



**Premium Rate Schedule & Contract Summary**

**Quote Effective: 01/01/2019 - 12/31/2019**

**Version Updated: 09/19/2018**

<b>Plan ID: 78124NY0890004-00</b>	<b>Plan Name: Gold Standard</b>	<b>Enrollment Code: IOOB</b>
<b>Rating Region: Rochester</b>	<b>Direct Pay</b>	
<b>Rate</b>		
<b>Plan Name: Gold Standard</b>		
<b>Plan Highlights</b>	A deductible is applied to all covered medical benefits, prescription drugs are not subject to the deductible. Preventive services are covered in full. Plan includes ExerciseRewards and Active&Fit Direct program.	
<b>Network Structure</b>	This plan provides covered benefits at 100% of hospitals and more than 98% of local doctors in our 31-county network.	
<b>Enrollment Code</b>	IOOB	
<b>Plan Type</b>	Hybrid	
<b>HSA Eligibility</b>	No	
<b>Monthly Premium Single \$640.86 / Subscriber &amp; Spouse \$1,281.71 / Subscriber &amp; Children \$1,089.46 / Family \$1,826.44</b>		
<b>In-Network Benefits</b>		
<b>Deductible</b>	\$600 Individual / \$1,200 Family	
<b>Coinsurance</b>	None	
<b>Annual Out of Pocket Maximum</b>	\$4,000 Individual / \$8,000 Family	
<b>Primary Care / Specialist Office Visit</b>	\$25 copay per visit, subject to deductible / \$40 copay per visit, subject to deductible	
<b>Hospital Benefit</b>	Subject to \$1000 copay per admission for unlimited days, subject to the deductible	
<b>Emergency Room Care</b>	\$150 copay per visit, subject to deductible	
<b>Urgent Care</b>	\$60 copay per visit, subject to deductible	
<b>Prescription Drug</b>	\$10/\$35/\$70	
Dependent Coverage To Age <b>26</b> , Pediatric Dental Coverage <b>Not Included</b>		
A summary of benefits and coverage (SBC) can be found at <a href="http://excellusbcbs.com/sbcfinder">excellusbcbs.com/sbcfinder</a> , or you can call 1-855-646-8011 to request a copy to be mailed to you. You will need to key in the Plan ID# listed above.		
<b>How To enroll:</b> Complete the enrollment application included and mail to: Excellus Health Plan, Inc P.O. Box 21146 Eagan, MN 55121		
Questions? Call <b>1-888-477-5804</b> Our dedicated insurance advisors can help complete your enrollment application and answer your questions.		
<b>Tips For Enrolling:</b>		
<ul style="list-style-type: none"> <li>• Carefully review the entire enrollment application to make sure it's filled out. An incomplete form will be returned and will delay your enrollment.</li> <li>• Sign the completed enrollment form.</li> <li>• Enclose a check or money order for the first month's premium made payable to Excellus Health Plan. The monthly premium amount you owe is shown above.</li> <li>• <b>Payment must be received and processed before the plan will become effective.</b></li> </ul>		