



GLOSSARY

General Definitions:

Coinsurance – A charge, expressed by a percentage, which must be paid for certain health services as specified by the benefit plan's contract. Members are responsible for the payment of any copays directly to the provider when obtaining services. Unlike a fixed copay, the percentage of coinsurance to be paid for a service will vary, based on the cost of the service.

Copay or Copayment – A charge expressed as a fixed dollar amount that must be paid for certain health services as specified by the benefit plan's contract. Members are responsible for the payment of any copays directly to the provider when obtaining services.

Cost Sharing – A term used to describe the amount of money paid by a member for services vs. the amount of money paid to a provider by Excellus BCBS to cover the total cost of services.

Deductible – A charge expressed by a fixed dollar amount that a member must pay once each year before Excellus BCBS will pay any amount for in or out of network services covered by the benefit plan's contract.

Diagnostic – Care that is sought because an individual is exhibiting symptoms that point to a health problem or other difficulties that indicate something is wrong. Medical care is being sought to learn what is causing a problem or to monitor an ongoing condition. Diagnostic care is not covered under a routine or preventive benefit.

Durable Medicare Equipment (DME) - Medical equipment that can be used multiple times and is ordered by a doctor for use at home. Examples include hospital beds, wheelchairs and oxygen equipment. DME refers to equipment that can withstand repeated use, is primarily and customarily used to serve a medical purpose, is generally not useful to a person in the absence of an illness or injury, and is appropriate for use in the home.

Emergency – An emergency condition is defined as a medical or behavioral condition, the onset of which is sudden and that manifests itself by conditions of sufficient severity, including severe pain, such that a prudent layperson, possessing an average knowledge of medicine and health, could reasonably expect the absence of immediate medical attention to result in placing the health of a the afflicted individual in serious jeopardy, serious impairment to bodily functions, serious dysfunction of any bodily organ or part of the individual and/or serious disfigurement of such person.

Routine – Care that is undertaken without any indication of sickness.