


⚠ 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/benefit2025. 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?	<p><u>In-network</u>: \$7,000/individual or \$14,000/family</p> <p><u>Out-of-network</u>: \$7,500/individual or \$15,000/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 <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 30% <u>in-network</u> and 50% <u>out-of-network</u>.</p>
Are there services covered before you meet your deductible?	<p>Yes. <u>In-network</u>: <u>primary care</u> and <u>specialist</u> office visits, <u>preventive services</u>, tier 1 <u>prescription drugs</u>, <u>specialty drugs</u>, <u>urgent care</u> visits, children's eye exams, children's eyeglasses, and children's dental check-ups are covered before you meet your <u>deductible</u>.</p> <p><u>In-network</u> and <u>out-of-network</u>: <u>emergency medical transportation</u>, and <u>hospice 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 annual <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply.</p> <p>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 https://www.healthcare.gov/coverage/preventive-care-benefits/.</p>
Are there other deductibles for specific services?	<p>Yes. \$750/member for Tier 2 and 3 <u>prescription</u> medications.</p>	<p>You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.</p>
What is the out-of-pocket limit for this plan?	<p><u>In-network</u>: \$8,700/individual or \$17,400/family</p> <p><u>Out-of-network</u>: \$17,400/individual or \$34,800/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>
What is not included in the out-of-pocket limit?	<p><u>Premiums</u>, <u>out-of-network prior authorization</u> penalty 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 www.azblue.com or call 1-877-475-8440 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 charge</u> 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 office</u> or clinic	<u>Primary care</u> visit to treat an injury or illness	\$55 <u>copay/provider/day</u> , <u>deductible</u> does not apply	50% <u>coinsurance</u> & <u>balance bill</u>	\$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. No charge for medical telehealth consultations through BlueCare Anywhere SM .
	<u>Specialist</u> visit	\$125 <u>copay/provider/day</u> , <u>deductible</u> does not apply	50% <u>coinsurance</u> & <u>balance bill</u>	<u>Specialist copay</u> for most chiropractic services. \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.
	<u>Preventive care/screening/immunization</u>	No charge	50% <u>coinsurance</u> & <u>balance bill</u>	<u>Preventive services</u> not required to be covered by state or federal law are not covered. You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Office visit <u>copay</u> (<u>deductible</u> does not apply) or 30% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance bill</u> may apply	<u>Cost share</u> varies based on place of service and <u>provider's network</u> status & type. \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.
	Imaging (CT/PET scans, MRIs)	Office visit <u>copay</u> (<u>deductible</u> does not apply) or 30% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance bill</u> may apply	<u>Cost share</u> varies based on place of service and <u>provider's network</u> status & type. \$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 need drugs to treat your illness or condition More information about prescription drug coverage is available at www.azblue.com	Tier 1a / 1b	Tier 1a: \$3 <u>copay</u> /30 day supply, <u>deductible</u> does not apply Tier 1b: \$35 <u>copay</u> /30 day supply, <u>deductible</u> does not apply	Tier 1a: \$3 <u>copay</u> /30 day supply & <u>balance bill</u> , <u>deductible</u> does not apply Tier 1b: \$35 <u>copay</u> /30 day supply & <u>balance bill</u> , <u>deductible</u> does not apply	90-day supply is 2.5 <u>copays</u> (retail) or 2 <u>copays</u> (mail order). Some drugs require <u>prior authorization</u> or a <u>formulary</u> exception and won't be covered without it. View the Tier 1a Drug List at https://azblue.com/pharmacy-management/Tier1a-Drug-List .
	Tier 2	\$115 <u>copay</u> /30 day supply	\$115 <u>copay</u> /30 day supply & <u>balance bill</u>	\$750/member <u>deductible</u> for Tier 2 and 3 <u>prescription</u> drugs before <u>copays</u> or <u>coinsurance</u> apply. 90-day supply is 2.5 <u>copays</u> (retail) or 2 <u>copays</u> (mail order). If a generic drug is available, pay the generic <u>cost share</u> + the price difference between the <u>allowed amount</u> for the brand and generic drugs. Some drugs require <u>prior authorization</u> or a <u>formulary</u> exception and won't be covered without it.
	Tier 3	\$205 <u>copay</u> /30 day supply	\$205 <u>copay</u> /30 day supply & <u>balance bill</u>	\$750/member <u>deductible</u> for Tier 2 and 3 <u>prescription</u> drugs before <u>copays</u> or <u>coinsurance</u> apply. 90-day supply is 2.5 <u>copays</u> (retail) or 2 <u>copays</u> (mail order). If a generic drug is available, pay the generic <u>cost share</u> + the price difference between the <u>allowed amount</u> for the brand and generic drugs. Some drugs require <u>prior authorization</u> or a <u>formulary</u> exception and won't be covered without it.
	<u>Specialty drugs</u>	50% <u>coinsurance</u> , <u>deductible</u> does not apply	Not covered	Some drugs require <u>prior authorization</u> or a <u>formulary</u> exception and won't be covered without it.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	30% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance bill</u>	\$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.
	Physician/surgeon fees	30% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance bill</u> may apply	Additional \$1,000 access fee for all bariatric surgeries. \$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 need immediate medical attention	<u>Emergency room care</u>	30% <u>coinsurance</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>	30% <u>coinsurance</u> , <u>deductible</u> does not apply		None.
	<u>Urgent care</u>	\$125 <u>copay/provider/day</u> , <u>deductible</u> does not apply	50% <u>coinsurance</u> & <u>balance bill</u>	None.
If you have a hospital stay	Facility fee (e.g., hospital room)	30% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance bill</u>	\$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.
	Physician/surgeon fees	30% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance bill</u> may apply	Additional \$1,000 access fee for all bariatric surgeries. \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	<u>Copay</u> applies to office, home, walk-in clinic visits (<u>deductible</u> does not apply). Amount varies based on PCP/Specialist. 30% <u>coinsurance</u> applies to all other locations.	50% <u>coinsurance</u> & <u>balance bill</u> may apply	<u>Cost share</u> varies based on place of service and <u>provider's network</u> status & type. \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. \$20 <u>copay</u> for counseling or \$45 <u>copay</u> for psychiatric telehealth consultations through BlueCare Anywhere SM .
	Inpatient services	30% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance bill</u> may apply	\$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.
If you are pregnant	Office Visits	Office visit <u>copay</u> (<u>deductible</u> does not apply) or 30% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance bill</u>	Depending on type of services, <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. Maternity care may include tests and services described elsewhere in SBC (i.e. ultrasound). <u>Cost sharing</u> does not apply for <u>in-network preventive services</u> .
	Childbirth/delivery professional services	30% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance bill</u> may apply	Only 1 <u>copay</u> is collected for services included in delivering physician's global charge. Depending on type of services, <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply.
	Childbirth/delivery facility services	30% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance bill</u>	Depending on type of services, <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply.

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 need help recovering or have other special health needs	<u>Home health care/</u> Home infusion therapy	30% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance bill</u>	\$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. Limit of 42 visits (of up to 4 hours)/calendar year.
	<u>Rehabilitation services</u> • PT/OT/ST = Physical Therapy, Occupational Therapy, Speech Therapy	30% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance bill</u>	\$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. Annual limits: 90 <u>inpatient</u> days for Extended Active Rehabilitation Facility (EAR) and Skilled Nursing Facility (SNF) combined, and a 60-visit limit each for outpatient <u>rehabilitative</u> and <u>habilitative</u> services.
	<u>Habilitation services</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance bill</u>	\$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. Annual limits: 90 <u>inpatient</u> days for EAR and SNF combined, and a 60-visit limit each for outpatient <u>rehabilitative</u> and <u>habilitative</u> services.
	<u>Skilled nursing care</u>	30% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance bill</u>	\$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. Annual limits: 90 <u>inpatient</u> days for EAR and SNF combined, and a 60-visit limit each for outpatient <u>rehabilitative</u> and <u>habilitative</u> services.
	<u>Durable medical equipment</u>	Office visit <u>copay</u> (<u>deductible</u> does not apply) or 30% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance bill</u>	<u>Cost share</u> varies based on place of service and <u>provider's network</u> status & type. \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.
	<u>Hospice services</u>	No charge	No charge except <u>balance bill</u> , <u>deductible</u> does not apply	\$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	No charge	50% <u>coinsurance</u> & <u>balance bill</u>	Limit of 1 routine vision exam/calendar year.
	Children's glasses	No charge	Not covered	Limit of 1 pair of glasses or contact lenses/calendar year.
	Children's dental check-up	No charge	No charge except <u>balance bill</u> , <u>deductible</u> does not apply	Limit of 2 dental check-ups & cleanings/calendar year.

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
- Adult routine vision exam
- Alternative medicine
- Care that is not medically necessary
- Cosmetic surgery, cosmetic services & supplies
- Custodial care
- Dental care and orthodontic services (Adult) except as stated in plan
- DME rental/repair charges that exceed DME allowed amount
- Experimental and investigational treatments except as stated in plan
- Eyewear except as stated in plan
- Fertility and infertility medication and treatment
- Flat feet treatment and services
- Genetic and chromosomal testing, except as stated in plan
- Home health care and infusion therapy exceeding 42 visits (of up to 4 hours)/calendar year
- Long-term care, except long-term acute care
- Massage therapy other than allowed under evidence-based criteria
- Orthodontic services (Pediatric) that are not dentally necessary
- Out-of-network Mail Order and out-of-network Specialty
- Private-duty nursing, except when medically necessary or when skilled nursing not available
- Respite care
- Routine foot care
- 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
- Hearing aids, up to 1 per ear, per calendar year
- Non-emergency care when travelling outside the U.S.

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 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 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 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 1-877-475-8440. 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

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet 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 **\$7,000**
- Specialist copayment **\$125**
- Hospital (facility) coinsurance **30%**
- Other coinsurance **30%**

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:

<i>Cost Sharing</i>	
<u>Deductibles*</u>	\$7,000
<u>Copayments</u>	\$140
<u>Coinsurance</u>	\$890
<i>What isn't covered</i>	
Limits or exclusions	\$50
The total Peg would pay is	\$8,080

Managing Joe's Type 2 Diabetes

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

- The plan's overall deductible **\$7,000**
- Specialist copayment **\$125**
- Hospital (facility) coinsurance **30%**
- Other coinsurance **30%**

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*)

Total Example Cost \$5,600

In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles*</u>	\$330
<u>Copayments</u>	\$1,650
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$2,000

Mia's Simple Fracture

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

- The plan's overall deductible **\$7,000**
- Specialist copayment **\$125**
- Hospital (facility) coinsurance **30%**
- Other coinsurance **30%**

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:

<i>Cost Sharing</i>	
<u>Deductibles*</u>	\$1,350
<u>Copayments</u>	\$210
<u>Coinsurance</u>	\$280
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$1,840

*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

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.