Group PPO EverydayHealth Platinum 500 Plan Attachment Off Marketplace

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>. 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	\$500 per member \$1,000 per family	\$1,000 per member \$2,000 per family
Out-of-Pocket Maximum	\$2,000 per member \$4,000 per family	\$4,000 per member \$8,000 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	10% coinsurance Deductible is waived	
Behavioral Health Services Inpatient facility and professional services	10% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Behavioral Health Services Outpatient facility and professional services	 \$15 copay for primary care provider (PCP) visit \$30 copay for specialist visit 10% coinsurance (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	 \$15 copay for PCP visit \$30 copay for specialist visit 10% coinsurance (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
Cataract Surgery and Keratoconus	 \$15 copay for PCP visit \$30 copay for specialist visit 10% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges 	50% coinsurance (after deductible) + balance bill
Chiropractic Services	 \$30 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 covered service during your visit. 10% coinsurance (after deductible) for: Visits in which you only receive physical medicine and rehabilitation services and no other covered service Chiropractic services provided at other locations 	50% coinsurance (after deductible) + balance bill
Chronic Disease Education and Training	\$0 Deductible is waived	50% coinsurance (after deductible) + balance bill
Clinical Trials	 \$15 copay for PCP visit \$30 copay for specialist visit 10% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges 	50% coinsurance (after deductible) + balance bill
Dental Services—Medical	10% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Durable Medical Equipment, Medical Supplies, and Prosthetic Appliances and Orthotics	 \$0 for one FDA-approved manual or electric breast pump and breast pump supplies per member, per calendar year \$15 copay for PCP visit \$30 copay for specialist visit 10% coinsurance (after deductible) for: Durable medical equipment (DME) picked up at the doctor's office but billed through a DME supplier. If you have a 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 	50% coinsurance (after deductible) + balance bill

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	You pay your in-network cost share for emer out-of-network providers.	gency services, even for services from
	Emergency Room (ER)	
	\$100 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	
	After the first visit, 10% coinsurance (after in-network deductible)	
	Admission to the Hospital From the ER	
Emergency Services	If you are admitted as an inpatient:	
Emergency Services	• \$0 ER copay	
	• 10% coinsurance (after in-network deductible) for facility and ancillary services related to the 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 o	•
		% coinsurance (after in-network deductible)
		uctible) for professional, facility, and ancillary he emergency, and any related services you ration, or as an outpatient
Eosinophilic	10% of the cost of formula	25% of the cost of formula
Gastrointestinal Disorder	Deductible is waived	Deductible is waived
Cost is defined here as either the a purchased from an out-of-network	allowed amount if the formula is purchased fror provider.	n an in-network provider, or billed charges if
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 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 by a doctor or other healthcare provider \$0 for diaphragms, cervical caps, cervical shields, female condoms, sponges, and spermicides 10% coinsurance (after deductible) for FDA-approved male sterilization procedures 	50% coinsurance (after deductible) + balance bill
	\$15 copay for PCP visit	
Hearing Aids and Services	\$30 copay for specialist visit 10% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, any related	50% coinsurance (after deductible) + balance bill
	facility charges, and hearing devices obtained in any location	
Home Health Services	10% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Hospice Services	\$0 Deductible is waived	\$0 + balance bill Deductible is waived

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	\$15 copay for PCP visit	
Inpatient and Outpatient Detoxification Services	\$30 copay for specialist visit	50% coinsurance (after deductible) +
	10% coinsurance (after deductible) for services you receive at other locations	balance bill
	10% coinsurance (after deductible)	
Inpatient Hospital	\$0 for professional and facility charges for FDA-approved female sterilization procedures when the purpose of the procedure is contraception, as documented	50% coinsurance (after deductible) + balance bill
	by your provider on the claim	
	\$1,000 bariatric surgery access fee (in addition to applicable deductible and coinsurance) for all bariatric surgeries. This access fee applies toward the professional charges for bariatric surgery.	
Inpatient Rehabilitation— Extended Active		50% coinsurance (after deductible) +
Rehabilitation and Skilled Nursing Facility Services	10% coinsurance (after deductible)	balance bill
Long-Term Acute Care— Inpatient	10% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Maternity	\$15 PCP copay or \$30 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.	10% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges	
Benefits section in your Base Bene will result in a change from individu	e affected by the addition of a newborn or adop fit Book. If you have coverage only for yoursel al coverage to family coverage, and you may when a child is added to your plan, you will ha	f and no dependents, the addition of a child be required to pay additional premium. If you
Medical Foods for Inherited		50% of the cost of medical foods
Metabolic Disorders	Deductible is waived	Deductible is waived
Cost is defined here as either the a charges if purchased from an out-o	allowed amount if the medical foods are purcha of-network provider.	ased from an in-network provider, or billed
	\$15 copay for PCP visit	
	\$30 copay for specialist visit	
Neuropsychological and Cognitive Testing	10% coinsurance (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:	
Outpatient Services	 \$0 if you only receive covered laboratory services at a doctor's office 	
	 \$15 PCP copay or \$30 specialist copay for services you receive at a doctor's office 	50% coinsurance (after deductible) + balance bill
	 10% coinsurance (after deductible) for professional services you receive from a pathologist or dermapathologist, and services you receive at locations other than a doctor's office 	

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	Radiology Services	
	 \$15 PCP copay or \$30 specialist copay for services you receive at a doctor's office 	
	• 10% coinsurance (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):	
	 10% coinsurance (after deductible) \$0 for FDA-approved female sterilization procedures when the purpose of the procedure is contraception, as documented by your provider on the claim 	
	Sleep Studies: 10% coinsurance (after	
	deductible) Medications Given to You at an Outpatient Facility: 10% coinsurance (after deductible)	
	\$1,000 bariatric surgery access fee (in add coinsurance) for all bariatric surgeries. This a charges for bariatric surgery.	
any time without notice. To confirm Customer Service at the number of		visit <u>MyBlue,</u> or call Pharmacy Benefit
	 Retail Medications (30-day supply) Tier 1a: \$3 copay 	
	• Tier 1b: \$5 copay	
	• Tier 2: \$20 copay	
	 Tier 3 (including compounded medications and formulary 	The following are not covered when obtained from out-of-network pharmacies: • 90-day supply at retail
	exceptions): \$40 copay	Mail order medications
	Mail Order Medications (90-day supply)	 Specialty medications
	• Tier 1a: \$6 copay	- openany medioations
	• Tier 1b: \$10 copay	You must pay the full cost for retail
Pharmacy Benefit	 Tier 2: \$40 copay Tier 3 (including formulary exceptions): 	prescriptions purchased from an out-of- network pharmacy and submit a claim
See the Using Your Pharmacy Benefits section in your Base	\$80 copay Specialty Medications (30-day supply of	to BCBSAZ. You will be reimbursed at the in-network level of benefits, up to the
Benefit Book for details about your Pharmacy benefits,	most medications) • 50% coinsurance	allowed amount. You will be responsible for any balance bill, including the difference
including how your cost share is calculated.	 50% consurance Calendar-year deductible is waived 	between the allowed amounts for the generic and brand name medications.
	You may obtain up to a 90-day supply of covered maintenance medications at a	To find cost information for a medication:
	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	 Log in to <u>MyBlue</u> Under "Pharmacy," click Prescription Benefits & Tools to go to the "My Medicine Cabinet" page
	for a 30-day supply. If you receive a 61- to 90-day supply of medication from a network retail pharmacy, you will pay three times the 30-day cost share. Your cost	 At the top of the page, select "Member Tools > Drug Pricing"
	share will be different depending on the type of pharmacy, how much of the	

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	medication you're getting, and the tier of the medication.	
	If you purchase a brand-name medication	
	when a generic equivalent is available, you	
	will pay the tier 1a or 1b 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 therapy and are taking a brand-name drug	
	with a generic equivalent as a result of the	
	step therapy process, you pay the cost share that applies to the brand-name	
	medication.	
	\$0 for preventive medications and covered vaccines. BCBSAZ determines:	
	 Which medications are considered preventive, 	
	• 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	
	10% coinsurance (after deductible) for	
	medications you purchase through your medical benefit	50% coinsurance (after deductible) +
	See the Pharmacy Benefit cost-share row	balance bill
	to determine your cost share for services you receive through the Pharmacy benefit.	
Medications for the	For cancer treatment medications that are	
Treatment of Cancer	also classified as specialty medications, you pay the tier 1b pharmacy copay. For	
	certain cancer treatment medications, as	
	determined by BCBSAZ, you will receive a 15-day supply, and pay one-half of the	Not covered
	tier 1b 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 1b	

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	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.	
Physical Therapy, Occupational Therapy, Speech Therapy, Cognitive Therapy, Cardiac, and Pulmonary Services	10% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Physician Services Your cost share will be waived if you receive covered preventive services only from an in-network provider during your visit.	 One \$15 PCP copay or one \$30 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 10% coinsurance (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 	50% coinsurance (after deductible) + balance bill
See the Outpatient Services row a	 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 bove for more information on cost-share amou 	nts for covered services

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	\$15 copay for PCP visit	
	\$30 copay for specialist visit	
Post-Mastectomy Services	10% coinsurance (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 regardless of the location where services are provided if:	
	• You receive one of the services covered as explained in the Preventive Services section in your Base Benefit Book;	
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.	 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.	
	\$15 copay for PCP visit	
Pagapatruativa Surgary	\$30 copay for specialist visit	FO (a singurance (often deductible) (
Reconstructive Surgery and Services	10% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges	50% coinsurance (after deductible) + balance bill
	\$15 copay for PCP visit	
	\$30 copay for specialist visit	
Services to Diagnose Infertility	10% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges	50% coinsurance (after deductible) + balance bill
Telehealth Services— BlueCare Anywhere ^{sм}	\$0 for telehealth medical consultations	
Telehealth services are video	\$20 copay for telehealth counseling sessions provided by a counselor	Not covered
consultations you have with a provider using BCBSAZ's BlueCare Anywhere service.	\$30 copay for telehealth psychiatric consultations provided by a psychiatrist	
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.	Not covered, except for emergency and urgent services. In those cases, you pay the cost-share amounts applicable to all
	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	services provided via telehealth. You will always pay in-network cost share for emergency services provided via telehealth.

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	cost share because no other provider is involved at your location.	
Transplant or Gene		\$0
Therapy Travel and	Deductibl	e is waived
Lodging	Maximum reimbursement of \$10,000 per me treatment	ember, per transplant or gene therapy
Transplants—Organ,		
Tissue, and Bone Marrow	\$15 copay for PCP visit	
and Stem Cell Procedures	\$30 copay for specialist visit	
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.	10% coinsurance (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 \$15 PCP copay or \$30 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 10% coinsurance (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 share if you receive services from c providers, such as hospitals, that are not specifically contracted with the plan urgent care providers.	
Pediatric Dental Type I Services	\$0 Deductible is waived	\$0 + balance bill Deductible is waived
Pediatric Dental Type II Services	50% coinsurance (after deductible)	60% coinsurance (after deductible) + balance bill
Pediatric Dental Type III Services	50% coinsurance (after deductible)	60% coinsurance (after deductible) + balance bill
Pediatric Dental Type IV Services	50% coinsurance (after deductible)	60% coinsurance (after deductible) + balance bill
Pediatric Vision Exams	Members under age 5: \$0 Members ages 5-19: \$15 copay	50% coinsurance (after deductible) + balance bill
(Routine)	If a medical condition is identified during you for additional cost share.	ir routine vision exam, you will be responsible
Pediatric Contact Lens Fit and Follow Up	\$0 Deductible is waived	Not covered
Pediatric Eyewear (Eyeglasses or Contact Lenses)	\$0 Deductible is waived	Not covered
Pediatric Low Vision Evaluation and Follow Up	\$0 Deductible is waived	50% coinsurance (after deductible) + balance bill
Pediatric Low Vision Hardware	\$0 Deductible is waived	Not covered

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