

HAVE YOU DONE YOUR MATH HOMEWORK?

A new medical insurance plan has been made available, and “doing the math” is something we should all make time for! For most, the new Excellus BCBS High Deductible Health Plan is \$0 premium cost! **Before you finalize your 2017 Health Insurance decision—take some time to “do the math!”**

FIND OUT

- ▶ What will I pay in premiums from my paycheck?
 - » See enclosed rate summary for exact pricing.
- ▶ What services do I/my family need this year? How much do those services actually cost?
 - » Use your Excellus ID Card to look up claims history and costs online at www.excellusbcbs.com.
- ▶ How much do my monthly prescription actually cost?
 - » Call your pharmacist!
- ▶ Do I have a balance in my Health Reimbursement Account to cover unexpected costs?
 - » Reference your HRA (105 Account) statement, view online or call for current balance.

For a family policy holder, premium savings may be \$2,000 or more per year! Isn't it worth it to do your homework?

EXCELLUS HIGH DEDUCTIBLE HEALTH PLAN FEATURES

- ▶ Access to the national network of Blue Cross Blue Shield Providers (great for early retirees!)
- ▶ “Out-of-Pocket Maximums” that limit your cost expense exposure should you have high expenses
- ▶ Preventive care services covered in full—with no member out of pocket cost required
- ▶ The ability to move back to the Blue Point plans in future years, if desired

See complete Excellus benefits summary or your district Benefits Representative for more information.

