## A Healthier You Starts Here



For more than 80 years, Blue Cross® Blue Shield® of Arizona (BCBSAZ) has been committed to helping Arizonans get healthier faster, and stay healthier longer. Today, we offer health insurance and related products to over 1.9 million customers.\*

We understand that there's more to health insurance than having access to affordable care when you need it. That's why we give you more ways to be healthier—and save along the way.

### Here's what BCBSAZ Affordable Care Act (ACA) plans offer you and your family



**\$0 primary care provider (PCP) visits**\*\*-See your doctor with no copay.



**\$0-\$3 generic drugs**—Including drugs for diabetes, heart conditions, and mental health.



**\$0** preventive care services—Includes screenings, wellness checks, flu shots and other immunizations, and more.



**\$0** or low-cost online doctor visits\*\*\*-Get medical care from a board-certified doctor 24/7 using your smartphone or other electronic device; English- and Spanish-speaking doctors are available. Psychiatry and counseling services also available.



**\$0 Nurse On Call**—Talk with a registered nurse anytime, day or night, at no cost; English- and Spanish-speaking nurses are available.



**MyBlue<sup>sM</sup> member account and mobile app**—Find a doctor, get estimates for prescription drug costs, pay your premium, check your deductible, and so much more—anytime, anywhere.



**Discounts on health services and equipment**—Save on a wide range of brand-name products and services with Blue365, including vision services, wearable fitness devices, and more.



**Earn up to \$100 in rewards for preventive care**—You can earn rewards for taking healthy actions like getting your annual wellness checkup. Regular health exams and screenings can help you catch health issues early.

Visit azblue.com/value, or call us at 1-855-729-2583 for more information

## **Health Plans That Make Sense**

#### **HMO Plans**

HMO plans are lower cost with exclusive provider networks in your area.

- Plans cover services received from in-network providers.
- Emergency room services and emergency medical transportation are covered out of network.
- If you go to a doctor or hospital that is not in network, you could end up paying the full cost of those services.
- Members are assigned a designated primary care provider (PCP). You can change your PCP up to six times a year.
- A referral from your PCP is required for most specialists.

#### **PPO Plans**

PPO plans give you choice of doctors with no specialist referrals and the largest provider network in Arizona.

- You can go to any doctor or specialist without a referral.
- If you choose out-of-network providers, facilities, or other healthcare professionals, you will pay more than staying in network.
- You don't need to select a PCP, but we do recommend that you establish a relationship with one primary, in-network doctor whom you see regularly.
- Our PPO plans offer access to care both in Arizona and out of state through the BlueCard® program.

## ACA HEALTH PLANS COVER THESE 10 ESSENTIAL HEALTH RENFEITS:

- Doctor visits
- 2 Prescription drugs
- 3 Free preventive care, including screenings and immunizations
- 4 Outpatient care
- 5 Hospital stays

- 6 Maternity and newborn care
- 7 Mental and behavioral healthcare
- 8 Emergency care
- 9 Urgent care
- 10 Dental and vision care for children

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We're available Monday through Friday, 8 a.m. to 5 p.m. Arizona time. During Open Enrollment (November 1 to January 15), we're available Monday through Friday, 8 a.m. to 6 p.m. Arizona time.



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<sup>\*</sup>Source: Blue Cross Blue Shield of Arizona.

<sup>\*\*</sup>Applies to two or more visits (depending on your plan) in a calendar year. HMO plans must be with your designated PCP or with a designated PCP referral. PPO plans allow you to see any in-network doctor. \$0 visits are not available for Portfolio or Standardized plans.

<sup>\*\*\*</sup> Free BlueCare Anywhere medical visits are included in the TrueHealth cost-share reduction plans. \$5-\$10 medical visits are included in the rest of the plans except for Portfolio and SimpleHealth where a deductible applies.