Coverage Period: 10/01/2024-09/30/2025 Coverage for: Individual & Family | <u>Plan</u> Type: PPO

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. 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/ or call 1-877-475-8440 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-network: \$1,600/individual or \$3,200/family Out-of-network: \$3,200/individual or \$6,400/family	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 <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> . 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 25% <u>in-network</u> and 50% <u>out-of-network</u> .
Are there services covered before you meet your deductible?	Yes.	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. See a list of covered <u>preventive</u> <u>services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In-network: \$5,500/individual or \$11,000/family Out-of-network: \$8,000/individual or \$16,000/family	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.
What is not included in the out-of-pocket limit?	Premiums, copays, access fees, out-of-network prior authorization charges, balance-bills, costs for health care this plan doesn't cover, coinsurance for medical foods and coinsurance for portions of stays in some inpatient facilities	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .

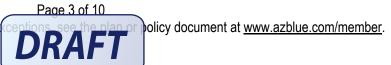
Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.azblue.com or call 1-877-475-8440 for a list of in-network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan</u> 's <u>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</u> 's 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 <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

		What Yo	u Will Pay	Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Primary care visit to treat an injury or illness	\$25 <u>copay</u> , <u>deductible</u> does not apply	E00/ ecinqurance 9 halance	Some drugs administered during an office visit may require <u>prior authorization</u> . Routine vision exam at \$25 <u>copay</u> . <u>Specialist copay</u> for most
If you visit a health	Specialist visit	\$55 copay, deductible does not apply \$55 copay, deductible does not apply		chiropractic services. Other chiropractic services in-network covered at no charge after deductible. \$25 copay for Medical telehealth consultations through BlueCare Anywhere SM
care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	Office visit copay or 25% coinsurance, deductible does not apply	Most services not covered. If covered, 50% coinsurance & balance bill may apply	Provider's diagnosis and procedure codes determine whether service is preventive. Cost share waived for mammography, colonoscopy, and sigmoidoscopy in-network. Only mammography, colonoscopy, sigmoidoscopy (deductible waived) and foreign travel immunizations are covered out-of-network.

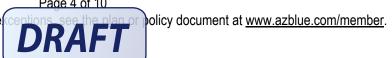
		What Yo	u Will Pay	Limitations, Exceptions, & Other	
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information	
	<u>Diagnostic test</u> (x-ray, blood work)	Office visit <u>copay</u> , <u>deductible</u> does not apply or 25% <u>coinsurance</u>		<u>Cost share</u> waived if lab is only service received during physician office visit and at contracted, freestanding, independent clinical labs. <u>Cost share</u>	
If you have a test	Imaging (CT/PET scans, MRIs)	25% <u>coinsurance</u> , <u>deductible</u> does not apply	50% coinsurance & balance bill	waived if diagnostic x-ray received at contracted freestanding radiology facility or outpatient facility. Cost share varies based on place of service and provider's network status and type. Cost Share waived for professional services provided by a radiologist, pathologist, dermapathologist.	
	Tier 1	\$10 <u>copay</u> /30 day supply, <u>deductible</u> does not apply	\$10 copay/30 day supply & balance bill, deductible does not apply	Some drugs require <u>prior</u> <u>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-</u> of-network.	
If you need drugs to treat your illness or	Tier 2	\$45 <u>copay</u> /30 day supply, <u>deductible</u> does not apply	\$45 <u>copay</u> /30 day supply & <u>balance bill</u> , <u>deductible</u> does not apply		
condition More information about prescription drug	Tier 3	\$90 <u>copay</u> /30 day supply, <u>deductible</u> does not apply	\$90 copay/30 day supply & balance bill, deductible does not apply	OI-HERWOIK.	
coverage is available at www.azblue.com	Specialty drugs	Copays (deductible does not apply): Tier A: \$30 Tier B: \$60 Tier C: \$90 Tier D: \$120	Not covered	Specialty <u>copay</u> covers up to a 30-day supply. No coverage without <u>prior authorization</u> .	
If you have outpatient	Facility fee (e.g., ambulatory surgery center)		50% coinsurance & balance	Prior authorization required for some outpatient services or drugs. \$300 charge if no prior	
surgery	Physician/surgeon fees	25% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance</u> bill may apply	authorization obtained for some out-of-network services. Additional \$1,000 access fee for all bariatric surgeries.	

^{*} For more information about limitations and e



Common Medical Event	Services You May Need	What Yo Network Provider (You will pay the least)	ou Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you need immediate medical attention	Emergency room care	\$250 <u>copay</u> , <u>deductible</u> does not apply		Copay is waived if you are admitted as an inpatient to the hospital and you pay inpatient deductible and coinsurance. Out-of-network providers can't balance bill for the difference between the allowed amount and the billed charge
medical attention	Emergency medical transportation	25% <u>coinsurance</u> , <u>deductible</u> does not apply		None
	Urgent care	\$55 <u>copay</u> , <u>deductible</u> does not apply	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	Copay applies only to facilities specifically contracted for urgent care.
	Facility fee (e.g., hospital room)		50% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	emergency services or drugs. \$300 charge if no
stay	Physician/surgeon fees	25% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u> may apply	<u>prior authorization</u> for <u>out-of-network</u> stay. Additional \$1,000 access fee for all bariatric surgeries.
	Long-term acute care	25% <u>coinsurance</u> except 50% <u>coinsurance</u> days after 365	50% <u>coinsurance</u> & <u>balance</u> bill	Prior authorization may be required. \$300 charge if no prior authorization for out-of-network services.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$15 office visit copay, deductible does not apply or 25% coinsurance	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	Copay applies to office, home, walk-in clinic visits. Coinsurance applies to all other locations. \$15 copay for counseling and Psychiatric telehealth consultations through BlueCare Anywhere SM .
abuse services	Inpatient services	25% coinsurance	50% coinsurance & balance	Prior authorization may be required. \$300 charge if no prior authorization for out-of-network services.
If you are pregnant	Office Visits	Office visit copay,	50% coinsurance & balance bill	Other than initial <u>copay</u> , <u>in-network</u> <u>cost-sharing</u> is waived for the physician's global charge and
	Childbirth/delivery professional services	deductible does not apply or 25% coinsurance	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u> may apply	physician home/office visits. Depending on the type of services, a copayment, coinsurance, or
	Childbirth/delivery facility services	25% coinsurance	50% coinsurance & balance bill	deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).

^{*} For more information about limitations and e



		What You Will Pay		Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Home health care/Home infusion therapy	25% coinsurance	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	Some drugs require <u>prior authorization</u> and won't be covered without it.
If you need help recovering or have other special health needs	Rehabilitation services • EAR = Extended Active Rehabilitation Facility	25% <u>coinsurance</u> except 50% <u>coinsurance</u> for days after 120 of EAR	50% coinsurance & balance	
	PT/OT/ST = Physical Therapy, Occupational Therapy, Speech Therapy	PT/OT/HT/ST: \$55 <u>copay</u> , <u>deductible</u> does not apply	<u>bill</u>	Prior authorization required for inpatient facility admission. \$300 charge if prior authorization not
	Habilitation services	Not covered	Not covered	obtained for <u>out-of-network</u> admission.
	Skilled nursing care In skilled nursing facility (SNF)	25% <u>coinsurance</u> except 50% <u>coinsurance</u> for days after 180	50% coinsurance & balance	
	Durable medical equipment	Office visit <u>copay</u> , <u>deductible</u> does not apply or 25% <u>coinsurance</u> .	50% coinsurance & balance	Cost share varies based on place of service and provider's network status.
	Hospice services	No charge, <u>deductible</u> does not apply	No charge except <u>balance</u> <u>bill</u> , <u>deductible</u> does not apply	None
If your child needs dental or eye care	Children's eye exam	\$25 <u>copay</u> , <u>deductible</u> does not apply	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	None
	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.)

- Acupuncture
- Alternative medicine
- Care that is not medically necessary
- Cosmetic surgery, cosmetic services & supplies
- Custodial care
- Dental care except as stated in plan
- <u>DME</u> rental/repair charges that exceed <u>DME</u> purchase price
- Experimental and investigational treatments except as stated in <u>plan</u>
- Eyewear except as stated in plan

- Fertility and infertility treatment, including reproductive and genetic services
- Flat feet treatment and services except as stated in plan
- Genetic and chromosomal testing except as stated in <u>plan</u>
- Habilitation services
- Hearing aids except as stated in the benefit plan
- Long-term care, except long-term acute care
- Massage therapy other than allowed under evidence based criteria
- <u>Out-of-network</u> Mail Order drugs and <u>out-of-network</u> <u>Specialty</u> drugs

- <u>Out-of-network</u> preventive care except mammography, sigmoidoscopy, colonoscopy, and foreign travel immunizations
- Private-duty nursing
- Respite care except as stated in <u>plan</u>
- Routine foot care
- Services, tests and procedures that are excluded under medical coverage guidelines
- Sexual dysfunction treatment and services
- Weight loss programs

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

- Bariatric surgery
- Chiropractic care

- 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.
- 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.
- Church <u>plans</u> are not covered by the Federal <u>COBRA</u> 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 or call 1-800-318- 2596.

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

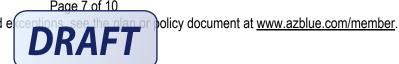
- For group health coverage subject to ERISA, contact Blue Cross Blue Shield of Arizona at 1-877-475-8440. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. If your coverage is insured, you may also contact 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 1-877-475-8440. 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/i/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.



Multi-language Interpreter Services

Spanish: Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Blue Cross Blue Shield of Arizona, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 602-864-4884.

Navajo: Díí kwe'é atah nílínigíí Blue Cross Blue Shield of Arizona haada yit'éego bína'ídíłkidgo éí doodago Háida bíjá anilyeedígíí t'áadoo le'é yína'ídíłkidgo beehaz'áanii hóló díí t'áá hazaadk'ehjí háká a'doowołgo bee haz'á doo bááh ílínígóó. Ata' halne'ígíí kojí' bich'j' hodíilnih 877-475-4799.

Chinese: 如果您,或是您正在協助的對象,有關於插入項目的名稱 Blue Cross Blue Shield of Arizona 方面的問題,您有權利免費以您的 母語得到幫助和訊息。洽詢一位翻譯員,請撥電話 在此插入數字 877-475-4799。

Vietnamese: Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Blue Cross Blue Shield of Arizona quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 877-475-4799.

Arabic:

إن كان لديك أو لدى شخص تساعده أسئلة بخصوص Blue Cross Blue Shield of Arizona، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون اية تكلفة للتحدث مع مترجم اتصل ب 479-475-877.

Tagalog: Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Blue Cross Blue Shield of Arizona, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 877-475-4799.

Korean: 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Blue Cross Blue Shield of Arizona 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 877-475-4799 로 전화하십시오.

French: Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Blue Cross Blue Shield of Arizona, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 877-475-4799.

German: Falls Sie oder jemand, dem Sie helfen, Fragen zum Blue Cross Blue Shield of Arizona haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 877-475-4799 an.

Russian: Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Blue Cross Blue Shield of Arizona, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 877-475-4799.

Japanese: ご本人様、またはお客様の身の回りの方でも、Blue Cross Blue Shield of Arizona についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、877-475-4799 までお電話ください。

Farsi:

. اگر شما، یا کسی که شما به او کمک میکنید ، سوال در مورد Blue Cross Blue Shield of Arizona ، داشته باشید حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت نمایید .4799-475-877 تماس حاصل نمایید.

Assvrian

Serbo-Croatian: Ukoliko Vi ili neko kome Vi pomažete ima pitanje o Blue Cross Blue Shield of Arizona, imate pravo da besplatno dobijete pomoć i informacije na Vašem jeziku. Da biste razgovarali sa prevodiocem, nazovite 877-475-4799.

Thai: หากคุณ หรือคนที่คุณกาลังช่วยเหลือมีค่าถามเกี่ยวกับ Blue Cross Blue Shield of Arizona คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย พูดคุยกับล่าม โทร 877-475-4799

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

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About These Coverage Examples

This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. 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 <u>plan's</u> overall <u>deductible</u>	\$1,600
■ Specialist copayment	\$55
■ Hospital (facility) <u>coinsurance</u>	25%
■ Other coinsurance	25%

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)

Total Example Cost	\$12,700

In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$1,600	
Copayments	\$90	
Coinsurance	\$1,710	
What isn't covered		
Limits or exclusions	\$50	
The total Peg would pay is	\$3,450	

Managing Joe's Type 2 Diabetes

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

■ The <u>plan's</u> overall <u>deductible</u>	\$1,600
■ Specialist copayment	\$55
■ Hospital (facility) <u>coinsurance</u>	25%
■ Other coinsurance	25%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

<u>Durable medical equipment</u> (glucose meter)

Total Exam	ple Cost	\$5,600

In this example, Joe would pay:

Cost Sharing		
<u>Deductibles</u>	\$50	
Copayments	\$800	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$870	

Mia's Simple Fracture

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

■ The plan's overall deductible	\$1,600
■ Specialist copayment	\$55
■ Hospital (facility) coinsurance	25%
■ Other coinsurance	25%

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic test (x-ray)

Durable medical equipment (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$630
Copayments	\$590
Coinsurance	\$240
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,460

The <u>plan</u> 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.

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