

**Group PPO BlueSignatureSM Prosano Gold 2500
Plan Attachment
Off Marketplace**

Your Cost-Sharing Information

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YOUR PLAN NETWORK

See your 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 [MyBlueSM](#). 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, prior authorization 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. 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	Prosano Health: Deductible waived \$2,500 per member \$5,000 per family	\$3,000 per member \$6,000 per family
Out-of-Pocket Maximum	\$6,000 per member \$12,000 per family	\$12,000 per member \$24,000 per family

You can receive covered services from in-network or out-of-network providers. Your cost share is waived for covered services provided at or by Prosano Health Advanced Primary Care Centers (Prosano Health). You will pay in-network cost share for covered services provided by in-network providers other than Prosano Health. You will pay out-of-network cost share and the provider's balance bill for covered services provided by out-of-network providers.

The following services are available at Prosano Health for **zero cost share**:

- **Primary Care:** Primary care services, including well visits for children over 5 years of age, both in person and virtual
- **Integrated Behavioral Health:** A behavioral health assessment and counseling, both in person and virtual
- **Urgent Care:** Same-day appointments available during normal clinic hours
- **Lab Services:** For labs ordered, drawn, and processed at Prosano Health locations
- **Care Guide:** A clinical resource for questions regarding follow-up care, referrals to non-primary care services, appointment support, and any other care concerns
- **Benefit Liaison:** Dedicated support for any questions regarding your benefits, cost share, or claims

For services performed outside of Prosano Health, until you meet your deductible, you will pay the allowed amount for most services, plus the balance bill for out-of-network services. 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, it also satisfies the deductible for all the individual members. An individual member cannot contribute more than his or her individual deductible toward the family's deductible. For services that require a copay, the calendar-year deductible is waived.

If your out-of-network provider does not get a prior authorization from BCBSAZ for a service that requires it, you may be required to pay a \$500 prior authorization charge, or the claim may be denied. You'll find a list of services that need prior authorization at azblue.com/individualsandfamilies/resources/forms and medications that need prior authorization at azblue.com/pharmacy. If you have to pay a prior authorization charge, it does not count toward your calendar-year deductible or out-of-pocket maximum.

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	20% coinsurance Deductible is waived	
Behavioral Health Services Inpatient facility and professional services	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Behavioral Health Services Outpatient facility and professional services	20% coinsurance (after deductible) *Prosano Health Services—see description above this table for the Integrated Behavioral Health services available at no cost share	50% coinsurance (after deductible) + balance bill
Behavioral Therapy Services for the Treatment of Autism Spectrum Disorder	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Cataract Surgery and Keratoconus	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Chiropractic Services	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Chronic Disease Education and Training	\$0 Deductible is waived	50% coinsurance (after deductible) + balance bill
Clinical Trials	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Dental Services—Medical	20% 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 20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Emergency Services	20% coinsurance (after in-network deductible) You pay your in-network cost share for emergency services, even for services from out-of-network providers.	
Eosinophilic Gastrointestinal Disorder	20% coinsurance Deductible is waived	25% of the cost of formula Deductible is waived Cost is defined as billed charges.
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 by a doctor or other healthcare provider \$0 for diaphragms, cervical caps, cervical shields, condoms, sponges, and spermicides	50% coinsurance (after deductible) + balance bill

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	20% coinsurance (after deductible) for FDA-approved male sterilization procedures	
Hearing Aids and Services	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Home Health Services	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Hospice Services	\$0 Deductible is waived	\$0 + balance bill Deductible is waived
Inpatient and Outpatient Detoxification Services	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Inpatient Hospital	20% coinsurance (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 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 Rehabilitation and Skilled Nursing Facility Services	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Long-Term Acute Care—Inpatient	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Maternity	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
		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	20% coinsurance Deductible is waived	50% of the cost of medical foods Deductible is waived Cost is defined as billed charges.
Neuropsychological and Cognitive Testing	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Outpatient Services	\$0 for lab services ordered, drawn, and processed at Prosano Health locations 20% coinsurance (after deductible) for: <ul style="list-style-type: none"> • Diagnostic lab services • Radiology services • Sleep studies • Medications administered at an outpatient facility • Outpatient facility services, including outpatient surgery \$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

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	<p>\$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.</p>	
<p>Pharmacy and Medications Benefits (next two rows)</p> <p>Note: Your cost share for any medication is based on the tier to which BCBSAZ has assigned it at the time the prescription is filled. No exceptions will be made regarding the assigned tier of a medication. BCBSAZ may change the tier of a medication at any time without notice. To confirm the status and tier of a particular medication, visit MyBlue, or call Pharmacy Benefit Customer Service at the number on your ID card.</p>		
<p>Pharmacy Benefit</p> <p>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.</p>	<p>Retail Medications (30-day supply)</p> <ul style="list-style-type: none"> • Tier 1a: \$3 copay • Tier 1b: \$10 copay • Tier 2: \$50 copay • Tier 3 (including compounded medications and formulary exceptions): \$100 copay <p>Mail Order Medications (90-day supply)</p> <ul style="list-style-type: none"> • Tier 1a: \$6 copay • Tier 1b: \$20 copay • Tier 2: \$100 copay • Tier 3 (including formulary exceptions): \$200 copay <p>Specialty Medications (30-day supply of most medications)</p> <ul style="list-style-type: none"> • 50% coinsurance • Calendar-year deductible is waived <p>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. If you receive a 61- to 90-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 you're getting, and the tier of the medication.</p> <p>If you purchase a brand-name medication when a generic equivalent is available, you will pay the applicable 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 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.</p> <p>\$0 for preventive medications and covered vaccines. BCBSAZ determines under 45 CFR § 147.130:</p> <ul style="list-style-type: none"> • Which medications are considered preventive, • Which vaccines are covered, and • For which there is a \$0 cost share 	<p>The following are not covered when obtained from out-of-network pharmacies:</p> <ul style="list-style-type: none"> • 90-day supply at retail • Mail order medications • Specialty medications <p>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.</p>

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	<p>\$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.</p> <p>\$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:</p> <ul style="list-style-type: none"> • Condoms • 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 • Sponges and spermicides 	
<p>Medications for the Treatment of Cancer</p>	<p>20% coinsurance (after deductible) for medications you purchase through your medical benefit</p> <p>See the Pharmacy Benefit cost-share row to determine your cost share for services you receive through the Pharmacy benefit.</p>	<p>50% coinsurance (after deductible) + balance bill</p>
	<p>For cancer treatment medications that are 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 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 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.</p>	<p>Not covered</p>
<p>Physical Therapy, Occupational Therapy, Speech Therapy, Cognitive Therapy, Cardiac, and Pulmonary Services</p>	<p>20% coinsurance (after deductible)</p>	<p>50% coinsurance (after deductible) + balance bill</p>
<p>Physician Services</p> <p>Your cost share will be waived if you receive covered preventive services only from an in-network provider during your visit.</p>	<p>\$0 for services you receive from Prosano Health providers</p> <p>20% coinsurance (after deductible) for primary care provider (PCP) and specialist visits outside of Prosano Health</p> <p>\$0 for the following when the purpose is female contraception (birth control), as</p>	<p>50% coinsurance (after deductible) + balance bill</p>

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	<p>documented by your provider on the claim:</p> <ul style="list-style-type: none"> 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 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, condoms, sponges, and spermicides 	
Post-Mastectomy Services	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
<p>Preventive Services</p> <p>You pay applicable cost share for any tests, procedures, or services not covered in the Preventive Services section in your Base Benefit Book.</p>	<p>\$0 regardless of the location where services are provided if:</p> <ul style="list-style-type: none"> 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 <p>\$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.</p>	<p>50% coinsurance (after deductible) + balance bill</p>
Reconstructive Surgery and Services	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Services to Diagnose Infertility	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
<p>Telehealth Services—BlueCare AnywhereSM</p> <p>Telehealth services are video consultations you have with a provider using BCBSAZ's BlueCare Anywhere service.</p>	<p>\$0 for telehealth medical consultations</p> <p>20% coinsurance (after deductible) for:</p> <ul style="list-style-type: none"> Telehealth counseling sessions provided by a counselor 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.	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.

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	<p>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.</p>	
<p>Transplant or Gene Therapy Travel and Lodging</p>	<p align="center">\$0 Deductible is waived</p> <p>Maximum reimbursement of \$10,000 per member, per transplant or gene therapy treatment</p>	
<p>Transplants—Organ, Tissue, and Bone Marrow and Stem Cell Procedures</p> <p>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.</p>	<p>20% coinsurance (after deductible)</p>	<p>50% coinsurance (after deductible) + balance bill</p>
<p>Urgent Care</p>	<p>20% coinsurance (after deductible)</p> <p>*Prosano Health Services—see description above this table for the urgent care services available at no cost share</p>	<p>50% coinsurance (after deductible) + balance bill</p>
<p>Pediatric Dental Type I Services</p>	<p>\$0 Deductible is waived</p>	<p>\$0 + balance bill Deductible is waived</p>
<p>Pediatric Dental Type II Services</p>	<p>50% coinsurance (after deductible)</p>	<p>60% coinsurance (after deductible) + balance bill</p>
<p>Pediatric Dental Type III Services</p>	<p>50% coinsurance (after deductible)</p>	<p>60% coinsurance (after deductible) + balance bill</p>
<p>Pediatric Dental Type IV Services</p>	<p>50% coinsurance (after deductible)</p>	<p>60% coinsurance (after deductible) + balance bill</p>
<p>Pediatric Vision Exams (Routine)</p>	<p>Members under age 5: \$0 Deductible is waived</p> <p>Members ages 5-19: 20% coinsurance (after deductible)</p>	<p>50% coinsurance (after deductible) + balance bill</p>
	<p>If a medical condition is identified during your routine vision exam, you will be responsible for additional cost share.</p>	
<p>Pediatric Contact Lens Fit and Follow Up</p>	<p>\$0 Deductible is waived</p>	<p>Not covered</p>
<p>Pediatric Eyewear (Eyeglasses or Contact Lenses)</p>	<p>\$0 Deductible is waived</p>	<p>Not covered</p>
<p>Pediatric Low Vision Evaluation and Follow Up</p>	<p>\$0 Deductible is waived</p>	<p>50% coinsurance (after deductible) + balance bill</p>
<p>Pediatric Low Vision Hardware</p>	<p>\$0 Deductible is waived</p>	<p>Not covered</p>