

2025 Member Guide

Individual and Family
HMO and PPO Plans



Get the most
from your health plan



An Independent Licensee of the Blue Cross Blue Shield Association



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Know how your plan works

With your plan, you can go to any doctor or specialist in your plan's network without a referral. You don't need to select a primary care provider (PCP), but we do recommend that you establish a relationship with a PCP.

HMO PLAN

Use network providers

Don't pay more than you should. Check that all your healthcare providers and facilities are in your plan's network before you go.

Services by healthcare professionals outside the network are generally not covered except for emergencies, select ancillary services performed by out-of-network providers at an in-network facility, and other special circumstances when use is preapproved.¹

PPO PLAN

The freedom to choose your doctors

You can go to any doctor or specialist – whether in your plan's network or out of network in Arizona – without a referral. Keep in mind, you will enjoy full coverage and lower costs by staying within your network.

If you choose out-of-network providers, imaging facilities, or other healthcare professionals in Arizona and they charge more than AZ Blue's allowed amount, you will have to pay the difference. In some cases, out-of-network providers may ask you to assign benefits to the provider, which would allow AZ Blue to send the payment to them directly.

NOTE: Register your member account, MyBlueSM, at azblue.com/MyBlue to read your Summary of Benefits and Coverage (SBC), which details coverage specific to your health plan and network.

¹Urgent care is available for visits to BlueCard[®] Traditional providers outside of Arizona.

Get care when you need it



Day or night, in person or at home – we've got you covered.



In-person care

To find a provider or facility near you:

1. Visit azblue.com/MyBlue.
2. Log in to your MyBlue account.
3. Click “Find Care” to search by name, specialty, type, and location.
4. Click “Advanced Search” to refine your results by gender, languages spoken, and more.



Video visits

With BlueCare AnywhereSM, you can visit virtually with a doctor, counselor, or psychiatrist at any time using your computer or mobile device.

1. Visit azblue.com/MyBlue.
2. Log in to your MyBlue account.
3. Click “Find Care,” then “BlueCare Anywhere.”
4. Choose the type of service you need: medical, behavioral health, or psychiatry¹.



Help by phone

With Nurse On Call, you can talk with a registered nurse 24/7 at no charge. They can talk with you about your symptoms and if needed, help you decide where to go for additional care.

1. Call **1-866-422-2729**.
2. Provide your name, date of birth, member ID number, and the reason for your call.

¹Virtual visits do not provide emergency care. In an identified or probable emergency, the virtual visit provider will direct the patient to seek emergency care.

Where to go for care



	Primary Care Provider (PCP)	Telehealth (BlueCare Anywhere) ¹	Retail Clinic	Urgent Care	Hospital or Emergency Room (ER)
Symptoms	Is it something that can wait?	Not feeling well and want to see a doctor within minutes, from anywhere?	Feel bad but can't get in to see your doctor?	Not feeling well, and it's after hours or on the weekend?	Think it could be a matter of life or limb?
When to go	Routine, non-emergency care or help managing an acute or chronic condition. <ul style="list-style-type: none"> • Colds and flus • Headaches • Sinus, eye, or ear infections • Diarrhea or vomiting • Rashes • Sprains • High fever • Vaccines and health screenings 	Non-emergency care. BlueCare Anywhere lets you visit with a physician from a smartphone, tablet, or computer. <ul style="list-style-type: none"> • Colds and flus • Headaches • Sinus, eye, or ear infections • Diarrhea or vomiting • Rashes • Sprains Counseling and Psychiatry	Non-life-threatening illness or injury and can't get in to see your primary care provider. <ul style="list-style-type: none"> • Colds and flus • Sinus, eye, or ear infections • Rashes • Vaccines and health screenings 	Non-life-threatening medical issues, it's a weekend or an evening, and your doctor isn't available. <ul style="list-style-type: none"> • Colds and flus • Headaches • High fever • Spreading skin irritations/rashes • Minor cuts and burns • Sprains • Minor fractures 	Serious medical condition that could be life- or limb-threatening. <ul style="list-style-type: none"> • Severe chest pain • Difficulty breathing • Major trauma or injury (such as broken bone) • Severe diarrhea • Uncontrolled bleeding or vomiting blood • Animal bite • Seizures • Severe burns • Unconsciousness
Wait time	Minimal, depending on the office.	Immediate, get access to a provider 24/7.	Typically short. May have online check-in.	Shorter than ER plus some clinics let you sign in online.	Depends on time of day but if it's a true emergency, you'll be seen/evaluated promptly.
How to get care	Call your doctor or healthcare provider to make an appointment.	Log in to azblue.com/MyBlue , click "Find a Doctor," then select "BlueCare Anywhere."	No appointment needed, but calling ahead or scheduling online is always a good idea.	Sign in to your MyBlue member account at azblue.com/MyBlue to find locations that are covered by your plan.	In an emergency, call 911 or have a friend or family member drive you to the nearest location.
Cost	\$	\$	\$\$	\$\$	\$\$\$

Get cost estimates for care.

Log in to your MyBlue account at azblue.com/MyBlue, click "Find Care," and use the "Costs for Procedures" tool to get estimates on various treatments such as eye exams, mental health services, and more.

Your health plan includes **free preventive services** and **at least two free primary care provider visits.**² Preventive services include flu shots, vaccinations, blood pressure checks, screening tests, and more. If you're not sure where to go for non-emergency healthcare, use our 24-hour Nurse On Call service at **1-866-422-2729**.

Call 911 in an emergency.

¹The BlueCare Anywhere service should not be used in health emergencies. If you have a health emergency or need immediate help for an accident or injury, seek emergency care or call 911. Availability of services and programs will vary. Recommendations and online resources are not a substitute for the advice of your physician or healthcare provider. Recommended services or treatment options may not be covered under AZ Blue benefit plans.

²Applies to two or more visits (depending on your plan) with any in-network doctor in a calendar year. Free visits are not available for Portfolio or StandardHealth plans.

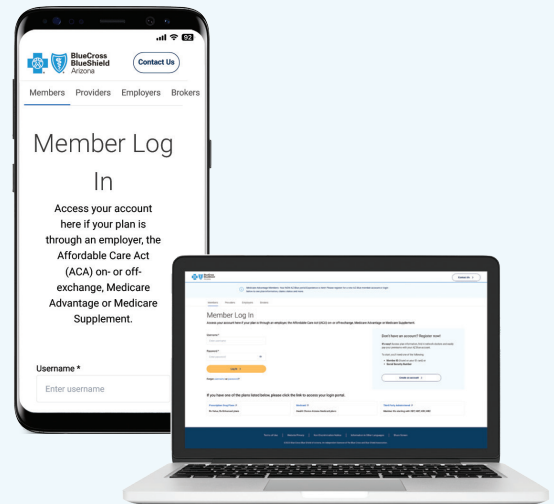
Stay connected with AZ Blue



Create your MyBlue account

Visit azblue.com/MyBlue to create a MyBlue account, where you can:

- View your member ID card
- Check on the status of your claims
- See where you are in meeting your deductible and yearly out-of-pocket maximum
- Find doctors, hospitals, or other healthcare providers in your plan's network
- Get an idea of the healthcare costs for common conditions by using the cost estimator tool
- Pay your monthly premium bill



MANAGE YOUR PRESCRIPTIONS

Log in to your MyBlue account and select “Pharmacy” to view your prescriptions, check order status, price medications, and more. To learn more about your prescription drug benefit, visit azblue.com/Rxinfo.



YOU'RE GETTING THE LOWEST PRICE ON GENERICS

You don't need to hunt for discounts or submit claims forms for coupons. With our **Price Edge program**, we scan pricing on generic drugs and automatically apply the lowest possible price for you, even if it's not a covered medication. You don't need to take any additional actions – this is included with your pharmacy benefit.



Access your AZ Blue member ID on the go

You can **download your member credentials** to your mobile wallet. Log in to your MyBlue account on your smartphone and select “My ID card” to get started!



There's more...

An ounce of prevention can save your life

By staying on top of regular exams and screenings, you can often avoid diseases and find health issues early, when they're easier to treat. Preventive care is often covered on your plan at no cost. This can include:

- Annual health exams
- Shots (immunizations)
- Screenings for colorectal, breast, cervical, and lung cancer
- Health screenings for cholesterol, blood pressure, type 2 diabetes, depression, and more

Talk with your doctor about how to best manage your health and create an action plan that's right for you.



Earn up to \$100 for healthy actions

Your checkup, vaccinations, and screenings are available at **no cost** to you and can earn you and anyone on your health plan up to **\$100** throughout the year.¹ Plus, your health plan includes free preventive services and at least two free primary care provider visits.² Start scheduling your visits for 2025 and look out for more information on how to claim your rewards.



Blue365

Healthy living discounts

Get exclusive access to healthy deals with **Blue365**[®], our national discount program. Register at Blue365Deals.com/BCBSAZ for special offers from top national brands.



Experience the care in Care Management³

If you have a chronic medical or behavioral health condition, have recently had a hospitalization, or need assistance navigating the healthcare system, our Care Managers are here for you. They can help you coordinate care, understand your benefits, and assist with community resources at no cost to you. To request Care Management, call the member services number on the back of your member ID card.

¹Up to \$100 in prepaid Mastercard[®] rewards per member, per calendar year, for completing eligible visits by December 31, 2025. Each provider visit counts only as one visit for a \$75 gift card. One visit cannot be used for multiple rewards.

²Applies to two or more visits (depending on your plan) with any in-network doctor in a calendar year. Free visits are not available for Portfolio or StandardHealth plans.

³Availability of services and programs will vary. Not all programs are available to all members. Certain programs, such as health coaching, have eligibility requirements. AZ Blue members should always consult with their doctor or healthcare provider about medical care or treatment. Recommendations, advice, services, or online resources are not a substitute for the advice of a member's doctor or healthcare provider. Recommended services or treatment options may not be covered under AZ Blue benefit plans. Certain health and wellness services are provided by an independent third party contracted by AZ Blue to provide health enhancement services to AZ Blue members.

Mastercard is not affiliated with Blue Cross[®] Blue Shield[®] of Arizona and does not sponsor, endorse, approve, or have any responsibility for this promotion.

Questions or need help?



Customer Service

Call the **number on the back of your member ID card** or email us at memberhelp@azblue.com. We're here Monday through Friday between 8 a.m. and 5 p.m. Arizona time.

FAQs

Find answers to our most common questions at azblue.com/faq.

Key Contacts

AutoPay Bill
1-844-729-2583

24/7 Nurse On Call
1-866-422-2729

Pharmacy
1-866-325-1794

MyBlue Account Support
602-864-4844

Claims Address

Blue Cross Blue Shield of Arizona
P.O. Box 2924
Phoenix, AZ 85062-2924



For more information about your AZ Blue plan, reference your **Benefit Book** and your **Summary of Benefits and Coverage (SBC)** under the "My Benefits" tab of your MyBlue account at azblue.com/MyBlue.

Connect with Us

- Facebook.com/BCBSAZ
- X.com/BCBSAZ
- YouTube.com/BCBSArizona
- Instagram.com/BCBSAZ

For additional resources, visit

azblue.com/members/24-7-help

TERMS TO KNOW

We want all of our members to enjoy the best care and service. To help make it happen, we promise to do our part to meet your healthcare needs. There are also things you can do to take charge of your own healthcare.

Allowed amount

The amount AZ Blue has agreed to pay for a covered service. The allowed amount includes both the AZ Blue payment and your cost share.

EXAMPLE: A doctor may normally charge \$100 for a particular service. But he has an agreement with your plan to accept only \$80 as reimbursement for that service. \$80 is the “allowed amount.” The allowed amount includes any amount paid by the plan, plus any amount the member pays as a cost share, including copays and deductibles.

Balance bill

This is the difference between the AZ Blue allowed amount and a non-contracted provider’s billed charge. Non-contracted providers have no obligation to accept the allowed amount, with the exception of emergency and ancillary services provided in an in-network facility. Any amounts paid for balance bills do not count toward any deductible, coinsurance, or out-of-pocket limit.

Coinsurance

The share you pay for covered care once you’ve paid your deductible. Services from a healthcare provider that is not in your network probably won’t be covered. Services by healthcare professionals outside the network are generally not covered except for emergencies, select ancillary services performed by out-of-network providers at an in-network facility, and other special circumstances when use is preapproved.

Copay

A fixed dollar amount you pay for certain care your plan covers. You can pay your copay before or after you receive care, depending on what your doctor’s office requires.

Deductible

The amount you pay for care during the plan year before your health insurance starts to pay.

EXAMPLE: Your plan may have a yearly deductible. As you get care that your plan covers, you pay for it yourself until you have reached the deductible amount. You will see your deductible amount on your member ID card.

Network (participating) provider

A doctor, clinic, hospital, or other healthcare provider that has contracted with AZ Blue to serve plan members.

Out-of-pocket maximum

The most you pay in a year before your health insurance pays 100% of the cost of covered network services. This limit puts a cap on healthcare costs if you ever have a major illness or injury. This limit never includes items such as your premium or non-covered services. Costs for services from providers outside your network do not apply to this limit.

Prior authorization

Some services and medications require prior authorization (sometimes referred to as precertification). Except for emergencies, urgent care, and maternity admissions, prior authorization is always required for inpatient admissions (acute care, behavioral health, long-term acute care, extended active rehabilitation, and skilled nursing facilities), home health services, and most specialty medications. Prior authorization may be required for other covered services and medications.

MEMBER RIGHTS AND RESPONSIBILITIES

We want all of our members to enjoy the best care and service. To help make it happen, we promise to do our part to meet your healthcare needs. There are also things you can do to take charge of your own healthcare.

Our promise to you

You have the right to:

- Get information from us, our contracted providers, and business partners
- Access quality care
- Speak freely and privately with your doctors about your care
- Have your information kept secure in accordance with AZ Blue's Privacy Practices (see azblue.com/legal)
- Know who can get your private information
- Know AZ Blue's security policy (see azblue.com/legal)
- Be treated with respect and dignity
- File a complaint or challenge a decision we make
- Know how long it will take us to reply to and solve your issue
- Get information that is easy to grasp
- Get information about end-of-life planning and advance directives

Your promise to us

It is your responsibility to:

- Read the information we give you and ask questions when you need to know more
- Know how to get care and supplies that are covered under your plan
- Follow the rules of your health plan
- Let us know right away of changes related to your phone number, mailing address, and/or email address, so that we can reach you
- Treat us, and the doctors and hospitals you get care from, with respect
- Give us information we need to help you
- Give doctors and hospitals honest information about yourself
- Understand your health and work with your doctor on a care plan that is right for you
- Do as your doctor advises for your health
- Talk to your doctor before you change something with your healthcare plan
- Keep scheduled visits with your doctors
- Pay your cost share when it is due

The Patient's Bill of Rights under the Affordable Care Act (ACA)

Under the law, a "Patient's Bill of Rights" aims to help you make informed choices about your health. These tenets apply to all AZ Blue non-grandfathered plans in effect after March 23, 2010.

THE PATIENT'S BILL OF RIGHTS:

- **Provides coverage to those with preexisting conditions¹**
- **Protects your choice of doctors:** Choose any primary care doctor you want from your plan's network
- **Allows young adults to stay covered on a parent's plan** up to age 26
- **Ends lifetime limits on coverage**, banning them for all new health insurance plans
- **Stops your insurance from being dropped** if you make an honest mistake on your application
- **Reviews premium increases:** Insurance companies must now publicly say why rate hikes (above a certain level) may be needed for Small Group plans and Individual and Family plans
- **Helps you get the most from your premium dollars:** Most of your premium dollars must be used for your healthcare—not for administrative costs
- **Ended annual dollar limits** on essential covered services in 2014
- **Continues to allow you to get emergency care** at a hospital outside of your health plan's network without a referral

Since the Patient's Bill of Rights became law, some additional rights and protections now apply. The healthcare law:

- **Requires that non-grandfathered plans cover most preventive services in network at no cost share.**
- **Continues to guarantee your right to appeal:** You have the right to ask your insurer to reconsider its decision to deny authorization for a service or refusal to pay a claim. This has been the law in Arizona for many years, and it is now reflected in federal law through the ACA.²

¹In effect for non-grandfathered employer Group plans on that plan's renewal date in 2014.

²Complaints and appeal information and forms are available once you log in to azblue.com/MyBlue, under the Manage My Plan tab.

azblue.com/MyBlue

P.O. BOX 13466, PHOENIX, AZ 85002-3466

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