



**⚠ 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](https://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/](https://www.healthcare.gov/sbc-glossary/) or call 1-877-475-8440 to request a copy.

| Important Questions                                                | Answers                                                                                                                                                                                                                                                         | Why This Matters:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>What is the overall deductible?</b>                             | <u>In-network</u> and <u>out-of-network</u> :<br><b>\$7,500</b> /individual or <b>\$15,000</b> /family per calendar year                                                                                                                                        | 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> . |
| <b>Are there services covered before you meet your deductible?</b> | Yes. Certain <u>in-network</u> <u>preventive services</u> ; <u>in-network</u> <u>primary care</u> and <u>specialist</u> visits; <u>prescription drugs</u> ; <u>emergency room care</u> ; <u>in-network</u> <u>urgent care</u> visits; <u>hospice services</u> . | 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> .                                                                                          |
| <b>Are there other deductibles for specific services?</b>          | No.                                                                                                                                                                                                                                                             | You don't have to meet <u>deductibles</u> for specific services.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>What is the out-of-pocket limit for this plan?</b>              | <u>In-network</u> : <b>\$8,000</b> /individual or <b>\$16,000</b> /family per calendar year<br><u>Out-of-network</u> : <b>\$16,000</b> /individual or <b>\$32,000</b> /family per calendar year                                                                 | 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.                                                                                                                                                                                                                                                                                                                                   |
| <b>What is not included in the out-of-pocket limit?</b>            | <u>Premiums</u> , <u>out-of-network</u> <u>prior authorization</u> charges, <u>balance bills</u> , and costs for health care this <u>plan</u> doesn't cover.                                                                                                    | 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 <a href="http://www.azblue.com">www.azblue.com</a> 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</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<br>(You will pay the least)                                           | Out-of-Network Provider<br>(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 | \$30 <u>copay</u> /provider/day, <u>deductible</u> does not apply                      | 50% <u>coinsurance</u> & <u>balance bill</u>           | Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. <u>Specialist copay</u> for most chiropractic services. No charge for medical telehealth consultations through BlueCare Anywhere <sup>SM</sup> .                              |
|                                                               | <u>Specialist</u> visit                          | \$60 <u>copay</u> /provider/day, <u>deductible</u> does not apply                      |                                                        |                                                                                                                                                                                                                                                                                        |
|                                                               | <u>Preventive care/screening/immunization</u>    | No charge, <u>deductible</u> does not apply                                            | 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 | Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. <u>Cost share</u> varies based on place of service and <u>provider's network</u> status & type.                                                                               |
|                                                               | Imaging (CT/PET scans, MRIs)                     |                                                                                        |                                                        |                                                                                                                                                                                                                                                                                        |

| Common Medical Event                                                                                                                                                                              | Services You May Need                          | What You Will Pay                                                                                                     |                                                                                            | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                   |                                                | Network Provider<br>(You will pay the least)                                                                          | Out-of-Network Provider<br>(You will pay the most)                                         |                                                                                                                                                                                                                                                                                                                                                        |
| <b>If you need drugs to treat your illness or condition</b><br>More information about <b><u>prescription drug coverage</u></b> is available at <a href="http://www.azblue.com">www.azblue.com</a> | Tier 1                                         | \$15 <u>copay</u> /30 day supply, <u>deductible</u> does not apply                                                    | \$15 <u>copay</u> /30 day supply & <u>balance bill</u> , <u>deductible</u> does not apply  | Some drugs require <u>prior authorization</u> and won't be covered without it. 90-day supply costs is 2.5 <u>copays</u> for retail and for mail order. Mail order not covered <u>out-of-network</u> . If a generic drug is available, pay the generic <u>cost share</u> + the price difference between the <u>allowed amount</u> for some brand drugs. |
|                                                                                                                                                                                                   | 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  |                                                                                                                                                                                                                                                                                                                                                        |
|                                                                                                                                                                                                   | Tier 3                                         | \$85 <u>copay</u> /30 day supply, <u>deductible</u> does not apply                                                    | \$85 <u>copay</u> /30 day supply & <u>balance bill</u> , <u>deductible</u> does not apply  |                                                                                                                                                                                                                                                                                                                                                        |
|                                                                                                                                                                                                   | Tier 4                                         | \$150 <u>copay</u> /30 day supply, <u>deductible</u> does not apply                                                   | \$150 <u>copay</u> /30 day supply & <u>balance bill</u> , <u>deductible</u> does not apply |                                                                                                                                                                                                                                                                                                                                                        |
|                                                                                                                                                                                                   | <u>Specialty drugs</u>                         | <u>Copays</u> ( <u>deductible</u> does not apply):<br>Tier A: \$70<br>Tier B: \$120<br>Tier C: \$200<br>Tier D: \$250 | Not covered                                                                                | Specialty <u>copay</u> covers up to a 30-day supply. Some drugs require <u>prior authorization</u> and won't be covered without it.                                                                                                                                                                                                                    |
| <b>If you have outpatient surgery</b>                                                                                                                                                             | Facility fee (e.g., ambulatory surgery center) | 30% <u>coinsurance</u>                                                                                                | 50% <u>coinsurance</u> & <u>balance bill</u>                                               | Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.                                                                                                                                                                                                                                               |
|                                                                                                                                                                                                   | Physician/surgeon fees                         |                                                                                                                       | 50% <u>coinsurance</u> & <u>balance bill</u> may apply                                     |                                                                                                                                                                                                                                                                                                                                                        |
| <b>If you need immediate medical attention</b>                                                                                                                                                    | <u>Emergency room care</u>                     | \$400 <u>copay</u> , <u>deductible</u> does not apply                                                                 |                                                                                            | <u>Copay</u> is waived if you are admitted as an inpatient to the hospital and you pay inpatient <u>deductible</u> and <u>coinsurance</u> . Admittance for observation is not inpatient. <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>                                                                                                |                                                                                            | None                                                                                                                                                                                                                                                                                                                                                   |
|                                                                                                                                                                                                   | <u>Urgent care</u>                             | \$50 <u>copay</u> /provider/day, <u>deductible</u> does not apply                                                     | 50% <u>coinsurance</u> & <u>balance bill</u>                                               | <u>Copay</u> applies only to providers specifically contracted for <u>urgent care</u> .                                                                                                                                                                                                                                                                |

| Common Medical Event                                                      | Services You May Need                     | What You Will Pay                                                                                                                                    |                                                        | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                                                                                                                                                               |
|---------------------------------------------------------------------------|-------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                           |                                           | Network Provider<br>(You will pay the least)                                                                                                         | Out-of-Network Provider<br>(You will pay the most)     |                                                                                                                                                                                                                                                                                                                                                                                                      |
| If you have a hospital stay                                               | Facility fee (e.g., hospital room)        | 30% <u>coinsurance</u>                                                                                                                               | 50% <u>coinsurance</u> & <u>balance bill</u>           | Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.                                                                                                                                                                                                                                                                                             |
|                                                                           | Physician/surgeon fees                    |                                                                                                                                                      | 50% <u>coinsurance</u> & <u>balance bill</u> may apply |                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                                                           | Long-term acute care                      | 30% <u>coinsurance</u> except 50% <u>coinsurance</u> days 101-365                                                                                    | 50% <u>coinsurance</u> & <u>balance bill</u>           | Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. Limit of 365 total LTAC days per member.                                                                                                                                                                                                                                                    |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services                       | Office visit <u>copay</u> , <u>deductible</u> does not apply or 30% <u>coinsurance</u> . <u>Copay</u> amount varies based on <u>PCP/Specialist</u> . | 50% <u>coinsurance</u> & <u>balance bill</u> may apply | Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. <u>Copay</u> applies to office, home, walk-in clinic visits. <u>Coinsurance</u> applies to all other locations. \$20 <u>copay</u> for counseling and \$45 <u>copay</u> for Psychiatric telehealth consultations through BlueCare Anywhere <sup>SM</sup> .                                   |
|                                                                           | Inpatient services                        | 30% <u>coinsurance</u>                                                                                                                               | 50% <u>coinsurance</u> & <u>balance bill</u> may apply | Claim may be denied or \$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>           | Only one <u>copay</u> is collected for services included in delivering physician's global charge. Depending on the type of services, a <u>copayment</u> , <u>coinsurance</u> , or <u>deductible</u> may apply. 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 | 30% <u>coinsurance</u>                                                                                                                               | 50% <u>coinsurance</u> & <u>balance bill</u> may apply |                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                                                           | Childbirth/delivery facility services     | 30% <u>coinsurance</u>                                                                                                                               | 50% <u>coinsurance</u> & <u>balance bill</u>           |                                                                                                                                                                                                                                                                                                                                                                                                      |

| Common Medical Event                                                  | Services You May Need                                                                                                                                    | What You Will Pay                                                                        |                                                                         | Limitations, Exceptions, & Other Important Information                                                                                                                                                                                                   |
|-----------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                       |                                                                                                                                                          | Network Provider<br>(You will pay the least)                                             | Out-of-Network Provider<br>(You will pay the most)                      |                                                                                                                                                                                                                                                          |
| <b>If you need help recovering or have other special health needs</b> | <u>Home health care</u> /Home infusion therapy                                                                                                           | 30% <u>coinsurance</u>                                                                   | 50% <u>coinsurance</u> & <u>balance bill</u>                            | Claim may be denied or \$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. Custodial care excluded.                                                                   |
|                                                                       | <u>Rehabilitation services</u><br>• EAR = Extended Active Rehabilitation Facility<br>• PT/OT/ST = Physical Therapy, Occupational Therapy, Speech Therapy | 30% <u>coinsurance</u> except 50% <u>coinsurance</u> for days 61-120 of EAR              | 50% <u>coinsurance</u> & <u>balance bill</u>                            | Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. Limit of 120 days/calendar year for EAR and 180 days/calendar year for SNF. <u>Plan</u> does not cover group physical and occupational therapy. |
|                                                                       | <u>Habilitation services</u>                                                                                                                             | Not covered                                                                              | Not covered                                                             |                                                                                                                                                                                                                                                          |
|                                                                       | <u>Skilled nursing care</u><br>In skilled nursing facility (SNF)                                                                                         | 30% <u>coinsurance</u> except 50% <u>coinsurance</u> for days 91-180                     | 50% <u>coinsurance</u> & <u>balance bill</u>                            |                                                                                                                                                                                                                                                          |
|                                                                       | <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>                            | Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services. <u>Cost share</u> varies based on place of service and <u>provider's network</u> status.                                                        |
|                                                                       | <u>Hospice services</u>                                                                                                                                  | No charge, <u>deductible</u> does not apply                                              | No charge except <u>balance bill</u> , <u>deductible</u> does not apply | Claim may be denied or \$500 charge if no <u>prior authorization</u> for <u>out-of-network</u> services.                                                                                                                                                 |
| <b>If your child needs dental or eye care</b>                         | Children's eye exam                                                                                                                                      | Not covered                                                                              | Not covered                                                             | Excluded. <u>Screening</u> for members under age 5 covered under " <u>Preventive care</u> / <u>screening</u> / immunization."                                                                                                                            |
|                                                                       | 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 <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other <u>excluded services</u> .)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
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| <ul style="list-style-type: none"><li>• Acupuncture</li><li>• Alternative medicine</li><li>• Care that is not <u>medically necessary</u></li><li>• Cosmetic surgery, cosmetic services &amp; supplies</li><li>• Custodial care</li><li>• Dental care except dental accidents</li><li>• <u>DME</u> rental/repair charges that exceed <u>DME</u> purchase price</li><li>• Experimental and investigational treatments except as stated in <u>plan</u></li><li>• Eyewear except after cataract surgery</li><li>• Fertility and infertility medication and treatment</li><li>• Flat feet treatment and services except as stated in <u>plan</u></li></ul> | <ul style="list-style-type: none"><li>• Genetic and chromosomal testing except as stated in <u>plan</u></li><li>• <u>Habilitation services</u></li><li>• Hearing aids</li><li>• Home health care and infusion therapy exceeding 42 visits (of up to 4 hours)/calendar year</li><li>• Inpatient EAR treatment exceeding 120 days per calendar year and inpatient SNF treatment exceeding 180 days per calendar year</li><li>• <u>Long-term care</u>, except long-term acute care up to a 365 days benefit <u>plan</u> maximum</li><li>• Massage therapy other than allowed under evidence-based criteria</li></ul> | <ul style="list-style-type: none"><li>• <u>Out-of-network</u> Mail Order drugs and <u>out-of-network</u> <u>Specialty</u> drugs</li><li>• <u>Preventive services</u> not required to be covered by state or federal law</li><li>• Private-duty nursing</li><li>• Respite care except as stated in <u>plan</u></li><li>• Routine foot care</li><li>• Routine vision exams</li><li>• Services, tests and procedures that are excluded under medical coverage guidelines</li><li>• Sexual dysfunction treatment and services</li><li>• Weight loss programs</li></ul> |
| Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <ul style="list-style-type: none"><li>• Bariatric surgery</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <ul style="list-style-type: none"><li>• Chiropractic care</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <ul style="list-style-type: none"><li>• Non-emergency care when traveling outside the U.S.</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

**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 1-877-475-8440. 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](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 1-877-475-8440. 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.

## Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

**English:** Free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-877-475-4799.

**Spanish:** Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 602-864-4884.

**Navajo:** Diné bee yáníítł'gogo, saad bee aná'awo' bee áka'anída'awo'ít'áá jiik'eh ná hóló. Bee ahít hane'go bee nida'anishí t'áá ákodaat'éhígíí dóó bee áka'anída'wo'í áko bee baa hane'í bee hadadilyaa bich'í' ahoot'i'ígíí éí t'áá jiik'eh hóló. Kohjil' 1-877-475-4799.

**Chinese Simplified:** 如果您说[中文]，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 1-877-475-4799。

**Chinese Traditional:** 如果您說[中文]，我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務，以無障礙格式提供資訊。請致電 1-877-475-4799。

**Tagalog:** Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-877-475-4799.

**French:** Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-877-475-4799.

**Vietnamese:** Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-877-475-4799.

**German:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-877-475-4799.

**Korean:** 한국어를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-877-475-4799.

**Russian:** Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-877-475-4799.

### Arabic

تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 1-877-475-4799.

**Hindi:** यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-877-475-4799 ।

### Farsi (Persian)

با شماره همچنین کمک‌ها و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالب‌های قابل دسترسی، به‌طور رایگان موجود می‌باشند. صحبت می‌کنید، خدمات پشتیبانی زبانی رایگان در دسترس شما قرار دارد. فارسی اگر توجه: 1-877-475-4799.

**Thai:** หมายเหตุ: หากคุณใช้ภาษาไทย เรามีบริการความช่วยเหลือด้านภาษาฟรี นอกจากนี้ ยังมีเครื่องมือและบริการช่วยเหลือเพื่อให้ข้อมูลในรูปแบบที่เข้าถึงได้โดยไม่เสียค่าใช้จ่าย โปรดติดต่อ 1-877-475-4799.

**Japanese:** 日本語を話される場合、無料の言語支援サービスをご利用いただけます。アクセシブル（誰もが利用できるよう配慮された）な形式で情報を提供するための適切な補助支援やサービスも無料でご利用いただけます。1-877-475-4799。

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



## 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 <u>plan's</u> overall <u>deductible</u> | \$7,500 |
| ■ <u>Specialist copayment</u>                 | \$60    |
| ■ Hospital (facility) <u>coinsurance</u>      | 30%     |
| ■ Other <u>coinsurance</u>                    | 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*)

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

In this example, Peg would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$7,500        |
| <u>Copayments</u>                 | \$60           |
| <u>Coinsurance</u>                | \$440          |
| What isn't covered                |                |
| Limits or exclusions              | \$50           |
| <b>The total Peg would pay is</b> | <b>\$8,050</b> |

### 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> | \$7,500 |
| ■ <u>Specialist copayment</u>                 | \$60    |
| ■ Hospital (facility) <u>coinsurance</u>      | 30%     |
| ■ Other <u>coinsurance</u>                    | 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*)

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

In this example, Joe would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$50           |
| <u>Copayments</u>                 | \$1,000        |
| <u>Coinsurance</u>                | \$0            |
| What isn't covered                |                |
| Limits or exclusions              | \$20           |
| <b>The total Joe would pay is</b> | <b>\$1,070</b> |

### Mia's Simple Fracture

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

|                                               |         |
|-----------------------------------------------|---------|
| ■ The <u>plan's</u> overall <u>deductible</u> | \$7,500 |
| ■ <u>Specialist copayment</u>                 | \$60    |
| ■ Hospital (facility) <u>coinsurance</u>      | 30%     |
| ■ Other <u>coinsurance</u>                    | 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*)

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

In this example, Mia would pay:

| Cost Sharing                      |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$1,940        |
| <u>Copayments</u>                 | \$480          |
| <u>Coinsurance</u>                | \$0            |
| What isn't covered                |                |
| Limits or exclusions              | \$0            |
| <b>The total Mia would pay is</b> | <b>\$2,420</b> |

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

### Discrimination is Against the Law

**Blue Cross® Blue Shield® of Arizona (AZ Blue)** complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including sex characteristics, intersex traits, pregnancy or related conditions, sexual orientation, gender identity, and sex stereotypes). **AZ Blue** does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

#### **AZ Blue:**

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language assistance services to people whose primary language is not English, which may include:
  - Qualified interpreters
  - Information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, call 602-864-4884 for Spanish and 1-877-475-4799 for all other languages and other aids and services.

If you believe that **AZ Blue** has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Section 1557 Coordinator  
P.O. Box 13466  
Phoenix, AZ 85002-3466  
Call 602-864-2288; TTY 711  
or email us at [crc@azblue.com](mailto:crc@azblue.com)

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, **AZ Blue Section 1557 Coordinator** is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at AZ Blue's website: [azblue.com/nondiscrimination-notice](http://azblue.com/nondiscrimination-notice).