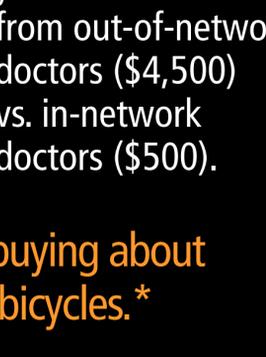


OUT OF YOUR POCKET SURPRISES

Fall off your bike and break your leg?



YOU COULD PAY

\$4,000 MORE

IF

you receive care from out-of-network doctors (\$4,500) vs. in-network doctors (\$500).

That's the cost of buying about 11 new hybrid bicycles.*



NETWORK =

providers who participate with your health plan.



YOU TYPICALLY PAY

LESS

for in-network providers

& MORE

for out-of-network providers

OUT-OF-POCKET

costs can vary **A LOT** based on your health plan.

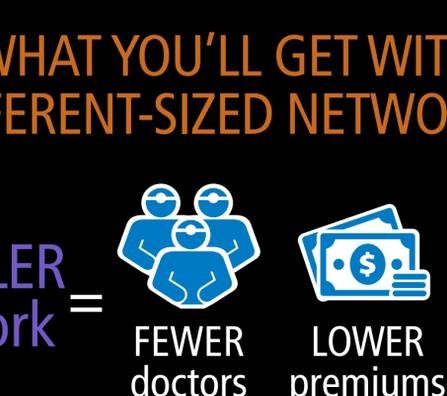
EXAMPLES OF AVERAGE IN-NETWORK VS. OUT-OF-NETWORK COSTS IN UPSTATE NY:

CONCUSSION	IN \$150 vs. OUT \$650 = \$500 DIFFERENCE	That difference could buy an Xbox One console
GALLBLADDER SURGERY	IN \$100 vs. OUT \$2,000 = \$1,900 DIFFERENCE	That difference could buy 4 iPad Airs 16GB
CESAREAN SECTION	IN \$1,500 vs. OUT \$4,500 = \$3,000 DIFFERENCE	That difference could buy ~ a semester of SUNY tuition**
SEPTICEMIA (serious bloodstream infection)	IN \$1,500 vs. OUT \$10,500 = \$9,000 DIFFERENCE	That difference could buy 19 months of new car payments
KNEE REPLACEMENT	IN \$1,500 vs. OUT \$12,500 = \$11,000 DIFFERENCE	That difference could pay off the average credit card debt two times

Does your health plan have a deductible? If so, you'll have to pay the deductible amount for covered services before the insurer pays all or part of the remaining costs.

IN UPSTATE NY,

The number of doctors in each health insurer's network could vary by **HUNDREDS** of providers.



WHAT YOU'LL GET WITH DIFFERENT-SIZED NETWORKS:

SMALLER network =	FEWER doctors	LOWER premiums	HIGHER risk of added costs
LARGER network =	MORE doctors	HIGHER premiums	LOWER risk of added costs

AVOID BIG BILLS



Before choosing a health plan, check whether your doctors are in the plan's network by:

- Asking your doctors
- OR
- Asking the health insurance company

Before surgery, ask if ALL participating doctors (including radiologists and anesthesiologists) are in your plan's network

To see whether your doctor is in Excellus BlueCross BlueShield's network, go to: **ExcellusBCBS.com/FindProvider**