



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/GroupPlanDoc2019](http://azblue.com/GroupPlanDoc2019) or call 1-877-475-8440. 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 [healthcare.gov/sbc-glossary](http://healthcare.gov/sbc-glossary) or by calling 1-877-475-8440 to request a copy.

| Important Questions  | Answers   | Why this Matters:  |
|--|---|--|
| <b>What is the overall deductible?</b>                             | <p><u>In-network providers</u>: \$6,750/member and \$13,500/family</p> <p><u>Out-of-network providers</u>: \$7,250/member and \$14,500/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 fee or other percent is shown, the <u>coinsurance</u> percent of the <u>allowed amount</u> that you pay for most services is 0% ("no charge after <u>deductible</u>") <u>in-network</u> and 50% <u>out-of-network</u>.</p> |
| <b>Are there services covered before you meet your deductible?</b> | <p>Yes. Certain <u>in-network preventive</u> services are covered before you meet your <u>deductible</u>.</p>   | <p>This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u>. See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</p>  |
| <b>Are there other deductibles for specific services?</b>          | <p>No.</p>  | <p>You don't have to meet <u>deductibles</u> for specific services.</p>  |
| <b>What is the out-of-pocket limit for this plan?</b>              | <p><u>In-network providers</u>: \$6,750/member and \$13,500/family</p> <p><u>Out-of-network providers</u>: \$13,500/member and \$27,000/family</p>              | <p>The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u>, they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.</p>  |
| <b>What is not included in the out-of-pocket limit?</b>            | <p><u>Premiums</u>, <u>out-of-network precertification</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 an <u>in-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> . Most <u>in-network Arizona providers</u> located only in Maricopa County. | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the plan's <u>network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider'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  |
|---|---|--|---|--|
|   |   | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |  |
| If you visit a health care <u>provider's</u> office or clinic | <u>Primary care</u> visit to treat an injury or illness | No charge after <u>deductible</u>            | 50% <u>coinsurance</u> & <u>balance bill</u>    | Some drugs administered during an office visit may require precertification. No charge after <u>deductible</u> for medical telehealth consultations through BlueCare Anywhere.<br><br><u>Preventive</u> services 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. |
|   | <u>Specialist</u> visit                                 |  |   |  |
|   | <u>Preventive care/screening/immunization</u>           | No charge                                    | 50% <u>coinsurance</u> & <u>balance bill</u>    |  |
| If you have a test  | <u>Diagnostic test</u> (x-ray, blood work)              | No charge after <u>deductible</u>            | 50% <u>coinsurance</u> & <u>balance bill</u>    | Precertification required for some imaging services. \$500 charge if no precertification obtained for some <u>out-of-network</u> services.   |
|   | Imaging (CT/PET scans, MRIs)                            |  |   |  |

| Common Medical Event  | Services You May Need                                      | What You Will Pay                            |   | Limitations, Exceptions & Other Important Information  |
|---|--|--|---|--|
|   |  | In-Network Provider (You will pay the least) | Out-of-Network Provider (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> | <u>Prescription drugs</u> (except <u>specialty drugs</u> ) | No charge after <u>deductible</u>            | 50% <u>coinsurance</u> & <u>balance bill</u>    | Mail order, <u>Specialty</u> , and 90-day retail supplies of drugs are not covered <u>out-of-network</u> . Some drugs require precertification and won't be covered without it. Only <u>formulary</u> drugs are covered unless a <u>formulary</u> exception is approved. |
|   | <u>Specialty drugs</u>                                     | No charge after <u>deductible</u>            | Not covered                                     |  |
| <b>If you have outpatient surgery</b>   | Facility fee (e.g., ambulatory surgery center)             | No charge after <u>deductible</u>            | 50% <u>coinsurance</u> & <u>balance bill</u>    | Precertification required for some outpatient services and drugs. \$500 charge if no precertification obtained for some <u>out-of-network</u> services. Additional \$1,000 access fee for all bariatric surgeries.   |
|   | Physician/surgeon fees                                     |  |   |  |
| <b>If you need immediate medical attention</b>  | <u>Emergency room care</u>                                 | No charge after <u>deductible</u>            |   | None.  |
|   | <u>Emergency medical transportation</u>                    |  |   |  |
|   | <u>Urgent care</u>   | No charge after <u>deductible</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   |
|---|---|--|---|---|
|   |   | In-Network Provider (You will pay the least) | Out-of-Network Provider (You will pay the most) |   |
| If you have a hospital stay   | Facility fee (e.g., hospital room)        | No charge after <u>deductible</u>            | 50% <u>coinsurance</u> & <u>balance bill</u>    | Precertification required for some non-emergency services and drugs. \$500 charge if no precertification for <u>out-of-network</u> stay. Additional \$1,000 access fee for all bariatric surgeries. |
|   | Physician/surgeon fee                     |  |   |   |
| If you need mental health, behavioral health, or substance abuse services | Outpatient Services                       | No charge after <u>deductible</u>            | 50% <u>coinsurance</u> & <u>balance bill</u>    | No charge after <u>deductible</u> for counseling or psychiatric telehealth consultation through BlueCare Anywhere.  |
|   | Inpatient Services                        |  |   | Precertification required. \$500 charge if no precertification for <u>out-of-network</u> services.  |
| If you are pregnant   | Office visits                             | No charge after <u>deductible</u>            | 50% <u>coinsurance</u> & <u>balance bill</u>    | 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 |  |   |   |
|   | Childbirth/delivery facility services     |  |   |   |

| Common Medical Event   | Services You May Need                         | What You Will Pay                            |  | Limitations, Exceptions & Other Important Information  |
|--|---|--|--|--|
|  |   | In-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/Home infusion therapy</u> | No charge after <u>deductible</u>            | 50% <u>coinsurance</u> & <u>balance bill</u>                 | Precertification required. \$500 charge if no precertification for <u>out-of-network</u> services. Limit of 42 visits (of up to 4 hours)/calendar year.  |
|  | <u>Rehabilitation services</u>                | No charge after <u>deductible</u>            | 50% <u>coinsurance</u> & <u>balance bill</u>                 | Precertification required for inpatient facility admission. \$500 charge if precertification not obtained for <u>out-of-network</u> admission. Annual limits: 90 inpatient days for Extended 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>                  |  |  |  |
|  | <u>Skilled nursing care</u>                   |  |  |  |
|  | <u>Durable medical equipment</u>              | No charge after <u>deductible</u>            | 50% <u>coinsurance</u> & <u>balance bill</u>                 | None.  |
|  | <u>Hospice services</u>                       | No charge after <u>deductible</u>            | 50% <u>coinsurance</u> & <u>balance bill</u>                 | None.  |
| If your child needs dental or eye care                         | Children's eye exam                           | No charge after <u>deductible</u>            | 50% <u>coinsurance</u> & <u>balance bill</u>                 | Limit of 1 routine vision exam/calendar year. No charge for member under age 5.  |
|  | Children's glasses                            | No charge after <u>deductible</u>            | Not covered  | Limit of 1 pair of glasses or contact lenses/calendar year.  |
|  | Children's dental check-up                    | No charge after <u>deductible</u>            | No charge after <u>deductible</u> except <u>balance bill</u> | Limit of 2 dental check-ups & cleanings/calendar year.   |

**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> .)   |  |   |
|--|--|---|
| <ul style="list-style-type: none"><li>• Acupuncture</li><li>• Adult routine vision exam</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 and orthodontic services (Adult) except as stated in <u>plan</u></li><li>• <u>DME</u> rental/repair charges that exceed <u>DME</u> allowed amount</li><li>• Experimental and investigational treatments except as stated in <u>plan</u></li></ul> | <ul style="list-style-type: none"><li>• Eyewear except as stated in <u>plan</u></li><li>• Fertility and infertility medication and treatment</li><li>• Flat feet treatment and services</li><li>• Genetic and chromosomal testing, except as stated in <u>plan</u></li><li>• Long-term care, except long-term acute care</li><li>• Massage therapy other than allowed under medical coverage guidelines</li><li>• Orthodontic services (Pediatric) that are not dentally necessary</li></ul> | <ul style="list-style-type: none"><li>• Private-duty nursing, except when <u>medically necessary</u> or when <u>skilled nursing</u> not available</li><li>• Respite care</li><li>• Routine foot care</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><li>• Chiropractic care</li></ul>                                     | <ul style="list-style-type: none"><li>• Hearing aids, up to 1 per ear, per calendar year</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 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.

**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](#).

-----*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 plan's overall deductible \$6,750
- Specialist coinsurance 0%
- Hospital (facility) coinsurance 0%
- Other coinsurance 0%

This EXAMPLE event includes services like:

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

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

In this example, Peg would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$6,750        |
| <u>Copayments</u>                 | \$0            |
| <u>Coinsurance</u>                | \$0            |
| <i>What isn't covered</i>         |                |
| Limits or <u>exclusions</u>       | \$60           |
| <b>The total Peg would pay is</b> | <b>\$6,810</b> |

**Managing Joe's Type 2 Diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The plan's overall deductible \$6,750
- Specialist coinsurance 0%
- Hospital (facility) coinsurance 0%
- Other coinsurance 0%

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>\$7,400</b> |
|---------------------------|----------------|

In this example, Joe would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$6,750        |
| <u>Copayments</u>                 | \$0            |
| <u>Coinsurance</u>                | \$0            |
| <i>What isn't covered</i>         |                |
| Limits or <u>exclusions</u>       | \$60           |
| <b>The total Joe would pay is</b> | <b>\$6,810</b> |

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The plan's overall deductible \$6,750
- Specialist coinsurance 0%
- Hospital (facility) coinsurance 0%
- Other coinsurance 0%

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>\$1,900</b> |
|---------------------------|----------------|

In this example, Mia would pay:

| <i>Cost Sharing</i>               |                |
|-----------------------------------|----------------|
| <u>Deductibles</u>                | \$1,900        |
| <u>Copayments</u>                 | \$0            |
| <u>Coinsurance</u>                | \$0            |
| <i>What isn't covered</i>         |                |
| Limits or <u>exclusions</u>       | \$0            |
| <b>The total Mia would pay is</b> | <b>\$1,900</b> |

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





Blue Cross Blue Shield of Arizona (BCBSAZ) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BCBSAZ provides appropriate free aids and services, such as qualified interpreters and written information in other formats, to 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.

If you believe that BCBSAZ 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: BCBSAZ's Civil Rights Coordinator, Attn: Civil Rights Coordinator, Blue Cross Blue Shield of Arizona, P.O. Box 13466, Phoenix, AZ 85002-3466, (602) 864-2288, TTY/TDD (602) 864-4823, [crc@azblue.com](mailto:crc@azblue.com). You can file a grievance in person or by mail or email. If you need help filing a grievance, BCBSAZ's Civil Rights 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, DC 20201, 1 (800) 368-1019, 1 (800) 537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.