Coverage Period: 07/01/2025-06/30/2026 Coverage for: Individual & Family | <u>Plan</u> Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-855-818-0237 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-network: \$500/individual and \$1,000/family per plan year Out-of-network: \$1,000/individual and \$2,000/family per plan 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 10% <u>in-network</u> and 40% <u>out-of-network</u> . Claims applied to the <u>in-network deductible</u> will also apply to the <u>out-of-network deductible</u> and claims applied to the <u>out-of-network deductible</u> .
Are there services covered before you meet your deductible?	Yes. Certain in-network preventive services; in-network primary care and specialist visits; prescription drugs; emergency room care; in-network urgent care visits.	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> .
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: \$3,000/individual and \$6,000/family per plan year Out-of-network: \$6,000/individual and \$12,000/family per plan 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. Claims applied to the <u>in-network out-of-pocket limit</u> will also apply to the <u>out-of-network out-of-pocket limit</u> and claims applied to the <u>out-of-network out-of-pocket limit</u> will also apply to the <u>in-network out-of-pocket limit</u> .
What is not included in the out-of-pocket limit?	Premiums, out-of-network prior authorization charges, balance-bills, and costs for health care this plan 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 www.azblue.com or call 1-855-818-0237 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'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 <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 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
	Primary care visit to treat an injury or illness	\$20 <u>copay</u> , <u>deductible</u> does not apply	40% coinsurance & balance	Claim may be denied or \$500 charge if no <u>prior</u> <u>authorization</u> for <u>out-of-network</u> services. <u>Specialist copay</u> for most chiropractic services.
If you visit a health care provider's office	Specialist visit	\$40 <u>copay</u> , <u>deductible</u> does not apply	<u> </u>	\$10 <u>copay</u> for Medical telehealth consultations through BlueCare Anywhere <sup>SM</sup> .
or clinic	Preventive care/screening/ immunization	No charge, <u>deductible</u> does not apply	ble does 40% coinsurance & balance	Preventive services not required to be covered by state or federal law are not covered. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
	Diagnostic test (x-ray, blood work)	Office visit consy		Claim may be denied or \$500 charge if no <u>prior</u> <u>authorization</u> for <u>out-of-network</u> services. <u>Cost</u> <u>share</u> waived if lab is only service received during
If you have a test	Imaging (CT/PET scans, MRIs)	Office visit <u>copay</u> , <u>deductible</u> does not apply or 10% <u>coinsurance</u>	40% coinsurance & balance bill may apply	physician office visit and at contracted, freestanding, independent clinical labs.  Cost share varies based on place of service and provider's network status and type.

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\* For more information about limitations, exceptions, and prior authorization, see the <u>plan</u> or policy document at <u>www.azblue.com/member</u>.

		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
If you need drugs to	Tier 1	\$10 <u>copay</u> /30 day supply, <u>deductible</u> does not apply	Not covered	Some drugs require <u>prior authorization</u> and won't
treat your illness or condition  More information about	Tier 2	\$50 <u>copay</u> /30 day supply, <u>deductible</u> does not apply 10% <u>coinsurance</u>	Not covered	be covered without it. 90-day supply costs 2.5 copays for retail pharmacy and 2.5 copays for mail order. If generic available, member pays Tier 1
prescription drug coverage is available at	Tier 3	\$100 <u>copay</u> /30 day supply, <u>deductible</u> does not apply	Not covered	<u>copay</u> + price difference for brand drugs.
www.azblue.com	Specialty drugs	\$150 <u>copay</u> , <u>deductible</u> does not apply	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)	10% <u>coinsurance</u>	40% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	Claim may be denied or \$500 charge if no <u>prior</u>
surgery	Physician/surgeon fees	10 % <u>comsurance</u>	40% <u>coinsurance</u> & <u>balance</u> <u>bill</u> may apply	<u>authorization</u> for <u>out-of-network</u> services.
If you need immediate medical attention	Emergency room care	\$175 <u>copay, 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. Admittance for observation is not inpatient. Out-of-network providers can't balance bill for the difference between the allowed amount and the billed charge.
	Emergency medical transportation	10% coinsurance		None
	Urgent care	\$50 <u>copay</u> , <u>deductible</u> does not apply	\$50 copay & balance bill, deductible does not apply	None
If you have a hospital stay	Facility fee (e.g., hospital room)	10% coinsurance	40% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	Claim may be denied or \$500 charge if no prior
	Physician/surgeon fees	10 % comsulance	40% <u>coinsurance</u> & <u>balance</u> <u>bill</u> may apply	<u>authorization</u> for <u>out-of-network</u> services.
	Long-term acute care	10% coinsurance	40% coinsurance & balance	Claim may be denied or \$500 charge if no <u>prior</u> <u>authorization</u> for <u>out-of-network</u> services. Limit of 365 total LTAC days per member.

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\* For more information about limitations, exceptions, and prior authorization, see the <u>plan</u> or policy document at <u>www.azblue.com/member</u>.

		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
If you need mental health, behavioral health, or substance abuse services	Outpatient services	Office visit copay, deductible does not apply or 10% coinsurance. Copay amount varies based on PCP/Specialist.	40% coinsurance & balance bill may apply	Claim may be denied or \$500 charge if no <u>prior</u> <u>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 telehealth consultations and Psychiatric telehealth consultations through BlueCare Anywhere <sup>SM</sup> .
	Inpatient services	10% coinsurance	40% <u>coinsurance</u> & <u>balance</u> <u>bill</u> may apply	Claim may be denied or \$500 charge if no <u>prior</u> <u>authorization</u> for <u>out-of-network</u> services.
	Office Visits	Office visit copay,	40% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	Other than initial <u>copay</u> , <u>in-network cost-sharing</u> is waived for the physician's global charge and
If you are pregnant	Childbirth/delivery professional services	deductible does not apply or 10% coinsurance	40% <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
, same programs	Childbirth/delivery facility services	10% coinsurance	40% coinsurance & balance bill	deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Cost sharing does not apply for in-network preventive services.

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\* For more information about limitations, exceptions, and prior authorization, see the <u>plan</u> or policy document at <u>www.azblue.com/member</u>.

		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	10% <u>coinsurance</u>	40% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	Claim may be denied or \$500 charge if no <u>prior</u> <u>authorization</u> for <u>out-of-network</u> services. Limited to 6 hours of care per member per day. 6 hour limit applies unless medically necessary. Custodial care excluded.
If you need help recovering or have other	Rehabilitation services  • EAR = Extended Active Rehabilitation Facility  • PT/OT/ST = Physical Therapy, Occupational Therapy, Speech Therapy	10% coinsurance	40% coinsurance & balance bill	Claim may be denied or \$500 charge if no <u>prior</u> authorization for <u>out-of-network</u> services. Limit of 180 days/ <u>plan</u> year for EAR and SNF combined.
special health needs	Habilitation services	Not covered	Not covered	<u>Plan</u> does not cover group physical and occupational therapy.
	Skilled nursing care In skilled nursing facility (SNF)	10% coinsurance	40% coinsurance & balance	
	Durable medical equipment	Office visit copay, deductible does not apply or 10% coinsurance	40% coinsurance & balance	Claim may be denied or \$500 charge if no <u>prior</u> <u>authorization</u> for <u>out-of-network</u> services. <u>Cost</u> <u>share</u> varies based on place of service and <u>provider's network</u> status and type.
	Hospice services	10% coinsurance	40% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	Claim may be denied or \$500 charge if no <u>prior</u> <u>authorization</u> for <u>out-of-network</u> services.
If your child needs dental or eye care	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

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\* For more information about limitations, exceptions, and prior authorization, see the <u>plan</u> or policy document at <u>www.azblue.com/member</u>.

## **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 dental accidents
- <u>DME</u> rental/repair charges that exceed <u>DME</u> purchase price
- Experimental and investigational treatments except as stated in <u>plan</u>
- Eye wear except after cataract surgery
- · Fertility and infertility medication and treatment
- Flat feet treatment and services except as stated in plan

- Genetic and chromosomal testing except as stated in plan
- Habilitation services
- Hearing aids
- Home health care and infusion therapy exceeding 6 hours of care per member per day, 6 hour limit applies unless medically necessary.
- <u>Inpatient</u> EAR and <u>Inpatient</u> SNF treatment exceeding a combined 180 days per <u>plan</u> year
- <u>Long-term care</u>, except long-term acute care up to a 365 days benefit <u>plan</u> maximum
- Massage therapy other than allowed under evidence-based criteria

- Out of network retail, mail order and specialty drugs
- <u>Preventive services</u> not required to be covered by state or federal law
- Private-duty nursing
- Respite care except as stated in plan
- Routine eye care
- 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

<sup>\*</sup> For more information about limitations, exceptions, and prior authorization, see the <u>plan</u> or policy document at <u>www.azblue.com/member</u>.

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 <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>.
- 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 <a href="https://www.cciio.cms.gov">www.cciio.cms.gov</a>.
- 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 1-855-818-0237. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. 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 1-855-818-0237. 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 <a href="https://difi.az.gov/consumer/i/health">https://difi.az.gov/consumer/i/health</a>.

# 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 <u>plan</u> meet the <u>Minimum Value Standards</u>? 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.

<sup>\*</sup> For more information about limitations, exceptions, and prior authorization, see the <u>plan</u> or policy document at <u>www.azblue.com/member</u>.

## 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 yánitti'gogo, saad bee aná'awo' bee áka'anída'awo'ít'áá jiik'eh ná hóló. Bee ahit hane'go bee nida'anishí t'áá ákodaat'éhígíí dóó bee áka'anída'wo'í áko bee baa hane'í bee hadadilyaa bich'j' ahoot'i'ígíí éí t'áá jiik'eh hóló. Kohjj' 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 1-877-4799.

**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 dang dễ tiếp cân cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-877-475-4799.

**German:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste 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: 한국어 를 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 1-877-4799.

### **Arabic**

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

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 دسترس، بهطور رایگان موجود میباشند. صحبت میکنید، خدمات پشتیبانی زیانی رایگان در دسترس شما قرار دارد.فارسیاگر توجه: -877-475-17.

Thai: หมายเหตุ: หากคุณใช้ภาษา ไทย เรามีบริการความช่วยเหลือด้านภาษาฟรี นอกจากนี้ ยังมีเครื่องมือและบริการช่วยเหลือเพื่อให้ข้อมูลในรูปแบบที่เข้าถึงได้โดยไม่เสียค่าใช้จ่าย โปรดโทรติดต่อ 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 <u>plan</u> might cover costs for a sample medical situation, see the next section.

PRA Disclosure Statement: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1146. The time required to complete this information collection is estimated to average 0.08 hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

## **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>	\$500
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	10%
■ Other <u>coinsurance</u>	10%

## 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
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# In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$500	
Copayments	\$50	
Coinsurance	\$950	
What isn't covered		
Limits or exclusions	\$50	
The total Peg would pay is	\$1,550	

# 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>	\$500
■ Specialist copayment	\$40
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other coinsurance	10%

## This EXAMPLE event includes services like:

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

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

	Total Example Cost	\$5,600
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## In this example, Joe would pay:

Cost Sharing		
<u>Deductibles</u>	\$50	
Copayments	\$740	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$810	

# **Mia's Simple Fracture**

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

■ The <u>plan's</u> overall <u>deductible</u>	\$500
■ Specialist copayment	\$40
■ Hospital (facility) coinsurance	10%
■ Other coinsurance	10%

## 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>	\$500
<u>Copayments</u>	\$260
Coinsurance	\$140
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$900

The <u>plan</u> 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
  - o Information written in other languages

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Section 1557 Coordinator P.O. Box 13466 Phoenix, AZ 85002-3466 Call 602-864-2288; TTY 711 or email us at 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, 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 <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.

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