$Summary\ of\ Benefits\ and\ Coverage:\ What\ this\ Plan\ Covers\ \&\ What\ You\ Pay\ For\ Covered\ Services$ 

Excellus BCBS: Excellus BlueEPO

A nonprofit independent licensee of the BlueCross BlueShield Association

The Summary of Benefits and Coverage (SBC) document will help you choose a health

Common Medical Event	Services You May Need	What In-Network Provider (You will pay the least)	You Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$25 <u>Copay/</u> visit	Not Covered	None	
	<u>Specialist</u> visit	\$25 <u>Copay/</u> visit	Not Covered	None	
	Preventive care/screening/ immunization	Adult Physical: No Charge Adult Immunizations: No Charge Well Child Visit: No Charge	Adult Physical: Not Covered Adult Immunizations: Not Covered Well Child Visit: Not Covered	You may have to pay for services that aren't preventive. Ask your <u>provider</u> if the services needed are preventive. Then check what your <u>plan</u> will pay for.  1 Exam per year	
	Diagnostic test (x-ray, blood work)				
If you have a test					

Common Medical Event

Services You May Need

In-Network Provider (You will pay the least)

Out-of-Network Provider (You will pay the most)

What You Will Pay

Limitations, Exceptions, & Other Important Information

<sup>\*</sup> For more information about limitations and exceptions, see <u>plan</u> or policy document at www.excellusbcbs.com

About these Coverage Examples:	
This is not a cost estimator. Treatments shown are just examples of how this	