
 The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit [azblue.com/member](http://azblue.com/member). For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary/](http://www.healthcare.gov/sbc-glossary/) or call 1-866-595-5993 to request a copy.

Important Questions	Answers	Why This Matters:
<p>What is the overall <u>deductible</u>?</p>	<p><b>Coverage for Individual Only:</b>  <u>In-network</u>: \$1,750/individual  <u>Out-of-network</u>: \$5,000/individual  <b>Coverage for Family:</b>  <u>In-network</u>: \$3,500/family  <u>Out-of-network</u>: \$10,000/family</p>	<p>Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the policy, the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay. Unless a <u>copay</u>, fee, or other percent is shown, the <u>coinsurance</u> percent of the <u>allowed amount</u> that you pay for most services is 15% <u>in-network</u> and 40% <u>out-of-network</u>. <u>In-network deductible</u> also accumulates to the <u>out-of-network deductible</u>.</p>
<p>Are there services covered before you meet your <u>deductible</u>?</p>	<p>Yes. Certain <u>in-network preventive services</u> are covered before you meet your <u>deductible</u>.</p>	<p>This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u>. See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>
<p>Are there other <u>deductibles</u> for specific services?</p>	<p>No.</p>	<p>You don't have to meet <u>deductibles</u> for specific services.</p>
<p>What is the <u>out-of-pocket limit</u> for this <u>plan</u>?</p>	<p><u>In-network</u>: \$3,500/individual or \$7,000/family  <u>Out-of-network</u>: \$10,000/individual or \$20,000/family</p>	<p>The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u>, they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.</p>
<p>What is not included in the <u>out-of-pocket limit</u>?</p>	<p>Premiums, <u>out-of-network prior authorization</u> charges, <u>balance bills</u>, and costs for health care this <u>plan</u> doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>.</p>

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="http://www.azblue.com">www.azblue.com</a> or call 1-866-595-5993 for a list of <u>in-network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	15% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u>	<u>Prior authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. Chiropractic services limited to 20 visits per year. Acupuncture has a \$500 maximum per year. Medical telehealth consultations are covered; Subject to a \$64 consultation fee then 15% coinsurance after deductible is met through BlueCare Anywhere <sup>SM</sup> . Telemedicine consultations are covered through your <u>network provider</u> .
	<u>Specialist</u> visit	15% <u>coinsurance</u> after <u>deductible</u>		
	<u>Preventive care/screening/immunization</u>	No charge, <u>deductible</u> does not apply	Most services not covered. If covered, 40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	15% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u> may apply	Prior <u>authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.
	Imaging (CT/PET scans, MRIs)			
If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at <a href="http://www.azblue.com">www.azblue.com</a>	Tier 1	\$10 <u>copay</u> /30 day supply, <u>copay</u> applies after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u>	Some drugs require <u>prior authorization</u> and won't be covered without it. 90-day supply costs 2 <u>copays</u> for mail order. Mail order not covered <u>out-of-network</u> .
	Tier 2	\$30 <u>copay</u> /30 day supply, <u>copay</u> applies after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u>	
	Tier 3	\$50 <u>copay</u> /30 day supply, <u>copay</u> applies after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u>	
	Tier 4	\$100 <u>copay</u> /30 day supply, <u>copay</u> applies after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u>	
	<u>Specialty drugs</u>	15% <u>coinsurance</u> after <u>deductible</u>	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	15% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u>	Prior <u>authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. Bariatric surgery subject to 50% <u>coinsurance in-network</u> and <u>out-of-network</u> .
	Physician/surgeon fees		40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u> may apply	
If you need immediate medical attention	<u>Emergency room care</u>	15% <u>coinsurance</u> after <u>deductible</u>		<u>Out-of-network providers</u> can't <u>balance bill</u> for the difference between the <u>allowed amount</u> and the billed charge.
	<u>Emergency medical transportation</u>	15% <u>coinsurance</u> after <u>deductible</u>		None
	<u>Urgent care</u>	15% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u>	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	15% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u>	<u>Prior authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. Bariatric surgery subject to 50% <u>coinsurance in-network</u> and <u>out-of-network</u> .
	Physician/surgeon fees		40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u> may apply	
	Long-term acute care	15% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u>	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	15% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u> may apply	Behavioral/Mental health visits in an office, or virtual (office) setting do not require <u>prior authorization</u> . Behavioral therapy (e.g. therapy for Autism and related services) provided in an outpatient setting does require <u>prior authorization</u> . <u>Prior authorization</u> is not required for emergency situations. Counseling and Psychiatric telehealth consultations are covered through BlueCare Anywhere <sup>SM</sup> subject to the following consultation fees then 15% coinsurance after deductible is met: Counseling (Master level): \$96 Counseling (Doctorate level): \$122 Psychiatric (Initial visit – 45 min): \$263 Psychiatric (Follow up visit – 30 min): \$145  <u>Prior authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.
	Inpatient services	15% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u> may apply	<u>Prior authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office Visits		40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u>	Maternity care may include tests and services described elsewhere in the <u>SBC</u> (i.e. ultrasound). <u>Cost sharing</u> does not apply for <u>in-network preventive services</u> .
	Childbirth/delivery professional services	15% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u> may apply	
	Childbirth/delivery facility services		40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u>	
If you need help recovering or have other special health needs	<u>Home health care</u> /Home infusion therapy	15% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u>	<u>Prior authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.
	<u>Rehabilitation services</u> • EAR = Extended Active Rehabilitation Facility • PT/OT/ST = Physical Therapy, Occupational Therapy, Speech Therapy	15% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u>	<u>Prior authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.  Limit of 60 combined visits for PT/OT/ST per member per calendar year. <u>Plan</u> does not cover group physical and occupational therapy. Limit of 240 days/calendar year for SNF.
	<u>Habilitation services</u>	Not covered	Not covered	
	<u>Skilled nursing care</u> In skilled nursing facility (SNF)	15% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u>	
	<u>Durable medical equipment</u>	15% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u>	<u>Prior authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.
	<u>Hospice services</u>	15% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u>	<u>Prior authorization</u> may be required. Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.
If your child needs dental or eye care	Children's eye exam	15% <u>coinsurance</u> after <u>deductible</u>	40% <u>coinsurance</u> after <u>deductible</u> & <u>balance bill</u>	No charge for member under age 5 <u>in-network</u> .
	Children's glasses	Not covered	Not covered	Excluded
	Children's dental check-up	Not covered	Not covered	Excluded

## Excluded Services & Other Covered Services:

### Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Care that is not medically necessary
- Cosmetic surgery, cosmetic services & supplies
- Custodial care
- Dental care except dental accidents
- DME rental/repair charges that exceed DME purchase price
- Experimental and investigational treatments except as stated in plan
- Eyewear except after cataract surgery
- Fertility and infertility medication and treatment
- Flat feet treatment and services except as stated in plan
- Genetic and chromosomal testing except as stated in plan
- Habilitation services
- Hearing aids
- Inpatient SNF treatment exceeding 240 days per calendar year
- Long-term care, except long-term acute care
- Massage therapy other than allowed under evidence-based criteria
- Out-of-network preventive care except mammography and foreign travel immunizations
- Out-of-network Mail Order drugs and out-of-network Specialty drugs
- Physical, occupational and speech therapy exceeding 60 visits per year
- Preventive services not required to be covered by state or federal law
- Private-duty nursing
- Respite care except as stated in plan
- Routine foot care
- Services, tests and procedures that are excluded under medical coverage guidelines
- Sexual dysfunction treatment and services except as stated in plan
- Weight loss programs

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Alternative medicine (acupuncture services limited to \$500 maximum)
- Bariatric surgery
- Chiropractic care limited to 20 visits per year
- Non-emergency care when traveling outside the U.S.
- Routine eye care

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

- For group health coverage subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).
- For non-federal governmental group health plans, contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).
- Church plans are not covered by the Federal COBRA continuation coverage rules. If the coverage is insured, individuals should contact the Arizona Department of Insurance (602-364-2499, or 1-800-325-2548 in Arizona but outside the Phoenix area) regarding their possible rights to continuation coverage under State law.

Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

- For group health coverage subject to ERISA, contact Blue Cross Blue Shield of Arizona at 1-866-595-5993. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). If your coverage is insured, you may also contact the Arizona Department of Insurance at 602-364-2499, or 1-800-325-2548 in Arizona but outside the Phoenix area.
- For non-federal governmental group health plans and church plans that are group health plans, contact Blue Cross Blue Shield of Arizona at 1-866-595-5993. If your coverage is insured, you may also contact the Arizona Department of Insurance at 602-364-2499, or 1-800-325-2548 in Arizona but outside the Phoenix area or <https://difi.az.gov/consumer//health>.

**Does this plan provide Minimum Essential Coverage? Yes**

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.


**Does this plan meet the Minimum Value Standards? Yes**

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.





## About These Coverage Examples

 **This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

- The plan's overall deductible \$1,750
- Specialist coinsurance 15%
- Hospital (facility) coinsurance 15%
- Other coinsurance 15%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
Diagnostic tests (*ultrasounds and blood work*)  
Specialist visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
---------------------------	-----------------

In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$1,750
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$1,620
<i>What isn't covered</i>	
Limits or exclusions	\$50
<b>The total Peg would pay is</b>	<b>\$3,420</b>

### Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$1,750
- Specialist coinsurance 15%
- Hospital (facility) coinsurance 15%
- Other coinsurance 15%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)  
Diagnostic tests (*blood work*)  
Prescription drugs  
Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
---------------------------	----------------

In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$1,750
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$550
<i>What isn't covered</i>	
Limits or exclusions	\$20
<b>The total Joe would pay is</b>	<b>\$2,320</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

- The plan's overall deductible \$1,750
- Specialist coinsurance 15%
- Hospital (facility) coinsurance 15%
- Other coinsurance 15%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
Diagnostic test (*x-ray*)  
Durable medical equipment (*crutches*)  
Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
---------------------------	----------------

In this example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$1,750
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$160
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$1,910</b>

The plan would be responsible for the other costs of these EXAMPLE covered services.

Blue Cross Blue Shield of Arizona (BCBSAZ) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BCBSAZ provides appropriate free aids and services, such as qualified interpreters and written information in other formats, to enable people with disabilities to communicate effectively with us. BCBSAZ also provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, call 602-864-4884 for Spanish and 1-877-475-4799 for all other languages and other aids and services.

L22582-0125