# Rider to Modify Blue Cross® Blue Shield® of Arizona Ascend HMO Plus and Ascend HSA HMO Group Base Benefit Books

This rider modifies your group Base Benefit Book effective January 1, 2024. The section headings in this rider correspond to the section headings in your Base Benefit Book.

#### Base Benefit Book

## I. QUICK START: USING YOUR HEALTH PLAN

A. The See Your Primary Care Provider When You Need Care section is deleted.

## **II. YOUR HEALTH PLAN BENEFITS**

- **A.** In the **What's Covered** section, the third bullet of the second paragraph, "Has a referral from the member's designated PCP, if a referral is required" is deleted.
- **B.** In the **EE. TELEHEALTH SERVICES–BLUECARE ANYWHERE** section, the sentence "These services do not require PCP referral" after the bullets in the first paragraph is deleted.
- **C.** In the **What's Not Covered** section, the "Services that require a PCP referral when a referral is not obtained" exclusion is deleted.

## III. FINDING & WORKING WITH HEALTHCARE PROVIDERS

**A.** The first paragraph of the section is deleted and replaced with the following:

Your health plan is an HMO and comes with a network of providers who you see when you need care. This section explains how to find network providers and what to do if you need urgent or emergency care and your network providers are not available or when you're out of the area.

**B.** The **Working with Your PCP** section and all subsections are deleted and replaced with the following:

## Consider choosing a primary doctor

With your plan, you don't need to select a primary care provider (PCP). However, we recommend that you establish a relationship with a primary doctor. A doctor who knows your medical history is better able to help you spot potential health problems early, while they are small and easier to change.

## Non-emergency or non-urgent services

Before you receive non-emergency or non-urgent services:

- Check the provider's network status and know whether or not they are a contracted plan network provider with BCBSAZ
- Read your benefit materials
- Know your coverage
- Know the limits and exclusions on your coverage (what is not covered)
- Know how much cost share you will have to pay

# After you receive services:

- Read your Explanation of Benefits (EOB) and/or monthly health statements
- Tell BCBSAZ if you see any differences between the member cost share listed on your claims documents and what you actually paid.

**C.** In the **Out-of-Network Providers** section, the first paragraph is deleted and replaced with the following:

You have coverage for services from out-of-network providers only for emergencies, urgent telehealth services, EGID formula, medical foods, and services from an out-of-network provider that have received precertification. An out-of-network provider in or outside of Arizona is not required to file a claim for you, and may require payment from you. If the provider does not file your claim, send a copy of the itemized bill and a completed claim form to BCBSAZ. When you do, your payment will be applied toward your deductible. If you've already met your calendar-year deductible, you may receive money back after we process your claim.

## IV. APPENDIX A: TERMS TO KNOW

**A.** The "Primary Care Provider (PCP)" definition is deleted and replaced with the following:

Primary Care Provider (PCP)	A healthcare professional who is contracted with BCBSAZ as a PCP and generally specializes in or focuses on the following practice areas: internal medicine, family practice, general practice, pediatrics, or any other classification of provider approved as a PCP by BCBSAZ. Your benefit plan does not require you to have a PCP, or to see a PCP for a referral before seeing a specialist.
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**B.** The "Specialist" definition is deleted and replaced with the following:"

Specialist	A doctor or other healthcare professional who practices in a specific area other than those practiced in by PCPs, family doctors, and other general practitioners; or a properly licensed, certified, or registered individual healthcare provider whose practice is limited to rendering behavioral health services. For purposes of cost share, this definition of the term specialist does not apply to dentists. Your benefit plan does not require you to get a referral from a PCP before you see a specialist.
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**C.** The "Standing referral" definition is deleted.

Pam Kehaly, President and CEO Blue Cross Blue Shield of Arizona

## Nondiscrimination Statement

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.

# Multi-language Interpreter Services

Spanish: Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Blue Cross Blue Shield of Arizona, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 602-864-4884.

Navajo: Díí kwe'é atah nílínigíí Blue Cross Blue Shield of Arizona haada yit'éego bína'ídíłkidgo éí doodago Háida bíjá anilyeedígíí t'áadoo le'é yína'ídíłkidgo beehaz'áanii hólo díí t'áá hazaadk'ehjí háká a'doowołgo bee haz'ą doo bąąh ílínígóó. Ata' halne'ígíí koji' bich'i' hodíilnih 877-475-4799.

Chinese: 如果您,或是您正在協助的對象,有關於插入項目的名稱 Blue Cross Blue Shield of Arizona 方面的問題,您有權利免費以您 的母語得到幫助和訊息。洽詢一位翻譯員,請撥電話 在此插入數字 877-475-4799。

Vietnamese: Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Blue Cross Blue Shield of Arizona quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 877-475-4799.

#### Arabic:

إن كان لديك أو لدى شخص تساعده أسئلة بخصوص Blue Cross Blue Shield of Arizona، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة اللتحدث مع مترجم اتصل ب. 4799-475-877

Tagalog: Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Blue Cross Blue Shield of Arizona, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 877-475-4799.

Korean: 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Blue Cross Blue Shield of Arizona 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 877-475-4799 로 전화하십시오.

French: Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Blue Cross Blue Shield of Arizona, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 877-475-4799.

German: Falls Sie oder jemand, dem Sie helfen, Fragen zum Blue Cross Blue Shield of Arizona haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 877-475-4799 an.

Russian: Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Blue Cross Blue Shield of Arizona, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 877-475-4799.

Japanese: ご本人様、またはお客様の身の回りの方でも、Blue Cross Blue Shield of Arizona についてご質問がございましたら、ご希望の 言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、877-475-4799 までお電話ください。

#### Farsi

اگر شما، یا کسی که شما به او کمک میکنید ، سوال در مورد Blue Cross Blue Shield of Arizona ، داشته باشید حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت نمایید .[ 799-475-877 تماس حاصل نمایید.

## Assyrian:

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Serbo-Croatian: Ukoliko Vi ili neko kome Vi pomažete ima pitanje o Blue Cross Blue Shield of Arizona, imate pravo da besplatno dobijete pomoć i informacije na Vašem jeziku. Da biste razgovarali sa prevodiocem, nazovite 877-475-4799.

Thai: หากคณ หรอคนทคณกาลงชวยเหลอมคาถามเกยวกบ Blue Cross Blue Shield of Arizona คณมสทธทจะไดรบความชวยเหลอและขอมลในภาษา ของคณไดโดยไมมคาใชจาย พดคยกบลาม โทร 877-475-4799

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