

**Individual PPO BlueBasic® Plus 500 80
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 [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	\$500 per member \$1,000 per family	\$1,000 per member \$2,000 per family
Out-of-Pocket Coinsurance Maximum	\$4,500 per member	\$9,000 per member

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 \$300 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 coinsurance 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	\$0 for services you receive during an office, home, or walk-in clinic visit 20% coinsurance (after deductible) for services you receive at other locations	50% coinsurance (after deductible) + balance bill
Cancer Clinical Trials	Primary care provider (PCP) or specialist visit cost share —see the Physician Services row 20% 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
Cardiac and Pulmonary Rehabilitation—Outpatient Services	PCP or specialist visit cost share —see the Physician Services row 20% coinsurance (after deductible) for professional services you receive at an outpatient facility, and any related outpatient facility charges	50% coinsurance (after deductible) + balance bill
Cataract Surgery and Keratoconus	PCP or specialist visit cost share —see the Physician Services row 20% 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	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 PCP or specialist visit cost share —see the Physician Services row 20% coinsurance (after deductible) for: <ul style="list-style-type: none"> • 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 visit cost share. • Services you receive at locations other than a doctor’s office 	50% coinsurance (after deductible) + balance bill
Education and Training	\$0 Deductible is waived	Not covered out of network: Diabetes and asthma education and training 50% coinsurance (after deductible) + balance bill for nutritional counseling and training
Emergency Services	You pay your in-network cost share for emergency services, even for services from out-of-network providers. Emergency Room (ER) \$150 ER access fee per member, per facility, per day + 20% in-network coinsurance (after in-network deductible) Admission to the Hospital From the ER If you are admitted as an inpatient: <ul style="list-style-type: none"> • \$0 ER access fee • 20% in-network 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 outpatient: <ul style="list-style-type: none"> • \$150 ER access fee • 20% in-network coinsurance (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 Gastrointestinal Disorder	20% coinsurance Deductible is waived	25% of the cost of formula Deductible is waived Cost is defined as billed charges.

Benefit	In-Network Cost Share	Out-of-Network Cost Share
<p>Family Planning— Contraceptives and Sterilization</p>	<p>\$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</p> <p>\$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</p> <p>\$0 for female oral contraceptives, patches, rings, and contraceptive injections</p> <p>\$0 for FDA-approved over-the-counter emergency contraception that is prescribed by a doctor or other healthcare provider</p> <p>\$0 for diaphragms, cervical caps, cervical shields, condoms, sponges, and spermicides</p> <p>For FDA-approved male sterilization procedures:</p> <ul style="list-style-type: none"> • \$35 copay for PCP visit • 20% coinsurance (after deductible) for specialist visit and services you receive at locations other than a doctor's office 	<p>50% coinsurance (after deductible) + balance bill</p>
<p>Home Health Services</p>	<p>20% coinsurance (after deductible)</p>	<p>50% coinsurance (after deductible) + balance bill</p>
<p>Hospice Services</p>	<p>\$0 Deductible is waived</p>	<p>\$0 + balance bill Deductible is waived</p>
<p>Inpatient and Outpatient Detoxification Services</p>	<p>PCP or specialist visit cost share—see the Physician Services row</p> <p>20% coinsurance (after deductible) for services you receive at other locations</p>	<p>50% coinsurance (after deductible) + balance bill</p>
<p>Inpatient Hospital</p>	<p>20% coinsurance (after deductible)</p> <p>\$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</p> <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>50% coinsurance (after deductible) + balance bill</p>
<p>Inpatient Rehabilitation— Extended Active Rehabilitation Services</p>	<p>20% coinsurance (after deductible) for the first 60 days of services in a calendar year</p> <p>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)</p> <p>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.</p>	<p>50% coinsurance (after deductible) + balance bill for the first 60 days of services in a calendar year</p> <p>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)</p>

Benefit	In-Network Cost Share	Out-of-Network Cost Share
Long-Term Acute Care—Inpatient	<p>20% coinsurance (after deductible) for the first 100 days of services</p> <p>50% coinsurance (after deductible) for days 101-365 of services (this amount does not count toward your out-of-pocket coinsurance maximum)</p>	<p>50% coinsurance (after deductible) + balance bill for the first 100 days of services</p> <p>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)</p>
	<p>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, and your coinsurance will count toward the applicable out-of-pocket coinsurance maximum, regardless of how many days of long-term acute care services you have received.</p>	
Maternity—Complications of Pregnancy Only	<p>PCP or specialist visit cost share—see the Physician Services row</p> <p>20% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges</p>	<p>50% coinsurance (after deductible) + balance bill</p>
	<p>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.</p>	
Medical Foods for Inherited Metabolic Disorders	<p>20% coinsurance (this amount does not count toward your out-of-pocket coinsurance maximum)</p> <p>Deductible is waived</p>	<p>50% of the cost of medical foods (this amount does not count toward your out-of-pocket coinsurance maximum)</p> <p>Deductible is waived</p> <p>Cost is defined as billed charges.</p>
Neuropsychological and Cognitive Testing	<p>PCP or specialist visit cost share—see the Physician Services row</p> <p>20% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges</p>	<p>50% coinsurance (after deductible) + balance bill</p>
Outpatient Services	<p>Diagnostic Laboratory Services:</p> <ul style="list-style-type: none"> • PCP or specialist visit cost share—see Physician Services row for services you received at a doctor's office (waived if you only receive covered laboratory services during your visit) • 20% 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 <p>Radiology Services:</p> <ul style="list-style-type: none"> • PCP or specialist visit cost share—see the Physician Services row for services you receive at a doctor's office • 20% coinsurance (after deductible) for professional services you receive from a radiologist, and services you receive at locations other than a doctor's office <p>Outpatient Facility Services (including outpatient surgery):</p> <ul style="list-style-type: none"> • 20% coinsurance (after deductible) 	<p>50% coinsurance (after deductible) + balance bill</p>

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	<ul style="list-style-type: none"> • \$0 for FDA-approved female sterilization procedures when the purpose of the procedure is contraception, as documented by your provider on the claim <p>Sleep Studies: 20% coinsurance (after deductible)</p> <p>Medications Given to You at an Outpatient Facility: 20% coinsurance (after deductible)</p>	
<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"> • Generic: \$15 copay • Brand name (including compounded medications): \$125 copay <p>Mail Order Medications (90-day supply)</p> <ul style="list-style-type: none"> • Generic: \$15 copay • Brand name: \$250 copay <p>Specialty Medications (30-day supply of most medications)</p> <ul style="list-style-type: none"> • Tier A: \$50 copay • Tier B: \$100 copay • Tier C: \$200 copay • Tier D: \$400 copay <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 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.</p> <p>If you purchase a brand-name medication when a generic equivalent is available, you will pay the generic medication cost share 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>The following are not covered when obtained from out-of-network pharmacies:</p> <ul style="list-style-type: none"> • 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 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>\$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 generic pharmacy copay. For certain cancer treatment medications, as determined by BCBSAZ, you will receive a 15-day supply, and pay one-half of the generic 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 generic 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, and Speech Therapy Services</p>	<p>20% coinsurance (after deductible)</p>	<p>50% coinsurance (after deductible) + balance bill</p>

Benefit	In-Network Cost Share	Out-of-Network Cost Share
<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>One \$35 PCP copay per member, per provider, per day for services you receive during an office, home, or walk-in clinic visit</p> <p>20% coinsurance (after deductible) for:</p> <ul style="list-style-type: none"> • PCP services you receive at other locations • Specialist services you receive at any location <p>\$0 if you only receive the following services and no other covered service during your PCP office visit:</p> <ul style="list-style-type: none"> • Covered allergy injections • Covered immunizations • Covered laboratory services <p>\$0 for the following when the purpose is female contraception (birth control), as 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 <p>20% coinsurance (after deductible) for:</p> <ul style="list-style-type: none"> • Covered physical therapy, occupational therapy, and speech therapy • 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 	<p>50% coinsurance (after deductible) + balance bill</p>
<p>Post-Mastectomy Services</p>	<p>PCP or specialist visit cost share—see the Physician Services row</p> <p>20% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility</p>	<p>50% coinsurance (after deductible) + balance bill</p>
<p>Pregnancy, Termination</p>	<p>PCP or specialist visit cost share—see the Physician Services row</p> <p>20% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges</p>	<p>50% coinsurance (after deductible) + balance bill</p>

Benefit	In-Network Cost Share	Out-of-Network Cost Share
<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>All preventive services, except for mammography and foreign travel immunizations, must be received from in-network providers, or the services will not be covered.</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 for mammography services and foreign travel immunizations</p>
<p>Reconstructive Surgery and Services</p>	<p>PCP or specialist visit cost share—see the Physician Services row</p> <p>20% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges</p>	<p>50% coinsurance (after deductible) + balance bill</p>
<p>Skilled Nursing Facility</p>	<p>20% coinsurance (after deductible) for the first 90 days of services in a calendar year</p> <p>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)</p> <p>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, and your coinsurance will count toward your out-of-pocket coinsurance maximum, regardless of how many days of skilled nursing facility services you have received in the calendar year.</p>	<p>50% coinsurance (after deductible) + balance bill for the first 90 days of services in a calendar year</p> <p>50% coinsurance (after deductible) + balance bill for the second 90 days of services in a calendar year (this amount does not count toward your out-of-pocket coinsurance maximum)</p>
<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>\$10 copay for telehealth medical consultations</p> <p>\$0 for telehealth:</p> <ul style="list-style-type: none"> Counseling sessions provided by a counselor Psychiatric consultations provided by a psychiatrist 	<p>Not covered</p>
<p>Telehealth Services—In-Network Providers</p>	<p>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.</p> <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</p>	<p>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.</p>

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	cost share because no other provider is involved at your location.	
Transplant or Gene Therapy Travel and Lodging	\$0 Deductible is waived Maximum reimbursement of \$10,000 per member, per transplant or gene therapy 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.	PCP or specialist visit cost share —see the Physician Services row 20% 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	\$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 PCP or specialist visit cost share (see the Physician Services row) 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 20% 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 certain providers, such as hospitals, that are not specifically contracted with the plan network as urgent care providers.	