
 The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit [azblue.com/member](https://azblue.com/member). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary/](https://www.healthcare.gov/sbc-glossary/) or call 800-232-2345 to request a copy.

Important Questions	Answers	Why This Matters:
<p><b>What is the overall <u>deductible</u>?</b></p>	<p><b>Coverage for Individual Only</b>  <u>In-network</u>: \$1,600/individual  <u>Out-of-network</u>: \$3,200/individual</p> <p><b>Coverage for Family</b>  <u>In-network</u>: \$3,200/family  <u>Out-of-network</u>: \$6,400/family</p>	<p>Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u>, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay. Unless a <u>copay</u>, fee, or other percent is shown, the <u>coinsurance</u> percent of the <u>allowed amount</u> that you pay for most services is 0% (“no charge after <u>deductible</u>”) <u>in-network</u> and 20% <u>out-of-network</u>.</p>
<p><b>Are there services covered before you meet your <u>deductible</u>?</b></p>	<p>Yes. Certain <u>in-network preventive services</u> are covered before you meet your <u>deductible</u>.</p>	<p>This <u>plan</u> covers some items and services even if you haven’t yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u>. See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<p><b>Are there other <u>deductibles</u> for specific services?</b></p>	<p>No.</p>	<p>You don’t have to meet <u>deductibles</u> for specific services.</p>
<p><b>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</b></p>	<p><u>In-network</u>: \$3,200/individual or \$6,400/family  <u>Out-of-network</u>: \$6,400/individual or \$12,800/family</p>	<p>The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u>, they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.</p>
<p><b>What is not included in the <u>out-of-pocket limit</u>?</b></p>	<p>Premiums, <u>out-of-network prior authorization</u> charges, <u>balance bills</u>, and costs for health care this <u>plan</u> doesn’t cover.</p>	<p>Even though you pay these expenses, they don’t count toward the <u>out-of-pocket limit</u>.</p>

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="http://www.azblue.com">www.azblue.com</a> or call 800-232-2345 for a list of <u>in-network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	No charge after <u>deductible</u>	20% <u>coinsurance</u> & <u>balance bill</u>	<u>Prior authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. Medical telehealth consultations covered through BlueCare Anywhere <sup>SM</sup> .
	<u>Specialist</u> visit	No charge after <u>deductible</u>		
	<u>Preventive care/screening/immunization</u>	No charge, <u>deductible</u> does not apply	20% <u>coinsurance</u> & <u>balance bill</u>	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	No charge after <u>deductible</u>	20% <u>coinsurance</u> & <u>balance bill</u> may apply	<u>Prior authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.
	Imaging (CT/PET scans, MRIs)			

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <b>prescription drug coverage</b> is available at <a href="http://www.azblue.com">www.azblue.com</a>	Tier 1	\$10 <u>copay</u> /30 day supply, <u>copay</u> applies after <u>deductible</u>	\$10 <u>copay</u> /30 day supply & <u>balance bill</u> , <u>copay</u> applies after <u>deductible</u>	Some drugs require <u>prior authorization</u> and won't be covered without it. 90-day supply costs 3 <u>copays</u> for retail pharmacy and 2 <u>copays</u> for mail order. Mail order not covered <u>out-of-network</u> . If a generic drug is available, pay the generic <u>cost share</u> + the price difference between the <u>allowed amount</u> for some brand drugs.
	Tier 2	\$20 <u>copay</u> /30 day supply, <u>copay</u> applies after <u>deductible</u>	\$20 <u>copay</u> /30 day supply & <u>balance bill</u> , <u>copay</u> applies after <u>deductible</u>	
	Tier 3	\$35 <u>copay</u> /30 day supply, <u>copay</u> applies after <u>deductible</u>	\$35 <u>copay</u> /30 day supply & <u>balance bill</u> , <u>copay</u> applies after <u>deductible</u>	
	<u>Specialty drugs</u>	No charge after <u>deductible</u>	Not covered	Specialty covers up to a 30-day supply. No coverage without <u>prior authorization</u> .
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge after <u>deductible</u>	20% <u>coinsurance</u> & <u>balance bill</u>	<u>Prior authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.
	Physician/surgeon fees		20% <u>coinsurance</u> & <u>balance bill</u> may apply	
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	No charge after <u>deductible</u>		<u>Out-of-network providers</u> can't <u>balance bill</u> for the difference between the <u>allowed amount</u> and the billed charge.
	<u>Emergency medical transportation</u>	No charge after <u>deductible</u>		None
	<u>Urgent care</u>	No charge after <u>deductible</u>	No charge after <u>deductible</u> & <u>balance bill</u>	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge after <u>deductible</u>	20% <u>coinsurance</u> & <u>balance bill</u>	Prior <u>authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.
	Physician/surgeon fees		20% <u>coinsurance</u> & <u>balance bill</u> may apply	
	Long-term acute care	No charge after <u>deductible</u>	20% <u>coinsurance</u> & <u>balance bill</u>	Prior <u>authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. Limit of 60 days/calendar year for EAR, SNF and LTAC combined
<b>If you need mental health, behavioral health, or substance abuse services</b>	Outpatient services	No charge after <u>deductible</u>	No charge after <u>deductible</u> & <u>balance bill</u> may apply	Prior <u>authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. Counseling telehealth consultations and Psychiatric telehealth consultations covered through BlueCare Anywhere <sup>SM</sup> .
	Inpatient services	No charge after <u>deductible</u>	20% <u>coinsurance</u> & <u>balance bill</u> may apply	Prior <u>authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.
<b>If you are pregnant</b>	Office Visits	No charge after <u>deductible</u>	20% <u>coinsurance</u> & <u>balance bill</u>	Maternity care may include tests and services described elsewhere in the <u>SBC</u> (i.e. ultrasound). <u>Cost sharing</u> does not apply for <u>in-network preventive services</u> .
	Childbirth/delivery professional services		20% <u>coinsurance</u> & <u>balance bill</u> may apply	
	Childbirth/delivery facility services	No charge after <u>deductible</u>	20% <u>coinsurance</u> & <u>balance bill</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
<b>If you need help recovering or have other special health needs</b>	<u>Home health care</u> /Home infusion therapy	No charge after <u>deductible</u>	20% <u>coinsurance</u> & <u>balance bill</u>	<u>Prior authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. Custodial care excluded.
	<u>Rehabilitation services</u> • EAR = Extended Active Rehabilitation Facility • PT/OT/ST/CT = Physical Therapy, Occupational Therapy, Speech Therapy, Cognitive Therapy, Pulmonary Therapy	No charge after <u>deductible</u>	20% <u>coinsurance</u> & <u>balance bill</u>	<u>Prior authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. Limit of 60 days/calendar year for EAR, SNF and LTAC combined. <u>Plan</u> does not cover group physical and occupational therapy.
	<u>Habilitation services</u>	No charge after <u>deductible</u>	20% <u>coinsurance</u> & <u>balance bill</u>	
	<u>Skilled nursing care</u> In skilled nursing facility (SNF)	No charge after <u>deductible</u>	20% <u>coinsurance</u> & <u>balance bill</u>	
	<u>Durable medical equipment</u>	No charge after <u>deductible</u>	20% <u>coinsurance</u> & <u>balance bill</u>	<u>Prior authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.
	<u>Hospice services</u>	No charge after <u>deductible</u>	20% <u>coinsurance</u> & <u>balance bill</u>	<u>Prior authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	Excluded. <u>Screening</u> for members under age 5 covered under " <u>Preventive care / screening / immunization.</u> "
	Children's glasses	Not covered	Not covered	Excluded
	Children's dental check-up	Not covered	Not covered	Excluded

**Excluded Services & Other Covered Services:**

<b>Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u>.)</b>		
<ul style="list-style-type: none"><li>• Acupuncture</li><li>• Alternative medicine</li><li>• Bariatric surgery</li><li>• Cardiac rehabilitation exceeding 36 visits/calendar year</li><li>• Care that is not <u>medically necessary</u></li><li>• Cosmetic surgery, cosmetic services &amp; supplies</li><li>• Custodial care</li><li>• Dental care except dental accidents</li><li>• <u>DME</u> rental/repair charges that exceed <u>DME</u> purchase price</li><li>• Experimental and investigational treatments except as stated in <u>plan</u></li></ul>	<ul style="list-style-type: none"><li>• Eyewear except after cataract surgery</li><li>• Flat feet treatment and services except as stated in <u>plan</u></li><li>• Genetic and chromosomal testing except as stated in <u>plan</u></li><li>• Hearing aids exceeding of 1 per ear every 3 years</li><li>• Inpatient EAR, SNF treatment and LTAC exceeding 60 days per calendar year</li><li>• Massage therapy other than allowed under evidence-based criteria</li><li>• <u>Out-of-network</u> Mail Order drugs, <u>out-of-network Specialty</u> drugs, and <u>out-of-network</u> 90-day retail supply of drugs</li></ul>	<ul style="list-style-type: none"><li>• <u>Preventive services</u> not required to be covered by state or federal law</li><li>• Private-duty nursing</li><li>• Respite care except as stated in <u>plan</u></li><li>• Routine eye care</li><li>• Routine foot care</li><li>• Services, tests and procedures that are excluded under medical coverage guidelines</li><li>• Sexual dysfunction treatment and services</li><li>• Weight loss programs</li></ul>

<b>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)</b>		
<ul style="list-style-type: none"><li>• Chiropractic care</li></ul>	<ul style="list-style-type: none"><li>• Non-emergency care when traveling outside the U.S.</li></ul>	<ul style="list-style-type: none"><li>• Fertility and infertility medication and treatment</li></ul>

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

- For group health coverage subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).
- For non-federal governmental group health plans, contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).
- Church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact the Arizona Department of Insurance (602-364-2499, or 1-800-325-2548 in Arizona but outside the Phoenix area) regarding their possible rights to continuation coverage under State law.

Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318- 2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

- For group health coverage subject to ERISA, contact Blue Cross Blue Shield of Arizona at 800-232-2345. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). If your coverage is insured, you may also contact the Arizona Department of Insurance at 602-364-2499, or 1-800-325-2548 in Arizona but outside the Phoenix area.
- For non-federal governmental group health plans and church plans that are group health plans, contact Blue Cross Blue Shield of Arizona at 800-232-2345. If your coverage is insured, you may also contact the Arizona Department of Insurance at 602-364-2499, or 1-800-325-2548 in Arizona but outside the Phoenix area or <https://difi.az.gov/consumer/ii/health>.

**Does this plan provide Minimum Essential Coverage? Yes**

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.


**Does this plan meet the Minimum Value Standards? Yes**

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.





## About These Coverage Examples

 **This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

- The plan's overall deductible **\$1,600**
- Specialist coinsurance **0%**
- Hospital (facility) coinsurance **0%**
- Other coinsurance **0%**

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
Diagnostic tests (*ultrasounds and blood work*)  
Specialist visit (*anesthesia*)

**Total Example Cost** **\$12,700**

In this example, Peg would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,600
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$00
What isn't covered	
Limits or exclusions	\$50
<b>The total Peg would pay is</b>	<b>\$1,660</b>

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible **\$1,600**
- Specialist coinsurance **0%**
- Hospital (facility) coinsurance **0%**
- Other coinsurance **0%**

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)  
Diagnostic tests (*blood work*)  
Prescription drugs  
Durable medical equipment (*glucose meter*)

**Total Example Cost** **\$5,600**

In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,600
<u>Copayments</u>	\$380
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$2,000</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The plan's overall deductible **\$1,600**
- Specialist coinsurance **0%**
- Hospital (facility) coinsurance **0%**
- Other coinsurance **0%**

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
Diagnostic test (*x-ray*)  
Durable medical equipment (*crutches*)  
Rehabilitation services (*physical therapy*)

**Total Example Cost** **\$2,800**

In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$1,600
<u>Copayments</u>	\$10
<u>Coinsurance</u>	\$0
What isn't covered	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,610</b>

The plan would be responsible for the other costs of these EXAMPLE covered services.

Blue Cross Blue Shield of Arizona (BCBSAZ) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BCBSAZ provides appropriate free aids and services, such as qualified interpreters and written information in other formats, to enable people with disabilities to communicate effectively with us. BCBSAZ also provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, call 602-864-4884 for Spanish and 1-877-475-4799 for all other languages and other aids and services.

L20230-0124