Individual PPO BlueValueSM Plus 70 5000 Plan Attachment

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 MyBlue 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	\$5,000 per member	\$5,500 per member
Calefidar-Tear Deductible	\$10,000 per family	\$11,000 per family
Out-of-Pocket Coinsurance Maximum	\$3,500 per member	\$7,000 per member
Limit	In-Network	
Annual Physician Visit Copay Limit	You pay either the \$35 primary care physician (PCP) copay or the \$60 specialist copay (as applicable) for your first 6 combined in-network doctor's office, home, or walk-in clinic visits, per member, per calendar year. For any additional visits, you will pay your coinsurance for each visit (after you meet the deductible listed above).	
The annual physician copay limit applies to the benefits below that are marked with an asterisk (*).		

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, 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.

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	30% coinsurance Deductible is waived	
Behavioral Health Services Inpatient facility and professional services	30% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Behavioral Health Services Outpatient facility and professional services	\$0 for services you receive during an office, home, or walk-in clinic visit 30% coinsurance (after deductible) for services you receive at other locations	50% coinsurance (after deductible) + balance bill
Cancer Clinical Trials*	First 6 office visits in a calendar year: • \$35 copay for PCP • \$60 copay for specialist 30% coinsurance (after deductible) for:	50% coinsurance (after deductible) + balance bill

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	 Additional visits after you reach the annual physician visit copay limit of 6 visits Professional services you receive at an inpatient or outpatient facility, and any related facility charges 	
Cardiac and Pulmonary Rehabilitation—Outpatient Services*	First 6 office visits in a calendar year: • \$35 copay for PCP • \$60 copay for specialist 30% coinsurance (after deductible) for: • Additional visits after you reach the annual physician visit copay limit of 6 visits • Professional services you receive at an outpatient facility, and any related outpatient facility charges	50% coinsurance (after deductible) + balance bill
Cataract Surgery and Keratoconus*	 First 6 office visits in a calendar year: \$35 copay for PCP \$60 copay for specialist 30% coinsurance (after deductible) for: Additional visits after you reach the annual physician visit copay limit of 6 visits Professional services you receive at an inpatient or outpatient facility, and any related facility charges 	50% coinsurance (after deductible) + balance bill
Chiropractic Services*	 \$60 specialist copay per member, per provider, per day for chiropractic services for your first 6 office, home, or walk-in clinic visits in a calendar year 30% coinsurance (after deductible) for: Additional visits after you reach the annual physician visit copay limit of 6 visits Chiropractic services delivered at other locations Visits in which you receive only physical medicine and rehabilitation services and no other covered service 	50% coinsurance (after deductible) + balance bill
Dental Services—Medical	30% 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 First 6 office visits in a calendar year, including doctor visits that you have when you are also picking up a durable medical equipment (DME) item: • \$35 copay for PCP • \$60 copay for specialist 30% coinsurance (after deductible) for: • Additional visits after you reach the annual physician visit copay limit of 6 visits • Doctor's office visits in conjunction with pickup of a DME item after your first 6 visits in a calendar year • Pickup of a DME item at a doctor's office when the item is billed through a DME	50% coinsurance (after deductible) + balance bill

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	supplier, and there is no doctor visit involved	
	Services you receive at locations other than a doctor's office	
	\$0	Not covered out of network: Diabetes and asthma education and training
Education and Training	Deductible is waived	50% coinsurance (after deductible) + balance bill for nutritional counseling and training
	You pay your in-network cost share for emergency services, even for services from out- of-network providers.	
	Emergency R	coom (ER)
	\$150 ER access fee per member, per facilit coinsurance (after in-network deductible)	y, per day + 30% in-network
	Admission to the Hos	pital From the ER
	If you are admitted as an inpatient:	
	\$0 ER access fee	
Emergency Services	30% in-network coinsurance (after in-net services related to the emergency, including receive while you are at the ER, and emergafter admission	ng facility and ancillary services you
	If you are admitted for observation or as an ou	utpatient:
	\$150 ER access fee	
	30% in-network coinsurance (after in-net and ancillary services you receive that are related services you receive after you are a outpatient	related to the emergency, and any
Eosinophilic Gastrointestinal Disorder	25% of the cost of formula	25% of the cost of formula
	Deductible is waived	Deductible is waived
Cost is defined here as either the charges if purchased from an out	allowed amount if the formula is purchased fror -of-network provider.	n an in-network provider, or billed
	\$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	
Family Planning— Contraceptives and Sterilization	\$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:	
	First 6 office visits in a calendar year:	
	• \$35 copay for PCP	
	• \$60 copay for specialist	
	30% coinsurance (after deductible) for:	
	Additional visits after you reach the annual physician visit copay limit of 6	

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	visits	
	Services you receive at other locations	
Home Health Services	30% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Hospice Services	\$0	\$0 + balance bill
	Deductible is waived	Deductible is waived
	First 6 office visits in a calendar year:	
	• \$35 copay for PCP	
Inpatient and Outpatient	• \$60 copay for specialist	50% coinsurance (after deductible) +
Detoxification Services*	30% coinsurance (after deductible) for:Additional visits after you reach the	balance bill
	annual physician visit copay limit of 6 visits	
	Services you receive at other locations	
	30% 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 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.	
	30% coinsurance (after deductible) for the first 60 days of services in a calendar year	50% coinsurance (after deductible) + balance bill for the first 60 days of services in a calendar year
Inpatient Rehabilitation— Extended Active Rehabilitation Services	50% coinsurance (after deductible) for the second 60 days of services in a calendar year (this amount does not count toward your out-of-pocket coinsurance maximum)	50% coinsurance (after deductible) + balance bill for the second 60 days of services in a calendar year (this amount does not count toward your out-of-pocket coinsurance maximum)
	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, and your coinsurance will count toward the applicable out-of-pocket coinsurance maximum, regardless of how many days of extended active rehabilitation services you have received in a calendar year.	
	30% coinsurance (after deductible) for the first 100 days of services	50% coinsurance (after deductible) + balance bill for the first 100 days of services
Long-Term Acute Care— Inpatient	50% coinsurance (after deductible) for days 101-365 of services (this amount does not count toward your out-of-pocket coinsurance maximum)	50% coinsurance (after deductible) + balance bill for the 101-365 days of services (this amount does not count toward your out-of-pocket coinsurance maximum)
	If your claim is submitted with a primary behave cost share applicable to the first 100 days of stoward the applicable out-of-pocket coinsurant days of long-term acute care services you have	ervices, and your coinsurance will count ce maximum, regardless of how many
Maternity—Complications of Pregnancy Only*	First 6 office visits in a calendar year:	
	• \$35 copay for PCP	
	\$60 copay for specialist	
	30% coinsurance (after deductible) for:	50% coinsurance (after deductible) +
	 Additional visits after you reach the annual physician visit copay limit of 6 visits 	balance bill
	 Professional services you receive at an inpatient or outpatient facility, and any related facility charges 	

Benefit	In-Network Cost Share	Out-of-Network Cost Share
for Benefits section in your Base child will result in a change from i	be affected by the addition of a newborn or ador Benefit Book. If you have coverage only for you ndividual coverage to family coverage, and you dividual coverage, when a child is added to your	rself and no dependents, the addition of a may be required to pay additional
Medical Foods for Inherited Metabolic Disorders	30% of the cost of medical foods (this amount does not count toward your out-of-pocket coinsurance maximum)	50% of the cost of medical foods (this amount does not count toward your out-of-pocket coinsurance maximum)
Cost is defined here as either the	Deductible is waived allowed amount if the medical foods are purcha	Deductible is waived ased from an in-network provider, or billed
charges if purchased from an out		
	 First 6 office visits in a calendar year: \$35 copay for PCP \$60 copay for specialist 	
Neuropsychological and Cognitive Testing*	 30% coinsurance (after deductible) for: Additional visits after you reach the annual physician visit copay limit of 6 visits Professional services you receive at an inpatient or outpatient facility, and any related facility charges 	50% coinsurance (after deductible) + balance bill
Outpatient Services*	\$35 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), up to the annual physician visit copay limit of 6 visits 30% coinsurance (after deductible) for: • Additional visits after you reach the annual physician visit copay limit of 6 visits • Professional services provided by a pathologist or dermapathologist, and services you receive at locations other than a doctor's office Radiology Services: \$35 PCP copay or \$60 specialist copay for services you receive at a doctor's office, up to the annual physician visit copay limit of 6 visits 30% coinsurance (after deductible) for: • Additional office visits after you reach the annual physician visit copay limit of 6 visits • 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): • 30% 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: 30% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	Medications Given to You at an Outpatient Facility: 30% coinsurance (after deductible)	
	\$1,000 bariatric surgery access fee (in addit coinsurance) for all bariatric surgeries. This accharges for bariatric surgery.	

Pharmacy and Medications Benefits (next two rows)

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.

Pharmacy Benefit

A pharmacy deductible is the amount each member must pay each calendar year for tiers 2. 3 or 4 medications covered under the Pharmacy benefit before the benefit plan begins to pay for those medications. This separate deductible must be met by each member in addition to any other deductibles required by this plan (any amounts you pay toward the pharmacy deductible do not count toward other plan deductibles). Until you meet your pharmacy deductible, you will pay the allowed amount for level 2, 3, or 4 medications. After meeting the pharmacy deductible, you pay copays for tiers 2, 3 or 4 medications. The pharmacy deductible is calculated on the medication allowed amount. Amounts paid toward the pharmacy deductible do not count toward out-ofpocket coinsurance maximums. 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: pharmacy deductible up to \$500, then \$40 copay
- Tier 3: pharmacy deductible up to **\$500**, then **\$70 copay**
- Tier 4 (including compounded medications): pharmacy deductible up to \$500, then \$120 copay

Mail Order Medications (90-day supply)

- Tier 1: \$15 copay
- Tier 2: pharmacy deductible up to **\$500**, then **\$70 copay**
- Tier 3: pharmacy deductible up to **\$500**, then **\$195 copay**
- Tier 4: pharmacy deductible up to **\$500**, then **\$360 copay**

Specialty Medications (30-day supply of most medications)

Tier A: \$50 copayTier B: \$100 copayTier C: \$200 copay

• Tier D: \$400 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. 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 share will be different depending on the type of pharmacy, how much of the 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 1 copay plus the difference between the allowed amounts for the generic and brand-name medications, even if the prescribing provider indicates on 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

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.

To find cost information for a medication:

- Log in to <u>MyBlue</u>
- Under "Pharmacy," click
 Prescription Benefits & Tools to go
 to the "My Medicine Cabinet" page
- At the top of the page, select "Member Tools > Drug Pricing"

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Benefit	In-Network Cost Share	Out-of-Network Cost Share
	share that applies to the brand-name medication (after meeting the pharmacy deductible for tiers 2, 3, or 4 medications).	
	\$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 innetwork 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 condomsSponges and spermicides	
	30% coinsurance (after deductible) for medications you purchase through your medical benefit	50% coinsurance (after deductible) +
	See the Pharmacy Benefit cost-share row to determine your cost share for services you receive through the Pharmacy benefit.	balance bill
Medications for the Treatment of Cancer	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 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	Not covered
	medication for up to 30 days after your first three months of treatment.	
Physical Therapy, Occupational Therapy, and Speech Therapy Services	30% coinsurance (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 \$35 PCP copay or one \$60 specialist copay per member, per provider, per day for the first 6 office, home, or walk-in clinic visits in a calendar year \$0 if you have not yet reached the annual physician visit copay limit and you only receive the following services and no other covered service during your visit: • Covered allergy injections • Covered immunizations • 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 • 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 30% coinsurance (after deductible) for: • Additional visits after you reach the annual physician copay limit of 6 visits • 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 f	or more information on cost-share amounts for	covered services.
Post-Mastectomy Services*	 First 6 office visits in a calendar year: \$35 copay for PCP \$60 copay for specialist 30% coinsurance (after deductible) for: Additional visits after you reach the annual physician visit copay limit of 6 visits 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
Pregnancy, Termination*	First 6 doctor's office visits in a calendar year: • \$35 copay for PCP • \$60 copay for specialist 30% coinsurance (after deductible) for: • Additional visits after you reach the annual physician visit copay limit of 6 visits • Professional services you receive at an inpatient or outpatient facility, and any related facility charges	50% coinsurance (after deductible) + balance bill
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. All preventive services except for mammography and foreign travel immunizations must be received from in-network providers, or the services will not be covered.	 \$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; 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 \$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 brandname version of a preventive medication or item. 	50% coinsurance (after deductible) + balance bill for mammography services and foreign travel immunizations
Reconstructive Surgery and Services*	 First 6 office visits in a calendar year: \$35 copay for PCP \$60 copay for specialist 30% coinsurance (after deductible) for: Additional visits after you reach the annual physician visit copay limit of 6 visits Professional services you receive at an inpatient or outpatient facility, and any related facility charges 	50% coinsurance (after deductible) + balance bill
Skilled Nursing Facility	30% coinsurance (after deductible) for the first 90 days of services in a calendar year 50% coinsurance (after deductible) for the second 90 days of services in a calendar year (this amount does not count toward your out-of-pocket coinsurance maximum) If your claim is submitted with a primary behave cost share applicable to the first 90 days of secoinsurance will count toward your out-of-pockhow many days of skilled nursing facility services.	rvices in a calendar year, and your set coinsurance maximum, regardless of
Telehealth Services— BlueCare Anywhere SM Telehealth services are video consultations you have with a provider using BCBSAZ's BlueCare Anywhere service.	\$10 copay for telehealth medical consultations \$0 copay for telehealth counseling sessions provided by a counselor and psychiatric consultations provided by a psychiatrist.	Not covered

Benefit	In-Network Cost Share	Out-of-Network Cost Share	
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 innetwork cost share for emergency services provided via telehealth.	
Transplant or Gene	\$0 Deductible is	s waived	
Therapy Travel and Lodging	Maximum reimbursement of \$10,000 per men treatment		
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.	First 6 office visits in a calendar year: • \$35 copay for PCP • \$60 copay for specialist 30% coinsurance (after deductible) for: • Additional visits after you reach the annual physician visit copay limit of 6 visits • Professional services you receive at an inpatient or outpatient facility, and any related facility charges	50% coinsurance (after deductible) + balance bill	
Urgent Care*	\$75 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 \$35 PCP copay or \$60 specialist copay for the first 6 office, home, or walk-in clinic visits for services you receive from an innetwork provider that is not specifically contracted for urgent care services 30% coinsurance (after deductible) for: • Any additional office visits after you meet the annual physician visit copay limit of 6 visits • Urgent care services you receive from any other type of provider See the Emergency Services row for cost shall providers, such as hospitals, that are not specias urgent care providers.		

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