Group BluePreferred[®] PPO 100 3000 Plan Attachment

Your Cost-Sharing Information

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YOUR PLAN NETWORK

See your Summary of Benefits and Coverage (SBC) and ID card for the name of the plan network that applies to your benefit plan. You'll find the complete directory of providers in your plan's network at <u>MyBlue</u>SM. If you do not have Internet access, would like to request a paper copy of the directory, or have questions about whether or not a certain provider is in the network, please call Blue Cross[®] Blue Shield[®] of Arizona (BCBSAZ) Customer Service at the number on your ID card. It's important to make sure your provider is in your plan network before you receive services.

MEMBER COST SHARING AND OTHER PAYMENTS

Members pay part of the costs for benefits received under this plan. What you pay depends on your particular benefit plan, the service you receive, and the provider you choose. You may have an access fee, balance bill, coinsurance, copay, deductible, precertification charge, or some combination of these payments as detailed in the tables that follow. You can refer to Appendix A in your Base Benefit Book for a definition of the terms. Your SBC explains which cost-share types and other payments apply to each benefit. BCBSAZ uses your claims to track whether you have met some cost-share obligations. We apply claims based on the order in which we process the claims and not based on date of service.

COST-SHARE TABLE

Type of Cost Share	In-Network	Out-of-Network
Calendar-Year Deductible	\$3,000 per member \$6,000 per family	\$6,000 per member \$12,000 per family
Out-of-Pocket Maximum	\$4,250 per member \$8,500 per family	\$8,500 per member \$17,000 per family

Until you meet your deductible, you will pay the allowed amount for most services, plus the balance bill for out-of-network services. For services that require a copay, the calendar-year deductible is waived. If you have family coverage, there is also a calendar-year deductible for the family. Amounts counting toward an individual's calendar-year deductible will also count toward any family deductible. When the family satisfies its calendar-year deductible for all the individual members. An individual member cannot contribute more than his or her individual deductible toward the family's deductible.

Cost share for ancillary services provided by an out-of-network provider at an in-network facility will be based on the Qualifying Payment Amount, as defined by federal law. All out-of-network cost share for these ancillary services will be counted toward any in-network deductible and cost-share limits.

Benefit	In-Network Cost Share	Out-of-Network Cost Share
Ambulance Services	\$0 (after in-network deductible)	
Behavioral Health Services Inpatient facility and professional services	\$0 (after deductible)	50% coinsurance (after deductible) + balance bill
Behavioral Health Services Outpatient facility and professional services	 \$25 copay for primary care provider (PCP) visit \$60 copay for specialist visit \$0 (after deductible) for services you receive at other locations 	50% coinsurance (after deductible) + balance bill
Behavioral Therapy Services for the Treatment of Autism Spectrum Disorder	 \$25 copay for PCP visit \$60 copay for specialist visit \$0 (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges 	50% coinsurance (after deductible) + balance bill
Cardiac and Pulmonary Rehabilitation—Outpatient Services	 \$25 copay for PCP visit \$60 copay for specialist visit \$0 (after deductible) for professional services you receive at an outpatient facility, and any related outpatient facility charges 	50% coinsurance (after deductible) + balance bill

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	\$25 copay for PCP visit	
Cataract Surgery and Keratoconus	\$60 copay for specialist visit	
	\$0 (after deductible) for professional	50% coinsurance (after deductible) +
	services you receive at an inpatient or	balance bill
	outpatient facility, and any related facility charges	
	\$60 specialist copay per member, per provider, per day for services you receive	
	during an office, home, or walk-in clinic	
	visit. The copay does not apply if you	
	receive only physical medicine and rehabilitation services and no other	
Chiropractic Services	covered service during your visit.	50% coinsurance (after deductible) +
Childplactic Services	\$0 (after deductible) for:	balance bill
	• Visits in which you receive only physical	
	medicine and rehabilitation services, and no other covered service	
	Chiropractic services provided at other locations	
	\$25 copay for PCP visit	
	\$60 copay for specialist visit	
Clinical Trials	\$0 (after deductible) for professional	50% coinsurance (after deductible) + balance bill
	services you receive at an inpatient or outpatient facility, and any related facility	
	charges	
Dental Services—Medical	\$0 (after deductible)	50% coinsurance (after deductible) +
		balance bill
	\$0 for one FDA-approved manual or electric breast pump and breast pump	
	supplies per member, per calendar year	
	\$25 copay for PCP visit	
	\$60 copay for specialist visit	
Durable Medical	\$0 (after deductible) for:	
Equipment, Medical	Durable medical equipment (DME)	50% coinsurance (after deductible) +
Supplies, and Prosthetic	picked up at the doctor's office but billed through a DME supplier. If you have a	balance bill
Appliances and Orthotics	doctor's office visit at the time you pick	
	up your DME, medical supplies,	
	prosthetic appliance, or orthotics, you also pay the PCP or specialist copay.	
	 Services you receive at locations other 	
	than a doctor's office	
Education and Training	\$0	50% coinsurance (after deductible) +
	Deductible is waived	balance bill
	You pay your in-network cost share for emer out-of-network providers.	gency services, even for services from
		v Room (ER)
	\$400 copay per member, per facility, per day for ER facility and ancillary charges, and	
	\$0 for professional services you receive while you are at the ER	
	Admission to the Hospital From the ER	
Emergency Services	If you are admitted as an inpatient:	
	• \$0 ER copay	
	• \$0 (after in-network deductible) for facility and ancillary services related to the	
\$400 ER copay		
	emergency, including facility and ancillary services you receive while you are at the ER, and emergency professional services you receive after admission If you are admitted for observation or as an outpatient:	

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	• \$0 (after in-network deductible) for professional, facility, and ancillary services you receive that are related to the emergency, and any related services you receive after you are admitted for observation, or as an outpatient	
Eosinophilic	\$0	25% of the cost of formula
Gastrointestinal Disorder	Deductible is waived	Deductible is waived
Cost is defined here as billed chai	ges if purchased from an out-of-network provid	er. I
Family Planning— Contraceptives and Sterilization	 \$0 for professional charges for implantation and/or removal (including follow-up care) of FDA-approved female implanted contraceptive (birth control) devices when the purpose of the procedure is contraception, as documented by your provider on the claim \$0 for professional and facility charges for FDA-approved female sterilization procedures when the purpose of the procedure is contraception, as documented by your provider on the claim 	
	 \$0 for female oral contraceptives, patches, rings, and contraceptive injections \$0 for FDA-approved over-the-counter emergency contraception that is prescribed 	50% coinsurance (after deductible) + balance bill
	by a doctor or other healthcare provider \$0 for diaphragms, cervical caps, cervical shields, female condoms, sponges, and spermicides	
	For FDA-approved male sterilization procedures:	
	• \$25 copay for PCP visit	
	 \$60 copay for specialist visit \$0 (after deductible) for services you receive at locations other than a doctor's office 	
Home Health Services	\$0 (after deductible)	50% coinsurance (after deductible) + balance bill
Haaniaa Samilaaa	\$0	\$0 + balance bill
Hospice Services	Deductible is waived	Deductible is waived
Inpatient and Outpatient Detoxification Services	 \$25 copay for PCP visit \$60 copay for specialist visit \$0 (after deductible) for services you receive at other locations 	50% coinsurance (after deductible) + balance bill
Inpatient Hospital	 \$0 (after deductible) \$0 for professional and facility charges for FDA-approved female sterilization procedures when the purpose of the procedure is contraception, as documented by your provider on the claim 	50% coinsurance (after deductible) + balance bill
	\$1,000 bariatric surgery access fee (in add coinsurance) for all bariatric surgeries. This a charges for bariatric surgery.	
Inpatient Rehabilitation— Extended Active Rehabilitation Services	 \$0 (after deductible) for the first 60 days of services in a calendar year 50% coinsurance (after deductible) for the second 60 days of services in a calendar year. If your claim is submitted with a primary behavioral health diagnosis, you will pay the cost share applicable to the first 60 days of services in a calendar year. 	50% coinsurance (after deductible) + balance bill

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	\$0 (after deductible) for the first 100 days of services	
Long-Term Acute Care— Inpatient	50% coinsurance (after deductible) for days 101-365 of services. If your claim is submitted with a primary behavioral health diagnosis, you will pay the cost share applicable to the first 100 days of services.	50% coinsurance (after deductible) + balance bill
Maternity	\$25 PCP copay or \$60 specialist copay for your first prenatal office or home visit, which covers all services included in the provider's global charge	
Global charge is a fee charged by the delivering provider that includes certain prenatal,	One copay, per member, per provider, per day for other office or home visits not included in the global charge	50% coinsurance (after deductible) + balance bill
delivery, and postnatal services.	\$0 (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges	
Your cost-share obligations may be affected by the addition of a newborn or adopted child, as described in the Eligibility for Benefits section in your Base Benefit Book. If you have coverage only for yourself and no dependents, the addition of a child will result in a change from individual coverage to family coverage, and you may be required to pay additional premium. If you currently have individual coverage, when a child is added to your plan, you will have a family deductible.		
Medical Foods for Inherited Metabolic Disorders	\$0 Deductible is waived	50% of the cost of medical foods Deductible is waived
Cost is defined here as billed charge	ges if purchased from an out-of-network provid	er.
	\$25 copay for PCP visit	
	\$60 copay for specialist visit	
Neuropsychological and Cognitive Testing	\$0 (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges	50% coinsurance (after deductible) + balance bill
	Diagnostic Laboratory Services:	
	 \$25 PCP copay or \$60 specialist copay for services you receive at a doctor's office (waived if you receive only covered lab services during your visit) 	
	 \$0 (after deductible) for professional services you receive from a pathologist or dermapathologist, and services you receive at locations other than a doctor's office 	
	Radiology Services:	50% coinsurance (after deductible) + balance bill
Outpatient Services	 \$25 PCP copay or \$60 specialist copay for services you receive at a 	
ourpatient dervices	doctor's office	
	 doctor's office \$0 (after deductible) for professional services you receive from a radiologist, and services you receive at locations other than a doctor's office Outpatient Facility Services (including outpatient surgery): 	
Supation Corvices	 doctor's office \$0 (after deductible) for professional services you receive from a radiologist, and services you receive at locations other than a doctor's office Outpatient Facility Services (including 	
	 doctor's office \$0 (after deductible) for professional services you receive from a radiologist, and services you receive at locations other than a doctor's office Outpatient Facility Services (including outpatient surgery): 	

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	Medications Given to You at an Outpatient Facility: \$0 (after deductible)	
	\$1,000 bariatric surgery access fee (in add coinsurance) for all bariatric surgeries. This a charges for bariatric surgery.	
filled. No exceptions will be made	lication is based on the tier to which BCBSAZ regarding the assigned tier of a medication. BC n the status and tier of a particular medication,	BSAZ may change the tier of a medication at
Pharmacy Benefit See the Using Your Pharmacy Benefits section in your Base Benefit Book for details about your Pharmacy benefits, including how your cost share is calculated.	 Retail Medications (30-day supply) Tier 1: \$15 copay Tier 2: \$55 copay Tier 3: \$85 copay Tier 4 (including compounded medications): \$150 copay Mail Order Medications (90-day supply) Tier 1: \$30 copay Tier 2: \$110 copay Tier 3: \$170 copay Tier 3: \$170 copay Tier 4: \$300 copay Tier 4: \$300 copay Specialty Medications (30-day supply of most medications) Tier A: \$60 copay Tier C: \$160 copay Tier C: \$160 copay Tier D: \$210 copay You may obtain up to a 90-day supply of covered maintenance medications at a network retail pharmacy (keep in mind that not all medications are available for more than a 30- or 60-day supply). If you receive a 31- to 60-day supply of medication, you will pay two times the applicable cost share for a 30-day supply of medication from a network retail pharmacy, you will pay two and a half times the 30-day cost share. Your cost share will be different depending on the type of pharmacy, how much of the medication. If you purchase a brand-name medication when a generic equivalent is available, you will pay the tier 1 copay plus the difference between the allowed amounts for the generic and brand-name medications, even if the prescribing provider indicates on the prescription that the brand-name medication is what you should have. If you have completed step 	The following are not covered when obtained from out-of-network pharmacies: 90-day supply at retail Mail order medications Specialty medications You must pay the full cost for retail prescriptions purchased from an out-of- network pharmacy and submit a claim to BCBSAZ. You will be reimbursed at the in-network level of benefits, up to the allowed amount. You will be responsible for any balance bill, including the difference between the allowed amounts for the generic and brand name medications.
	provider indicates on the prescription that the brand-name medication is what you	

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	• Which vaccines are covered, and	
	 For which there is a \$0 cost share 	
	\$0 for the generic version of certain covered preventive medications or items; applicable cost share for the brand-name version. You may request an exception for	
	waiver of cost share (see the Preventive Services section in your Base Benefit Book) for the brand-name version of a preventive medication or item.	
	\$0 for the following female contraceptive (birth control) methods when your provider prescribes them for the purpose of contraception and obtained from an in- network pharmacy:	
	 FDA-approved brand oral, patch, vaginal ring, and injectable contraceptives with no generic equivalent components 	
	 FDA-approved diaphragms, cervical caps, and cervical shields 	
	 FDA-approved emergency contraception for members of any age 	
	 FDA-approved generic oral, patch, vaginal ring, and injectable contraceptives 	
	Female condoms	
	 Sponges and spermicides 	
	\$0 (after deductible) for medications you purchase through your medical benefit See the Pharmacy Benefit cost-share row	50% coinsurance (after deductible) + balance bill
	to determine your cost share for services you receive through the Pharmacy benefit.	
	For cancer treatment medications that are also classified as specialty medications, you pay the tier 1 pharmacy copay. For certain cancer treatment medications, as determined by BCBSAZ, you will receive a 15 day supply and pay one half of the	
Medications for the Treatment of Cancer	15-day supply, and pay one-half of the tier 1 pharmacy copay the first time you receive it. You will be able to refill the medication every 15 days, and you will continue to pay one-half of the tier 1 pharmacy copay for each refill during your first three months using the medication. If you have side effects from the medication during the three-month period, your prescribing doctor may change your medication. If you tolerate the medication, you will be able to refill the cancer treatment medication for up to 30 days after your first three months of treatment.	Not covered
Physical Therapy, Occupational Therapy, and Speech Therapy Services	\$0 (after deductible)	50% coinsurance (after deductible) + balance bill

Benefit	In-Network Cost Share	Out-of-Network Cost Share
Physician Services Your cost share will be waived if you receive covered preventive services only from an in-network doctor during your visit.	 One \$25 PCP copay or one \$60 specialist copay per member, per provider, per day for services you receive during an office, home, or walk-in clinic visit \$0 if you only receive the following services and no other covered service during your office, home, or walk-in clinic visit: Covered allergy injections Covered laboratory services \$0 for the following when the purpose is female contraception (birth control), as documented by your provider on the claim: Professional services for FDA-approved female sterilization procedures, regardless of the location of service Professional services for fitting, implantation, and/or removal (including follow-up care) of FDA-approved female contraceptive devices FDA-approved implanted female contraceptive devices FDA-approved implanted female contraceptive devices The following FDA-approved generic and brand-with-no-generic-equivalent prescription hormonal and barrier contraceptive methods and devices: patches, rings, contraceptive injections, diaphragms, cervical caps, cervical shields, female condoms, sponges, and spermicides \$0 (after deductible) for: Covered physical therapy, occupational therapy, and speech therapy PCP and specialist services provided at locations other than a doctor's office, home, or walk-in clinic Professional services you receive from a radiologist or pathologist, including a dermapathologist, and professional services you receive that are related to a sleep study, even when the services are provided at a doctor's office Medications given to you at a doctor's office 	50% coinsurance (after deductible) + balance bill
See the Outpatient Services row for	r more information on cost-share amounts for	covered services.
Post-Mastectomy Services	 \$25 copay for PCP visit \$60 copay for specialist visit \$0 (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges 	50% coinsurance (after deductible) + balance bill
Pregnancy, Termination	 \$25 copay for PCP visit \$60 copay for specialist visit \$0 (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges 	50% coinsurance (after deductible) + balance bill

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	\$0 regardless of the location where services are provided if:	
Preventive Services You pay applicable cost share for any tests, procedures, or services not covered in the Preventive Services section in your Base Benefit Book.	• You receive one of the services covered as explained in the Preventive Services section in your Base Benefit Book;	
	 The procedure code, the diagnosis code, or the combination of procedure and diagnosis codes billed by your provider on the line of the claim indicates the service is preventive; and The primary purpose of the visit at which you received the services was preventive care 	50% coinsurance (after deductible) + balance bill
	\$0 for the generic version of certain covered preventive medications or items; applicable cost share for the brand-name version. You may request an exception for waiver of cost share (see the Preventive Services section in your Base Benefit Book) for the brand-name version of a preventive medication or item.	
Reconstructive Surgery and Services	 \$25 copay for PCP visit \$60 copay for specialist visit \$0 (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges 	50% coinsurance (after deductible) + balance bill
	\$0 (after deductible) for the first 90 days of services in a calendar year	
Skilled Nursing Facility	50% coinsurance (after deductible) for the second 90 days of services in a calendar year. If your claim is submitted with a primary behavioral health diagnosis, you will pay the cost share applicable to the first 90 days of services in a calendar year.	50% coinsurance (after deductible) + balance bill
Telehealth Services— BlueCare Anywhere sM	\$0 for telehealth medical consultations \$20 copay for telehealth counseling	
Telehealth services are video consultations you have with a provider using BCBSAZ's BlueCare Anywhere service.	sessions provided by a counselor\$45 copay for telehealth psychiatric consultations provided by a psychiatrist	Not covered
Telehealth Services— In-Network Providers	You pay the cost-share amounts that apply to the services you receive via telehealth (remote services performed by the provider) along with the cost-share amounts that apply to the services you receive in-person at your physical location. Example: If you are at a PCP's office and have a consultation with a remote specialist, you will pay the cost share applicable for a PCP office visit and the cost share applicable for a specialist office visit or consultation. If you are at home and receive a consultation from a remote specialist, you will pay only the specialist cost share because no other provider is involved at your location.	Not covered, except for emergency and urgent services. In those cases, you pay the cost-share amounts applicable to all services provided via telehealth. You will always pay in-network cost share for emergency services provided via telehealth.
Transplant or Gene	\$0 Deductible is waived	
Therapy Travel and Lodging	Maximum reimbursement of \$10,000 per me treatment	

Benefit	In-Network Cost Share	Out-of-Network Cost Share
Transplants—Organ, Tissue, and Bone Marrow and Stem Cell Procedures If both a donor and a transplant recipient are covered by a BCBSAZ plan or a plan administered by BCBSAZ, the transplant recipient pays the cost share related to the transplant.	 \$25 copay for PCP visit \$60 copay for specialist visit \$0 (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges 	50% coinsurance (after deductible) + balance bill
Urgent Care	 \$60 copay per member, per provider, per day for services you receive from a provider that is contracted with the plan network to offer urgent care services \$25 PCP copay or \$60 specialist copay for services you receive during an office, home, or walk-in clinic visit from an in- network provider that is not specifically contracted for urgent care services \$0 (after deductible) for urgent care services you receive from any other type of provider 	50% coinsurance (after deductible) + balance bill
	See the Emergency Services row for cost shap providers, such as hospitals, that are not spe urgent care providers.	

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