Essential Plan

$0 a month for eligible individuals in 2027



Excellus

$0 monthly premium plans
for eligible individuals

What is the Essential Plan?

It is a health plan that is available only on the NY State of Health Marketplace. It costs much less than other health plans but offers the same essential benefits.

How much does it cost?

The plans are $0 per month available for eligible individuals.

Who can get it?

Individuals who meet the household size and income guidelines below.*	
Household size	**Most you can make**
	**$31,920**
	**$43,280**
	**$54,640**
	**$66,000**
	**$77,360**
	**$88,720**

*Must not qualify for Medicaid or Child Health Plus and not have access to affordable employer coverage. Other eligibility guidelines do apply.

How else does it save me money?

It has NO DEDUCTIBLE, so the plan starts paying for your health care right away.

You get FREE PREVENTIVE CARE like routine doctor exams and screenings to keep you healthy.

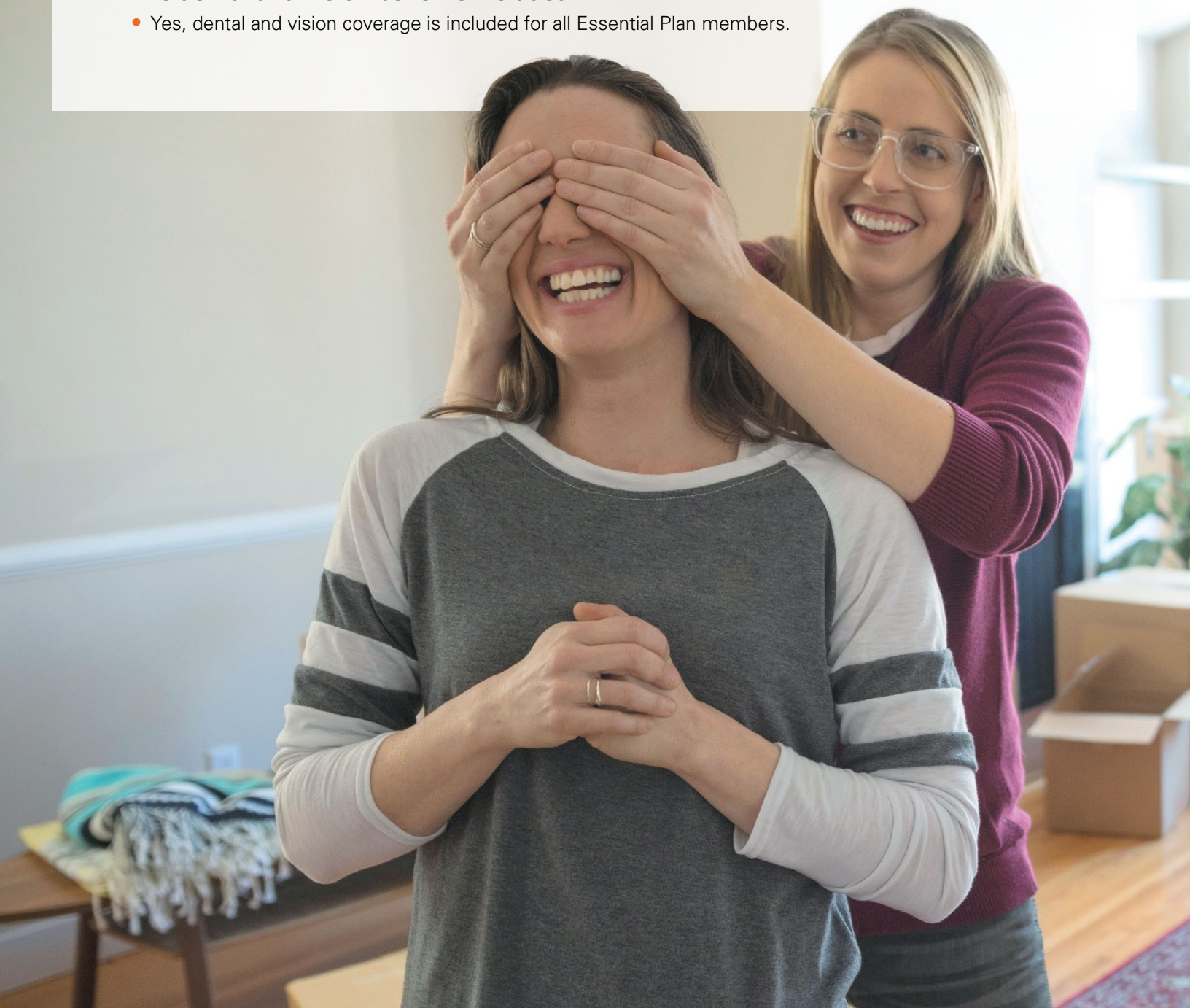
What does the Essential Plan cover?

The same services covered by other plans:

- Doctor visits, including specialists
- Tests ordered by your doctor
- Telemedicine and telehealth visits
- Prescription drugs
- Inpatient and outpatient care at a hospital
- Adult vision and dental (preventive and routine)

Top 4 things to know

1. **What benefits are free?**
   - Preventive care for you is covered in full on the first day your coverage begins.
2. **Does my plan have a deductible? If so, when does it apply?**
   - No, this plan does not have a deductible.
3. **How much will I pay out-of-pocket for this plan?**
   - All of our plans have a maximum amount that any one person pays. This is called an out-of-pocket maximum.
   - This amount varies, depending on which of these plans you have.
4. **Are dental and vision benefits included?**
   - Yes, dental and vision coverage is included for all Essential Plan members.



Plan benefits & features

	Essential Plan 1 (151% - 200% FPL)	Essential Plan 2 (139% - 150% FPL)	Essential Plan 3 (100% - 138% FPL*)	Essential Plan 4 (Below 100% FPL*)
Deductible	**$0**	**$0**	**$0**	**$0**
Coinsurance Percentage of costs you pay after deductible, where applicable	0%	0%	0%	0%
Out-of-pocket maximum	$360	$200	$200	$0
Medical, dental, and vision				
Preventive care	$0	$0	$0	$0
Primary care / specialist	$15 / $25	$0 / $0	$0 / $0	$0 / $0
Virtual care Urgent care and behavioral health	$0	$0	$0	$0
Virtual care Dermatology	$25	$0	$0	$0
Urgent care / emergency room	$25 / $75	$0	$0	$0
Lab / diagnostic X-ray	$25 / $25	$0	$0	$0
Outpatient mental health Including substance use disorder	$15	$0	$0	$0
Physical, occupational and speech therapy	$15	$0	$0	$0
Hospital facility Inpatient / outpatient	$150 / $50	$0	$0	$0
Chiropractor care	$25	$0	$0	$0
Adult vision and dental Preventive & routine exams	$0	$0	$0	$0
Adult eyewear	$0	$0	$0	$0
Pharmacy				
Prescription drugs Tier 1 /Tier 2 /Tier 3 (GLP-1 drug coverage may vary)	$6 / $15 / $30	$1 / $3 / $3	$1 / $3 / $3 with an out-of-pocket maximum for covered drugs of $50 per calendar quarter	$0 / $0 / $0
Rates through NY State of Health				
Single	$0	$0	$0	$0

Essential Plan enrollment is available throughout the year. Other eligibility guidelines apply.

New York state has identified the fitness reward program as a required essential benefit that must be included for all plans, therefore the ThriveWell benefit cannot be removed from the plans.

*Must be a lawfully present immigrant. To see a full list of eligible immigration statuses, please visit www.healthcare.gov/immigrants/immigration-status/ or call NY State of Health at 1-855-355-5777.

nystateofhealth™
The Official Health Plan Marketplace

Important
terms to know

Copay

This is a fixed amount you pay each time you use a medical service, such as a doctor's office visit, prescription refill or a hospital stay. **For example**, let's say you qualify for Essential Plan 1, which has a $15 copay for a doctor office visit. If you go to your doctor for strep throat, you pay $15 at the time of your visit and we pay the rest.

Deductible

The amount of money you have to pay before we will make any payments toward health care services.

Covered in full

100% of the total cost is covered by us 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 premium.



You can manage your health plan online

- View and order member cards
- Access your benefits and claims information
- Track out-of-pocket spending
- Find a health care provider
- Estimate medical costs

Download our mobile app

24/7 access to your member card, claims, account information, and more.

Download on the App Store

GET IT ON Google Play

Member.ExcellusBCBS.com



See what is new for 2027 and rediscover great programs and services already available



Wellbeing and incentive programs

ThriveWell℠ — Our health and wellbeing benefit, in partnership with Personify Health, allows you to focus on what matters to you most. Centered on the whole person, you can work on improving your eating and sleeping habits and physical activity. Earn Rewards Cash for completing a Health Risk Assessment and by earning reward points through healthy activities.

Blue365® — Enjoy exclusive discounts on health and wellness products and services from fitness to healthy eating to personal care, including vision and dental discounts.



Care management

New! **Ovia Health by Labcorp** — We have partnered with Ovia Health, a leading digital family health solution, to offer 24/7 support for reproductive health, family planning, pregnancy, parenthood and menopause transition — all in one platform.[1]

Connect with a personalized care manager with Wellframe® — Get on demand care management through an easy-to-use mobile app, with direct access to a dedicated care manager, nurses and dietitians, all in one place. Available to members aged 12 and up.

24/7 Nurse Call Line — Get answers to your health care questions anytime day or night.



Virtual care

MD Live® virtual care: medical and behavioral health

- **Urgent care ($0)** — Care for common conditions like colds, flu, sinus infections, cough, allergies, and more.
- **Behavioral health support ($0)** — Access to mental health therapy and psychiatry.
- **Dermatology (specialist cost share)** — Connect with board-certified dermatologists for thousands of skin, hair and nail conditions, including acne, rashes and eczema.

Enroll today!

Visit **ChooseExcellus.com** or call **1-888-669-3913** (TTY 711)

[1] Subject to final contract terms.

Personify Health is a separate company and offers a digital wellbeing service on behalf of Excellus BCBS.

Ovia Health by Labcorp is an independent company offering digital women's health solutions to Excellus BCBS members.

MDLIVE Medical Group (DE), P.A, MDLIVE Medical Group, PA and other MD Live related independent professional entities provide the clinical services made available by MD Live. MD Live is an independent company providing virtual care services to Excellus BCBS members.



Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association.

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