

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

Your employer sponsors a self-funded employee health care plan to provide its employees with healthcare coverage. The plan is established by your employer and is maintained according to a written document called the *plan document*.

Your employer has contracted with Blue Cross Blue Shield of Arizona (BCBSAZ), an independent licensee of the Blue Cross Blue Shield Association, to provide certain administrative claims processing and utilization management services for this plan. Benefits under the plan are paid from the general assets of the *plan sponsor*.* BCBSAZ provides administrative claims payment services only, and does not assume any financial risk or obligation with respect to claims.

BCBSAZ also may have a contract with your employer to provide stop-loss insurance to the plan. This stop-loss insurance may be:

- *Aggregate stop-loss insurance*, which reimburses the plan if claims for all employees go above a specified amount in a plan year;
- *Specific stop-loss*, which reimburses the plan whenever claims on any one covered person go above a specified amount; **or**
- A combination of the above

BCBSAZ is an independent contractor and shall not for any purpose be deemed either an agent of your employer or the employer's plan administrator,* nor shall BCBSAZ and your employer be deemed partners or joint venturers, or be governed by any legal relationship in which BCBSAZ's role is any other than that of independent contractor. In this book, BCBSAZ refers to the administrative services agreement and/or stop-loss insurance agreement with your employer as a *Group Master Contract*.

Your Benefit Book describes the benefits for employees and their dependents who are eligible for and have elected coverage under the plan. BCBSAZ may distribute a similar Benefit Book for insured employer groups and self-funded employer groups. This Benefit Book may use words used in an insured plan. All such references shall be read with the knowledge and understanding that the plan is self-insured. The Benefit Book by itself *is not your employer's summary plan description or plan document*. *Your employer is responsible for providing these documents to you.*

This benefit plan gives you access to a network of doctors, hospitals, clinics, and other providers that have agreed to negotiated discounts with BCBSAZ or a local Blue Cross and/or Blue Shield plan if covered services are rendered outside of Arizona.

Please note: Not all services available from network providers are covered. As this is a self-funded employer healthcare plan, benefits provided in this plan may not include all of the benefits that are required to be included in non-self-funded healthcare plans. Read your Benefit Book carefully to understand the benefits and limitations of this plan.

**Plan sponsor and plan administrator* are terms defined under the Employee Retirement Income Security Act (ERISA). These parties are often your employer, but may be another entity as well, such as a trust or association. Your plan document or summary plan description will include the name(s) of your plan sponsor/plan administrator.



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

