

Rider to Modify Blue Cross® Blue Shield® of Arizona BlueSelect®10 and BlueSelect20 Group Benefit Books

This rider modifies your 2022 group benefit book effective on or after January 1, 2022. The section headings in this rider correspond to the section headings in your benefit book.

I. DESCRIPTION OF BENEFITS

- A. Under section “**A. AMBULANCE SERVICES**,” subsection “**Your Cost Share**” is deleted and replaced with:

Your Cost Share: BCBSAZ pays 100 percent of the Allowed Amount for network providers. For out-of-network ground ambulance providers, BCBSAZ pays 100 percent based on the provider’s Billed Charges for Covered Services. For out-of-network air ambulance providers, BCBSAZ will base the Allowed Amount on the lesser of the provider’s Billed Charges or the applicable BCBSAZ Fee Schedule, with adjustments for certain “*Claims Editing Procedures and Pricing Guidelines*.”

II. GENERAL PROVISIONS

- A. Under the subsection “**No Surprises Act**,” after the last bullet titled “**Disputes**,” insert:

If you feel that you have incorrectly received a Balance Bill, you can contact the following agency to dispute the bill.

Consumer Affairs Division
Arizona Department of Insurance and Financial Institutions
100 North 15th Avenue, Suite 261
Phoenix, Arizona 85007-2624
Phone: (602) 364-2499
Email: insurance.consumers@difi.az.gov
Website: <https://difi.az.gov/complaint>



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