preventive care is covered in full and is not subject to a deductible.</p>



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Turn over for an example that helps to illustrate the concepts explained on this page. →

For example:

Let's say your deductible is **\$2,000.**



You go to your doctor for low back pain.
You pay **\$100** for the visit.

You still have to pay **\$1900** more to reach your deductible.



Your doctor orders an **MRI** of your lower back.
You pay **\$1,000** for the MRI.

You still have to pay **\$900** more to reach your deductible.



After a series of visits to your doctor and a chiropractor, you have **\$0** left to reach your deductible. Now you will pay a percentage of cost, called **coinsurance**.



If your coinsurance is **20%**, and the next time you visit your doctor, your bill is **\$100**, then you'll pay **\$20**, and we will pay **\$80**.

Ways to live healthier and save money

The goal of consumer-driven health care is to empower you to take control of your care. Here are some things you can do to make sure you're taking care of yourself and getting the most value for your dollar.

Use network providers

Access the in-network doctors, specialists and pharmacies listed on our website, and you can save money on your care.

Get recommended preventive care

Preventive care is covered in full through your plan. Getting regular exams and screenings will help you live healthier. You can find a list of preventive services on our website.

Ask for generic drugs

Generic drugs are safe, effective and approved by the Food and Drug Administration. They just cost you less. A lot less. Ask your doctor or pharmacist if generic drugs are right for you.

Take advantage of the online resources we offer

- Blue365® - discounts on health and fitness products and services
- Thousands of health topics online
- Health coaching to provide you with answers to virtually any health care question
- Quit for Life® tobacco cessation program**

Take care of yourself

Find health tips and healthy recipes on our website, ExcellusBCBS.com/Member.

Visit our website at ExcellusBCBS.com/HighDeductible

for more information and easy-to-use tools and cost calculators



* In accordance with preventive care regulations, full coverage (no cost-share) will be applied for services meeting the requirements as outlined in Grade A and B Recommendations of the United States Preventive Services Task Force.

** If a covered benefit