



**BlueCross
BlueShield**
Arizona

An Independent Licensee of the Blue Cross Blue Shield Association

EMPLOYER Specialty Solutions

2024-2025 PLANS

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COMPLETE THE PICTURE OF GOOD HEALTH



Specialty solutions from Blue Cross® Blue Shield® of Arizona

Employees today expect more than basic benefits. Attracting top talent requires comprehensive—and affordable—benefit packages that focus on total health and well-being. That's why we offer you a portfolio of products that goes beyond medical coverage to include vision,* dental, disability,* life,* critical illness,* international travel, hospital indemnity,* accident insurance,* and employee assistance programs.**

Discover the value of specialty solutions from Blue Cross Blue Shield of Arizona (AZ Blue) and industry-leading insurance providers.

INTEGRATED

Our portfolio of products works seamlessly to give you one point of contact from enrollment to ongoing benefits management.

SAVINGS

Combining multiple plans in your benefits package results in deeper discounts.***

SERVICE

A specialized team of experts provides administrative and operational support that aligns with how your organization works.

*Vision, group disability, life, critical illness, hospital indemnity, and accident insurance products are issued by Equitable Financial Life Insurance Company of America. Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The vision, group disability, life, critical illness, hospital indemnity, and accident insurance products in the state of Arizona are issued by Equitable America, which have sole responsibility for their respective insurance and are backed solely by their claims-paying obligations. Equitable is independent of AZ Blue. It does not provide, offer, or sell AZ Blue products or services and is solely responsible for the products or services it provides. GE-2981275 (8/26) (Exp. 8/26)

**Employee Assistance Program (EAP) work/life services, which are provided by ComPsych®, are not insurance, and the charge is segregated from the insurance cost, but included in the total amount billed. Equitable America is not responsible or liable for care, services, or advice given by any provider or vendor of the services. Equitable America reserves the right to discontinue any of the services at any time. ComPsych®, GuidanceResources®, and EstateGuidance® are registered trademarks and service marks of ComPsych® Corporation. EAP By Design™ is not a service provided in partnership with ComPsych® Corporation. ComPsych® is not affiliated with Equitable America or AZ Blue, and services they provide are separate and apart from the insurance provided by Equitable America.

***For groups of 51+ employees

DENTAL PLANS FOR HEALTHIER SMILES

Dental plans with expanded benefits and affordable costs

Dental health is directly linked to overall health and well-being. Our **BlueDentalSM** plans enable you to enhance your benefits package—while controlling costs. Here's a look at the advantages BlueDental offers your business.

CUSTOMIZABLE

Multiple plan designs and network options let you choose the coverage, services, and provider access that's best for your employees *and* your company's bottom line.

COMPREHENSIVE

Plans offering coverage for implants, cosmetic services, and orthodontia often drive higher employee satisfaction. BlueDental plans offer you and your employees more comprehensive benefits at affordable costs.*

REWARDING

The Preventive Rewards program encourages employees to get regular care, helping to reduce or avoid costly restorative services in the future. Extra preventive services are available for expecting mothers and members with diabetes.*



*Limitations, exclusions, and frequency limits apply. Not all plans cover all services.

BLUEDENTAL PLAN OPTIONS



PPO

- **BlueDental PPO Optimum Series** is a more comprehensive plan that rewards members for getting two checkups and cleanings in a plan year. Optimum series covers composite (white) fillings on all teeth and implant services for groups with 10 or more members enrolled. Maximum rollover and a 24-month rate guarantee provide long-term benefits and value.
- **BlueDental PPO Value Series** offers affordable coverage for preventive, basic, and major services.

Both BlueDental PPO plans offer an additional cleaning for members with diabetes and women who are expecting.

PRIME

Offering a subset of providers, the Prime network provides coverage statewide.

- Instead of coinsurance, Prime plans have a fixed member copayment schedule, so members know what their out-of-pocket costs for services will be before they see a dentist (similar to a DHMO). These plans offer a deeper discount than our standard PPO plans and reward members for staying in network.
- Out-of-network (OON) coverage is limited—member pays approximately 50% or 80% for preventive services, 80% for basic services, and 80% for major services and is subject to balance billing from the provider.

DHMO

A DHMO is an excellent option for employers looking to provide a cost-effective dental solution for their employees. These plans provide broad, affordable care from a set group of dentists. Typically, DHMOs are the most affordable plans for employers and employees. For employees, there are no waiting periods, deductibles, calendar-year maximums, or claim forms. For employers, they can offer coverage at an affordable cost.

BLUEDENTAL PLAN COMPARISON

BlueDental plans are offered on a voluntary and employer-paid basis.

	BlueDental PPO	BlueDental Prime	BlueDental DHMO
HIGHLIGHTS	OPTIMUM AND VALUE		
Flexible Benefit Options	Choose from a selection of deductible, coinsurance, and annual maximum options.	Choose from high and low plan options with different in- and out-of-network coverage levels.	Choose from high and low plan options.
Rollover Benefit ^{1*}	Yes	Yes	No annual maximum
Bundled Savings ^{2*}	Available	Available	Available
FEATURES			
Dentist Selection Required	No	No	Yes
Implant Coverage ^{3*}	Yes	Yes	Yes
Cosmetic Coverage	No	No	No
Member Responsibility	Coinsurance	Copay	Copay
ENHANCED BENEFITS			
Additional Cleaning: Expecting Mothers and Members with Diabetes	Yes	Yes ⁴	Yes ⁴
Orthodontia Benefits (10+ Enrolled Only)	Available	No	Copay and discounts
Preventive Rewards [*]	Yes	Yes	No

Network Options

BLUE PPO NETWORK

This broad network offers statewide and national coverage with more than 340,000 access points.

BLUE PRIME NETWORK

This is a statewide network, with a select subset of PPO providers. Leased networks are excluded. Fee allowances in this network are lower than those in the Blue PPO network. Dentists participating in both the Blue PPO and the Blue Prime networks will be reimbursed at the Blue Prime network rate for covered services.

BLUE DHMO NETWORK

Blue DHMO providers are mainly located in Maricopa and Pima counties in Arizona. This network forms the basis for all AZ Blue DHMO products.

¹ Rollover benefit may be payable as a portion of unused annual maximum if member submits at least one claim for a covered cleaning during a benefit year and receives benefits that do not exceed the rollover threshold.

² Bundled savings are available to groups 51+ when group combines fully insured medical plan with another specialty plan.

³ Implant coverage is included on non-experience-rated plans for groups 10+ enrolled.

⁴ An additional cleaning is available to expecting mothers and members with diabetes.

*Limitations, frequency, and exclusions may apply for various plans. Not all plans cover all services.

BLUEDENTAL PLAN COMPARISON

SAMPLE IN-NETWORK COST COMPARISON¹

	BlueDental PPO		BlueDental Prime	BlueDental DHMO
	OPTIMUM	VALUE		
Deductible	\$50 individual/\$150 family		\$25 individual/\$75 family	None
Annual Maximum	\$1,500		\$2,000	None
Benefit	Member Responsibility		Member Responsibility	Member Responsibility
Oral Exam (comprehensive)	0% (after deductible)	0% (after deductible)	\$0	\$0
X-rays (two bitewing)	0% (after deductible)	0% (after deductible)	\$0	\$0
Prophylaxis (cleaning)	0% (after deductible)	0% (after deductible)	\$0	\$0
Periodontal Maintenance	20% (after deductible)	20% (after deductible)	\$80	\$60
Amalgam Filling (two-surface)	20% (after deductible)	20% (after deductible)	\$32	\$20
Composite Filling (two-surface)	20% (after deductible)	20% (after deductible)	\$45	\$65
Composites (posterior)	20% (after deductible)	Not Covered	\$75	\$105
Crown (porcelain fused to high-noble metal)	50% (after deductible)	50% (after deductible)	\$380	\$500
Endodontic Therapy (molar)	50% (after deductible)	50% (after deductible)	\$350	\$432
Surgical Extraction	50% (after deductible)	50% (after deductible)	\$40	\$97
Implants	50% (after deductible) ²	Not Covered	\$665	\$697
Two-Year Rate Guarantee	Yes	No	Yes	Yes
Rollover (carry over a portion of your unused benefit maximum year after year)	Yes	No	Yes	No

¹Benefits shown are for informational purposes only.

²Implant coverage varies by product and group size.

EXCLUSIONS AND LIMITATIONS

Examples of services not covered

This is only a partial list of services that are limited or not covered by the dental plans featured in this guide. Expenses for services that exceed the benefit limit are not covered. Detailed information about benefits, exclusions, and limitations is in the benefit plan booklet or rider and is available prior to enrollment upon request.

- Alternative dentistry
- Athletic mouthguards
- Biopsies
- CT scans (e.g., cone beam) and tomographic surveys
- Correction of congenital malformations, except as required by Arizona state law, for newborns, adopted children, and children placed for adoption
- Cosmetic services and any related complications
- Dental services and supplies not provided by a dentist, except as stated in plan
- Duplicate, provisional, and temporary devices, appliances, and services
- Experimental or investigational services
- Fixed pediatric partial dentures
- Genetic tests for susceptibility to oral diseases
- Inpatient or outpatient facility services
- Laboratory and pathology services
- Locally administered antibiotics
- Major restorative and prosthodontic services performed on other than a permanent tooth
- Maxillofacial prosthetics and any related services
- Medications dispensed in a dentist's office, except as stated in plan
- Non-dentally necessary services—services that are not dentally necessary as determined by AZ Blue. AZ Blue may not be able to determine dental necessity until after services are rendered.
- Occlusal guards for the treatment of temporomandibular joint syndrome or sleep apnea
- Oral hygiene instruction, plaque control programs, and dietary instructions
- Removal of appliances, fixed space maintainers, or posts
- Repair of damaged orthodontic appliances
- Replacement of lost or missing appliances
- Sealants for teeth other than permanent molars
- Services resulting from failure to comply with professionally prescribed treatment
- Telephonic and electronic consultations, except as required by law

VISION INSURANCE

Protection you have to see to believe

Vision plans encourage you to see an eye doctor regularly by paying all or some of the cost for eye exams, frames, and lenses.

One of the best ways to maintain healthy eyes is to visit the eye doctor regularly. This benefit can make those visits less costly and more convenient. We partnered with Equitable and VSP®, a vision network, so you can choose a credentialed doctor at any of the 76,000 access points and over 5,000 retail chain locations.



WHAT IT DOES

Pays for eye exams, frames, and lenses. Check with your benefits representative for your company's specific plan details.¹

HOW IT WORKS

Go to one of the VSP member locations and this benefit will pay for your eye exam and many of the glasses and lenses available, if you need them. You can use any provider, but going in-network will maximize savings.¹

WHAT IT DOESN'T DO

Pay for certain types of special lenses or eye surgery.¹

¹This policy provides vision care limited benefits health insurance only. This policy is regulated by the New York State Department of Financial Services. It does NOT provide basic hospital, basic medical, or major medical, insurance as defined by the New York State Department of Financial Services. The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Please read your certificate carefully for complete details regarding your benefits, reductions, limitations, and exclusions. Equitable is not affiliated with VSP® (Global) or AZ Blue. Policy Form MOEBP15VN; AXEBP15VN; and state variations.

Equitable is the brand name of Equitable Holdings, Inc. and its family of companies, including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with main administrative headquarters in Jersey City, NJ; Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN); and Equitable Distributors, LLC. The obligations of Equitable Financial and Equitable America are backed solely by their claims-paying abilities. The vision, dental, group disability, life, critical illness, hospital indemnity, and accident insurance products are issued either by Equitable Financial or Equitable America, which have sole responsibility for their insurance and claims-paying obligations. Some products are not available in all states. GE-2981275 (8/26) (Exp. 8/26)



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Helping families have stability when it's needed most

Adding life insurance coverage to your benefits package gives employees more ways to protect their loved ones. AZ Blue has teamed up with Equitable*, a leading financial protection company, to offer a range of life insurance plans that can safeguard families and help ease financial burdens in the event of the loss of a primary wage earner.



COMPREHENSIVE

Basic coverage, along with accidental death, supplemental life, or voluntary life, can replace lost income, pay final expenses, cover daily living expenses, and more.

GUARANTEED

With many plans offering guaranteed coverage, employees can sign up without having to answer health questions or get a medical exam to qualify. This provides protection for employees who may not be able to buy a plan on their own.

CONVENIENT

Employees can switch to an individual policy and stay protected if they decide to leave your company.

EXTRAS

Some plans include a Travel Assistance Program, which offers worldwide travel services, emergency medical transportation, and concierge support day or night, at no additional cost.**

* Group life insurance products are issued by Equitable Financial Life Insurance Company of America. Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The vision, dental, group disability, life, critical illness, hospital indemnity, and accident insurance products in the state of Arizona are issued by Equitable America, which have sole responsibility for their respective insurance and are backed solely by their claims-paying obligations. Equitable is independent of AZ Blue. It does not provide, offer, or sell AZ Blue products or services and is solely responsible for the products or services it provides. GE-2981275 (8/26) (Exp. 8/26)

**Travel assistance services are considered non-insurance services and are provided by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance Program are underwritten by a licensed third-party insurance company. The Travel Assistance Program and services provided are separate and apart from the insurance provided by Equitable America. Please review the terms and conditions of the Travel Assistance Program for more information. Equitable America is not affiliated with AXA Assistance USA, Inc.



Plans at a glance (2-9 Employees)

Benefit Feature	Sample Custom Plans ¹	Standard Plans
Multiple of Salary	1x salary to \$50,000	Not available
Flat Benefit Amounts	\$10,000; \$20,000; \$30,000 Different amounts available	\$15,000; \$25,000; \$50,000
Supplemental Coverage	Available (100% employee-paid) Requires 100% participation	Not available
Age Reduction	35% at 65 50% at 70	35% at 65 50% at 70
Waiver of Premium	Terminate at 65	Terminate at 65
Accelerated Death Benefit	75%	75%
Spouse Amount	\$1,000 – \$10,000	Not available
Child Amount	\$5,000	Not available
Employer Contribution	100%	100%
AD&D Principal Sum	Equal to life amount	Equal to life amount

Voluntary plans are only available to employers with 10+ employees.
¹Sample plans are provided for reference. Other options are available.
The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Policy Form/Contract ICC15 AXEBP15LI; ICC15 MOEBP15LI; MOEBP15LI; AXEBP15LI; and State Variations.

66% OF AMERICANS
don't have enough savings to
cover a \$1,000 emergency.

Source: Bankrate's Financial Security Index, Jan. 24, 2024.

Plans at a glance (10+ Employees)

Benefit Feature	Sample Custom Plans ¹ 10+ Employees	Standard Plans 10-99 Employees
Multiple of Salary	Up to 3x salary to \$300,000 (Basic) Up to 5x salary to \$500,000 (Supplemental/Voluntary)	Not available
Flat Benefit Amounts	\$10,000 – \$50,000 in \$5,000 increments	\$15,000; \$25,000; \$50,000
Supplemental and Voluntary Coverage	Available	Not available
Age Reduction	35% at 65 50% at 70	35% at 65 50% at 70
Waiver of Premium	Terminate at age 65 or 70	Terminate at 65
Accelerated Death Benefit	75% to \$250,000	75% to \$37,500
Spouse Amount	\$1,000 – \$25,000	Not available
Child Amount	\$1,000 – \$10,000	Not available
Employer Contribution	Employer-paid Voluntary	Employer-paid
AD&D Principal Sum	Equals life amount Different amounts available	Equals life amount

¹Sample plans are provided for reference. Other options are available.

The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Policy Form/Contract ICC15 AXEBP15LI; ICC15 MOEBP15LI; MOEBP15LI; AXEBP15LI; and State Variations.

DISABILITY INSURANCE



Plans to help employees prepare for the unexpected

With disability insurance, employees can be assured they have income available if they are unable to work. Providing this protection can give them peace of mind, and shows that you care about their well-being.

You have the confidence of knowing short- and long-term disability plans are offered by Equitable*, a leading financial protection company.

SUPPORTIVE

An experienced team helps guide your employees during their disability period.

FLEXIBLE

Employees can use disability payments to help cover anything from medical to day-to-day expenses.

COMPLETE

Plans provide rehabilitation and worksite modification to help get employees back to work. Plus, the Employee Assistance Program (EAP) offers confidential support at no additional cost.**

A 2022 Federal Reserve study revealed that **37% of Americans** would struggle to pay for a \$400 emergency.

Source: Federal Reserve Board 2022 Survey of Household Economics and Decisionmaking.

The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Policy Form/Contract ICC15 AXEBP15LI; ICC15 MOEBP15LI; MOEBP15LI; AXEBP15LI; and State Variations.

*Group disability insurance products are issued by Equitable Financial Life Insurance Company of America. Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The vision, dental, group disability, life, critical illness, hospital indemnity, and accident insurance products in the state of Arizona are issued by Equitable America, which have sole responsibility for their respective insurance and are backed solely by their claims-paying obligations. Equitable is independent of AZ Blue. It does not provide, offer, or sell AZ Blue products or services and is solely responsible for the products or services it provides. GE-2981275 (8/26) (Exp. 8/26)

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DISABILITY INSURANCE

Plans at a glance

SHORT-TERM DISABILITY

If employees become injured or ill, or give birth, short-term disability benefits can replace a portion of their income until they recover. Short-term disability coverage typically pays a percentage of pre-disability income for a certain duration.

Benefit Feature	Standard Plans 2-9 Employees	Example of Custom Plan ¹ (10+ Employees)
	100% Employer Contribution	Voluntary/Employer-Sponsored
Elimination Period	14 days	14 days (other options available)
Maximum Benefit Duration	11, 24 weeks	11, 24 weeks (other options available)
Benefit Percentage	60%	60% (other options available)
Maximum Weekly Benefit	2-3 employees: \$500 4-9 employees: \$1,000	\$1,500

LONG-TERM DISABILITY

If employees become disabled, long-term disability benefits can replace a portion of their income until they recover. Long-term disability coverage typically starts where short-term disability leaves off and pays a percentage of income for a certain duration.

Benefit Feature	Standard Plans 2-9 Employees	Example of Custom Plan ¹ (10+ Employees)
	100% Employer Contribution	Voluntary/Employer-Sponsored
Elimination Period	90, 180 days	90, 180 days
Maximum Benefit Duration	SSNRA (restricted industries: 5-year graded)	SSNRA (other options available)
Benefit Percentage	60%	60% (other options available)
Maximum Monthly Benefit	2-3 employees and restricted industries: \$3,000 4-9 employees: \$6,000	\$8,000
Employee Assistance Program*	Not available	Available on 10+ employer-funded plans

¹ Example plans are provided for reference only. Other options are available.

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ACCIDENT INSURANCE



Accident insurance pays a cash benefit if a covered employee or their dependents are injured as part of a covered accident. Every accident insurance policy will also pay \$75 annually to covered employees and their covered spouses who receive an approved wellness screening.

Employers with 10 or more eligible employees can choose from these plan designs:

	Low Plan	High Plan
Monthly Rates		
Employee	\$9.31/mo	\$14.82/mo
Employee & Spouse	\$15.43/mo	\$25.66/mo
Employee & Child(ren)	\$16.81/mo	\$28.08/mo
Employee & Family	\$22.93/mo	\$38.92/mo

Accident insurance covers a wide array of services stemming from accidental injury. The benefit covers injuries and accident-related expenses, like burns, lacerations, fractures, dislocations, dismemberment, death, paralysis, concussion, and coma, along with hospital and rehabilitation services supporting treatment and recovery from accidental injury. The following table shows just a few examples of covered benefits.¹

Coverage Examples ²		
Example benefits for:	Low Plan	High Plan
Emergency Care or Urgent Care	\$100	\$150
Hospital Admission	\$1,000	\$1,500
Broken Leg	\$500 – \$1,000	\$1,000 – \$2,000
Rotator Cuff Surgery	\$300	\$750
Concussion	\$150	\$200
Accidental Death/ Common Carrier	\$25,000/\$50,000	\$50,000/\$100,000

¹ See the actual policy for catastrophic accident and dismemberment benefit amounts. This coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

² Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must reside in the U.S. to receive coverage. Group accident insurance is issued by Equitable Financial Life Insurance Company of America. Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The vision, dental, group disability, life, critical illness, hospital indemnity, and accident insurance products in the state of Arizona are issued by Equitable America, which have sole responsibility for their respective insurance and are backed solely by their claims-paying obligations. Equitable is independent of AZ Blue. It does not provide, offer, or sell AZ Blue products or services and is solely responsible for the products or services it provides. GE-2981275 (8/26) (Exp. 8/26)

Plans include:

- 2-year rate premium guarantee
- 24-hour coverage
- Guaranteed issue
- Waiver of premium
- No age reductions

CRITICAL ILLNESS INSURANCE



Help take the financial worry out of a serious illness with critical illness insurance. With this coverage, employees and their families can be better prepared for the unexpected, allowing them to focus on their health. Enhance your benefits package at no additional cost by offering insurance that provides the covered employee or an eligible family member with a lump-sum cash payment if they are diagnosed with a covered condition.

EASY TO OFFER

Critical Illness insurance is employee-paid with policies issued to a minimum of three enrolled employees or 10% of eligible employees, whichever is greater. There are flexible enrollment options and no health questions.

GREAT BENEFITS

Plans can be customized to cover a range of conditions, including heart attack, stroke, and cancer. Employees can receive multiple payments if diagnosed with more than one covered condition and benefits are payable regardless of other coverage. Employees can also be covered for more than one occurrence.

Every Critical Illness insurance policy will also pay \$75 annually to covered employees and their covered dependents who receive an approved wellness screening.

67% of personal bankruptcies are tied to medical issues, with 59% the direct result of medical bills.

Source: <https://www.nasdaq.com/article/medical-bankruptcy-is-killing-the-american-middle-class-cm1099561>.

Core Conditions		
Covered Condition	Benefit Percentages	Recurrence Benefit Percentages
Heart Attack	100%	25%
Stroke	100%	25%
Coronary Artery Bypass Graft	25%	25%
End-Stage Kidney Disease	100%	25%
End-Stage Heart Failure	100%	25%
Major Organ Failure	100%	25%
Angioplasty	5%	5%
Occupational Infectious Disease	100%	N/A

Core + Cancer Conditions		
Covered Condition	Benefit Percentages	Recurrence Benefit Percentages
Heart Attack	100%	25%
Stroke	100%	25%
Coronary Artery Bypass Graft	25%	25%
End-Stage Kidney Disease	100%	25%
End-Stage Heart Failure	100%	25%
Major Organ Failure	100%	25%
Angioplasty	5%	5%
Occupational Infectious Disease	100%	N/A
Cancer	100%	100%
Non-Life-Threatening Cancer	25%	25%
Skin Cancer	5%	5%

Every Critical Illness policy will also pay \$75 annually to covered employees and their covered dependents who receive an approved wellness screening.

"Critical Illness insurance" is a limited benefit policy. It does NOT provide basic hospital, basic medical, or major medical insurance, and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act.

Group critical illness insurance is issued by Equitable Financial Life Insurance Company of America. Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The vision, dental, group disability, life, critical illness, hospital indemnity, and accident insurance products in the state of Arizona are issued by Equitable America, which have sole responsibility for their respective insurance and are backed solely by their claims-paying obligations. Equitable is independent of AZ Blue. It does not provide, offer, or sell AZ Blue products or services and is solely responsible for the products or services it provides. GE-2981275 (8/26) (Exp. 8/26)

HOSPITAL INDEMNITY

Provide employees financial protection in case of a hospital stay.

A hospital stay can be stressful, even before factoring in the financial burden of deductibles, out-of-pocket expenses, and copays. When focusing on health and recovery, the last thing anyone wants to think about is how much it's all going to cost.



What is covered by Equitable's hospital indemnity plans?*


- First day hospitalization
- Daily hospital stay
- First day ICU hospitalization
- Daily hospital ICU stay
- Daily rehabilitation unit



Hospital charges count for nearly 1/3 of all medical costs in the United States.¹

Preventive health screenings and primary care consultations have been found to significantly increase life expectancy.²

Protection for real life

Allison was rushed to an emergency room after her appendix burst. She was unsure of what exactly her medical insurance would cover. 

She spent three days in the hospital; her partner flew in to be there for her.

Her employer chose Equitable's Hospital Indemnity coverage with the optional Family Care benefits. It meant Allison could focus on recovery, knowing her savings would remain intact.

The average cost of a three-day hospital stay is \$30,000.³

Optional benefits an employer may choose to include:

- Wellness screening benefit
- Extended hospitalization
- Newborn nursery confinement
- Inpatient surgery
- Family care benefits (adult/childcare, travel, lodging)
- Mental and nervous treatment (inpatient and outpatient)
- Emergency room treatment (for accidents only)

*Subject to daily limitations and exclusions. Complete details in proposal to be provided.

1 [brookings.edu/research/a-dozen-facts-about-the-economics-of-the-u-s-health-care-system](https://www.brookings.edu/research/a-dozen-facts-about-the-economics-of-the-u-s-health-care-system/).

2 publichealth.org/public-awareness/preventive-care-schedule/#:~:text=Preventive%20health%20screenings%20and%20primary,to%2049%20year%20age%20group.

3 forbes.com/advisor/health-insurance/hospital-indemnity-insurance.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (Equitable Financial) (NY, NY); Equitable Financial Life Insurance Company of America (Equitable America), an AZ stock company with main administrative headquarters in Jersey City, NJ; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The vision, dental, group disability, life, critical illness, hospital indemnity, and accident insurance products are issued either by Equitable Financial or Equitable America, which have sole responsibility for their respective insurance and are backed solely by their claims-paying obligations. Some products are not available in all states. Equitable is independent of AZ Blue. It does not provide, offer, or sell AZ Blue products or services and is solely responsible for the products or services it provides. GE-2981275 (8/26) (Exp. 8/26)



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HOSPITAL INDEMNITY



Coverage for a variety of expenses

This core product covers hospital stays and rehabilitation with higher benefits for stays in the ICU, plus an ability to add optional benefits, such as inpatient surgery or coverage for mental and nervous treatment.



Flexibility

For employees to use money however they need to — from pet boarding to paying for a family member to come help during hospitalization.



Family protection

Spouses and children can be easily added to employee plans.



Wellness benefit

Including physician visits and preventive exams, such as cholesterol screenings.

The plan offers a comprehensive and competitive range of products along with flexibility to find the best fit for any employee group.

Suite of Insurance Products



Vision



Life



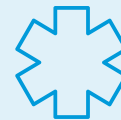
Short-Term
Disability



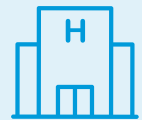
Long-Term
Disability



Accident



Critical
Illness



Hospital
Indemnity

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INTERNATIONAL TRAVEL HEALTH INSURANCE



Brought to you by the international
healthcare experts at
GeoBlue

Short- and long-term plans backed by the brand power of Blue Cross Blue Shield inside the U.S. and Bupa Global outside the U.S.

GeoBlue® is Blue Cross Blue Shield's international health insurance partner. Part of the Blue Cross Blue Shield family, GeoBlue provides unparalleled worldwide access and reliability with protection for employees, academic institutions, students, faculty, individuals, and families for all types of international travel.

Products for employer groups are offered under the Blue Cross Blue Shield Global® brand.

KEY HIGHLIGHTS

FULLY INSURED RISK

- Products transfer 100% of the international claims risk to GeoBlue
- Reduces the risk burden on groups and individuals

NETWORK AND PROVIDERS

- 1.7+ million healthcare providers worldwide
- 74% direct settlement of claims outside the U.S.
- Global TeleMD™ included with all products, which provides access to a global network of doctors by phone or secure video

MEMBER ENGAGEMENT

- Online member hub helps members find providers and facilities around the world, view ID cards, translate medical terms and medications, request a guarantee of payment, and file claims
- Personalized push notifications regarding news alerts and claim status

INTEGRATED GLOBAL HEALTHCARE MANAGEMENT OPERATIONS FOR GREATER COST CONTAINMENT AND PREDICTABILITY

- Highly skilled team of doctors and nurses and more than 50 in-house medical assistance specialists
- Seamless coordination and management of transportation logistics and transfer to receiving facility
- Member support 24/7/365

BLUE CROSS BLUE SHIELD GLOBAL

PRODUCTS FOR EMPLOYER GROUPS OF 2+

Products for short-term business travel, long-term expatriate assignments, and third-country nationals

BCBS Global Traveler	BCBS Global Expat	BCBS Global TCN
<i>Ideal for companies with international business travelers</i>	<i>Ideal for employees going on a long-term business assignment</i>	<i>Ideal for third-country nationals</i>
<ul style="list-style-type: none"> • Coverage outside of home country • For travel six months or less • Must keep primary coverage 	<ul style="list-style-type: none"> • Becomes worldwide coverage • Groups of two or more for travel six months or more • Custom or set plan designs available 	<ul style="list-style-type: none"> • Cost-efficient, flexible plan option appropriate for globally mobile employees who do not require U.S.-style benefits
<ul style="list-style-type: none"> ✓ Urgent and emergency care ✓ 24/7/365-member service and global safety ✓ Global network access ✓ Direct settlement capabilities ✓ Compliant plans ✓ Global telemedicine services included 	<ul style="list-style-type: none"> ✓ Full comprehensive coverage ✓ 24/7/365-member service and global safety ✓ Global network access ✓ Direct settlement capabilities ✓ Compliant plans ✓ Global telemedicine services included 	<ul style="list-style-type: none"> ✓ Limited U.S. coverage options for short stays or outside U.S. coverage only ✓ Flexible coinsurance selections ✓ Flexible benefit choices ✓ Global telemedicine services included

For groups with one international traveler or expat, individual traveler and expat plans under the GeoBlue® product brand are available at azblue.com/international.

Find out more about what Blue Cross Blue Shield Global products can do for your business. Visit azblue.com/international or call us at **602-864-2277**.

Telemedicine services are provided by Teladoc Health, directly to members. GeoBlue assumes no liability and accepts no responsibility for information provided by Teladoc Health and the performance of the services by Teladoc Health. Support and information provided through this service does not confirm that any related treatment or additional support is covered under a member's health plan. This service is not intended to be used for emergency or urgent treatment medical questions. Teladoc Health is an independent licensee of the Blue Cross and Blue Shield Association.

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MEDICAL AND SPECIALTY BUNDLING DISCOUNTS



The more you bundle, the more you save

It's always made sense to bundle products to ease administration, and now it can save you money, too. Bundle three specialty solutions with medical coverage for an even bigger discount on your medical premiums.¹

Fully Insured Savings	
When you purchase medical coverage and	You get a discount on your medical premium of
ONE specialty product:	
Employer Paid Dental + Contributory Dental or Voluntary Dental (minimum 75% participation)	2.00%
Voluntary Dental (minimum 50% participation)	1.50%
Voluntary Dental (less than 50% participation)	1.00%
Vision*	0.25%
Life*	0.25%
Disability*	0.25%
Accident*	0.25%
Critical Illness*	0.25%
Hospital Indemnity*	0.25%
TWO specialty products:	
Employer Paid/Contributory or Voluntary Dental (minimum 75% participation) + Vision*, Life*, Disability*, Accident*, Critical illness*, or Hospital Indemnity*	2.25%
Voluntary Dental (minimum 50% participation) + Life*, Disability*, Accident*, Critical illness*, or Hospital Indemnity*	1.75%
Voluntary Dental (less than 50% participation) + Life*, Disability*, Accident*, Critical illness*, or Hospital Indemnity*	1.25%
Any two of Life*, Disability*, Accident*, Critical Illness*, or Hospital Indemnity*	0.50%
THREE specialty products:	
Employer Paid Dental + Any two of Vision*, Life*, Disability*, Accident*, Critical Illness*, or Hospital Indemnity*	2.50%
Voluntary Dental (minimum 75% participation) + Any two of Vision*, Life*, Disability*, Accident*, Critical Illness*, or Hospital Indemnity*	2.00%
Voluntary Dental (minimum 50% participation) + Any two of Vision*, Life*, Disability*, Accident*, Critical Illness*, or Hospital Indemnity*	1.50%
Balanced and Self-Funded Savings	
When you purchase AZ Blue administration and certain specialty products, you get a discount of \$1 PEPM and up to a maximum of 2.00%	
Fully Insured Dental, Vision*, Life*, Disability*, Accident*, Critical Illness*, or Hospital Indemnity*	\$1 per employee per month (PEPM) off administrative fee
Fully Insured Employer Paid Dental + Voluntary Dental (minimum 75% participation)	2.00% off stop-loss premium (Specific/ISL)
Fully Insured Voluntary Dental (minimum 50% participation)	1.50% off stop-loss premium (Specific/ISL)
Fully Insured Voluntary Dental (less than 50% participation)	1.00% off stop-loss premium (Specific/ISL)
Vision*, Life*, Disability*, Accident*, Critical Illness*, or Hospital Indemnity*	0.25% off stop-loss premium (Specific/ISL) per product not to exceed 0.50%

What to consider for fully insured:

- Discounts apply to 51+ rated fully insured medical coverage
- Available for new purchase or renewal of medical coverage
- Subject to underwriting approval
- Vision* coverage must be paired with at least one of Life*, Disability*, Accident*, Critical Illness*, or Hospital Indemnity* products
- Life coverage must completely replace existing policies (basic and supplemental) or be added to groups with no prior coverage
- Life benefit at least \$25,000
- Group must keep the specialty product(s) for the full 12 months

What to consider for self-funded:

- Must include pharmacy benefits management and stop-loss
- Savings apply to new purchase or renewal of self-funded clients
- Group must pass underwriting approval
- Self-funded dental plans available; bundling discounts do not apply
- Life coverage must completely replace existing policies (basic and supplemental) or be added to clients with no prior coverage
- Life benefit at least \$25,000
- Group must keep the specialty product(s) for the full 12 months

¹GeoBlue excluded from bundling discounts.

*Group life, disability, accident, vision, hospital indemnity, and critical illness insurance products are issued by Equitable Financial Life Insurance Company of America. Vision coverage must be paired with at least one life, disability, accident, or critical illness product.

TO LEARN ABOUT
OUR SPECIALTY SOLUTIONS, CONTACT
602-864-2277

SpecialtySolutions@azblue.com

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