

High Deductible Health Plan

Rochester Area School Health Plan (RASHP)

How to use your HDHP



Excellus  

National strength.
Local focus.
Individual care.™

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. You'll have coverage for things like:

- Choice of doctors and hospitals
- Doctor visits
- Free preventive care
- Hospitalization
- Laboratory coverage
- Maternity and newborn care
- Prescription drug
- Specialty care
- Urgent care visits

To help you understand your plan, this brochure provides explanations and examples.

Let's start with the basics:

Preventive care can help you avoid getting sick and improve your health. With a HDHP, preventive services such as routine physicals, screenings and vaccinations are covered in full.* The deductible does not apply to preventive services; they are covered in full from day one.

For services other than preventive care, you are responsible for paying out of your pocket until you meet your deductible. The deductible amount will vary based on your plan, so make sure you know what that amount is. Once you reach your deductible, you will pay a percentage of cost, called coinsurance. Coinsurance is your share of the costs of a covered health care service, calculated as a percent. You will have to pay a percentage of that service and the health insurance company will pay the rest.

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 would have to pay for health care services, not including your monthly premiums. Remember preventive care is covered in full and is not subject to the deductible.

The diagram illustrates how this works:**

Preventive Services



Insurance company provides full coverage

You can use a tax-free savings account to help pay for your portion of the costs.

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

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

**note: for illustrative purposes only - plan options vary

For example:

Your deductible is **\$1,800.**



You go to your doctor for low back pain.

You pay **\$100** for the visit.

You still have to pay **\$1700** 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 **\$700** 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 **10%**,
If the next time you visit your doctor the bill is **\$100**, then you'll pay **\$10** and **Excelsus BCBS will pay \$90.**

Remember, there is an out-of-pocket maximum which limits the amount of money you'll have to pay for health care services, not including your monthly premiums. And preventive care is covered in full.

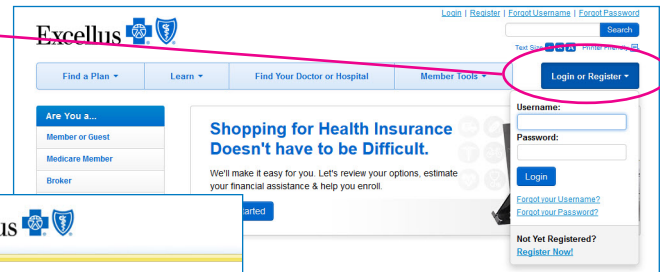
Important terms to know:



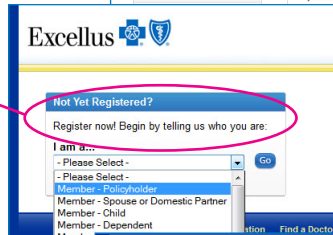
- ▶ **Deductible** - The amount of money you have to pay before the health insurance company will make any payments towards health care services. Your deductible amount is \$1800 for a single plan and \$3600 for a family plan.
- ▶ **Coinsurance** - Your share of the costs of a covered health care service, calculated as a percent. Coinsurance is similar to a copay, but instead of a fixed dollar amount, it is a percentage of the total bill. For example, if a visit to your doctor's office is \$100 and you've met your deductible, your coinsurance payment of 10% would be \$10. The health insurance company would pay the rest, or \$90.
- ▶ **Covered in full** - 100% of the total cost is covered by the health insurance company and you do not have to pay anything.
- ▶ **Out-of-pocket maximum** - An annual limit on the amount of money that you would have to pay for health care services, not including your monthly premiums.

You can manage your health costs online

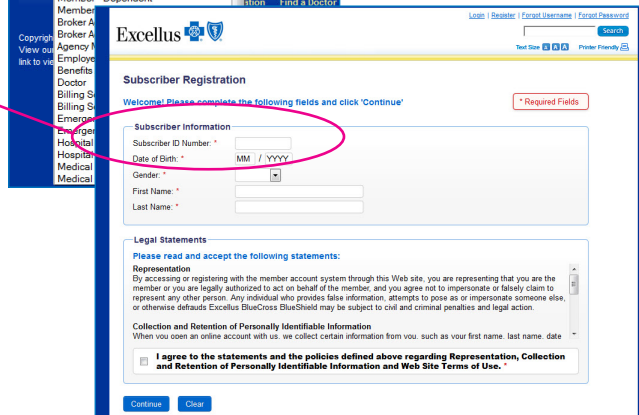
Step 1 Go to ExcellusBCBS.com and click the "Login or Register" button and select the "Register Now" option:



Step 2 Tell us who you are:



Step 3 Using the ID number on your member ID card, complete your registration:



Once you've registered, you can:

- ▶ View your benefits, deductible, and out-of-pocket max accumulator
- ▶ Check your claims history
- ▶ Use the cost estimator tool to get a sense for what you spend on health care

Live Healthier and Save Money



Take advantage of programs and online resources to stay healthy and get the most value for your dollar.

Member Benefits:

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

HealthyPerks

- Blue365® - Exclusive discounts on health-related products and service such as fitness gear, exercise programs, weight-loss programs and more
- 24/7 Nurse Line
- 6,000+ Health Topics - Instant access to expert information online
- Ask the Pharmacist - Ask questions about your medications
- Health Risk Assessment - Our secure online health assessment will help you identify potential health risk factors and identify areas for improvement.
- BlueCard® - Access to care when you travel worldwide



**Sign Up.
Stay Informed.**

Get email updates to receive fitness advice, nutrition tips, healthy recipes and more at

ExcellusBCBS.com/Email

