

# BlueEssential Plus PPO Plan Benefit Summary



An Independent Licensee of the Blue Cross and Blue Shield Association

	COST SHARE	
	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
<b>Calendar-Year Deductibles</b>	<p><u>Per member</u> \$250, \$500, \$1,000, \$2,000, \$3,000, \$5,000, \$7,500 and \$10,000</p> <p><u>Family</u> \$500, \$1,000, \$2,000, \$4,000, \$6,000, \$10,000, \$15,000 and \$20,000</p> <p>Copays, access fees, precertification charges and balance bills do not count toward the deductible. In-network deductibles accumulate separately from out-of-network deductibles. Deductibles must be met for all covered services unless otherwise stated.</p>	<p><u>Per member</u> \$750, \$1,000, \$1,500, \$2,500, \$3,500, \$5,500, \$8,000 and \$10,500</p> <p><u>Family</u> \$1,500, \$2,000, \$3,000, \$5,000, \$7,000, \$11,000, \$16,000 and \$21,000</p>
<b>Coinsurance</b> This is a percentage members must pay for certain covered services after meeting the calendar-year deductible.	BCBSAZ pays <b>60%</b> , member pays <b>40% (60%/40%)</b> of the allowed amount for most covered services, after meeting deductible, unless a copay or different coinsurance percentage is indicated.	BCBSAZ pays <b>50%</b> , member pays <b>50% (50%/50%)</b> of the allowed amount for most covered services, after meeting deductible, unless a copay or different coinsurance percentage is indicated.
<b>Calendar-Year Out-of-Pocket Coinsurance Maximums</b>	<b>\$4,000</b> per member	<b>\$8,000</b> per member
	The in-network maximum accumulates separately from the out-of-network maximum.	
<b>How we calculate coinsurance and accumulation towards calendar-year deductibles and out-of-pocket coinsurance maximums</b>	BCBSAZ calculates member coinsurance payments and accruals toward deductibles and out-of-pocket coinsurance maximums based on the BCBSAZ allowed amount and based on a calendar year. We do not use a provider's billed charges. Only the member's coinsurance payment counts toward the out-of-pocket coinsurance maximums. Many cost share payments do not count toward the out-of-pocket maximums, including: deductibles, copays, access fees, certain other charges listed in the benefit plan booklet, precertification charges, amounts paid for noncovered services, and noncontracted providers' balance bills. A member must continue to pay all these cost share amounts (other than deductible) even after meeting the maximums.	
<b>Physician Office Services</b> Primary care physicians (PCP) include internal medicine, family practice, general practice and pediatrics. All other physicians are specialists.  Deductible and coinsurance apply to services rendered by radiologists or pathologists and to physical, occupational and speech therapy services.	<p>Office visit copay, per member, per provider, per day for most covered services performed in a physician's office. Office visit copay is limited to three (3) visits per member, per calendar year; PCP and Specialist visits combined.</p> <p style="text-align: center;"><u>Copay</u></p> <p><b>PCP: \$30</b> <b>Specialist: \$50</b></p> <p>After copay limit has been reached, BCBSAZ pays <b>60%</b>, member pays <b>40%</b> after meeting deductible for the remainder of the calendar year.</p>	<b>50%/50%</b> after meeting deductible.
<b>Urgent Care</b>	<b>\$60</b> copay per member, per provider, per day at facilities specifically contracted as urgent care providers.	<b>50%/50%</b> after meeting deductible.
<b>Preventive Services</b>	BCBSAZ pays <b>100%</b> for covered services.  Preventive services are those services performed for screening purposes when the member does not have active signs or symptoms of a condition. Preventive services do not include diagnostic tests performed because the member has a condition or an active symptom of a condition. The combination of the diagnosis and procedure codes submitted by the provider determines whether a service is preventive.	<b>50%/50%</b> after meeting deductible for mammography and foreign travel immunizations; all other preventive services not covered.
<b>Diagnostic Laboratory Services</b> Deductible and coinsurance apply to services rendered by pathologists.	In a physician's office, if the copay limit is not yet met, physician office visit copay is waived if laboratory services are the only services received during the visit. At contracted, freestanding, independent clinical labs and all other facilities <b>60%/40%</b> after meeting deductible.	<b>50%/50%</b> after meeting deductible.
<b>Other Professional Services</b>	<b>60%/40%</b> after meeting deductible.  Other professional services include diagnostic, surgical and anesthesia services rendered outside the physician's office.	<b>50%/50%</b> after meeting deductible.

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	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER									
<b>Prescription Medications at Retail and Mail Order Pharmacy</b>	Member pays the lesser of the allowed amount or the copay. <table border="0" style="margin-left: auto; margin-right: auto;"> <tr> <td></td> <td style="text-align: center;"><u>Retail Pharmacy</u></td> <td style="text-align: center;"><u>Mail Order</u></td> </tr> <tr> <td><b>Generic medications</b></td> <td style="text-align: center;"><b>\$ 15</b></td> <td style="text-align: center;"><b>\$ 15</b></td> </tr> <tr> <td><b>Brand name medications</b></td> <td style="text-align: center;"><b>\$125</b></td> <td style="text-align: center;"><b>\$250</b></td> </tr> </table> <p>Mail order is available only through the in-network mail order provider. Mail order is not covered through an out-of-network provider.</p>			<u>Retail Pharmacy</u>	<u>Mail Order</u>	<b>Generic medications</b>	<b>\$ 15</b>	<b>\$ 15</b>	<b>Brand name medications</b>	<b>\$125</b>	<b>\$250</b>
	<u>Retail Pharmacy</u>	<u>Mail Order</u>									
<b>Generic medications</b>	<b>\$ 15</b>	<b>\$ 15</b>									
<b>Brand name medications</b>	<b>\$125</b>	<b>\$250</b>									
<b>Inpatient Hospital</b>	<b>60%/40%</b> after meeting deductible.	<b>50%/50%</b> after meeting deductible.									
<b>Outpatient Facility Services</b>	<b>60%/40%</b> after meeting deductible.	<b>50%/50%</b> after meeting deductible.									
<b>Radiology Facility Services</b>	<b>60%/40%</b> after meeting deductible.	<b>50%/50%</b> after meeting deductible.									
<b>Emergency</b>	<b>\$150</b> access fee per member, per facility, per day, plus BCBSAZ pays <b>60%</b> , member pays <b>40%</b> after meeting deductible; emergency room access fee is waived if member is admitted to the hospital.										
<b>Maternity – Complications of Pregnancy Only</b>	<b>60%/40%</b> after meeting deductible. Routine maternity, including most C-sections, is not covered.	<b>50%/50%</b> after meeting deductible.									
<b>Physical, Occupational and Speech Therapy</b>	<b>60%/40%</b> after meeting deductible. Group physical and occupational therapy is not covered.	<b>50%/50%</b> after meeting deductible.									
<b>Chiropractic</b>	Chiropractic office visit: office visit copay or <b>60%/40%</b> , depending on whether the member has reached the annual copay visit limit.  For other covered services: <b>60%/40%</b> after meeting deductible.	<b>50%/50%</b> after meeting deductible.									
<b>Routine Vision Exams</b>	<b>\$30</b> copay for one routine vision exam per member, per calendar year. Copay does not count toward the annual copay visit limit.  Copays are waived for routine vision exams for members under age 5.	<b>50%/50%</b> after meeting deductible for one routine vision exam per member, per calendar year.									
<b>Ambulance Services</b>	<b>60%/40%</b> , deductible waived.										
<b>Behavioral and Mental Health Services</b> Cost sharing for behavioral/mental health does not apply to any out-of-pocket coinsurance maximum.	<b>OUTPATIENT</b> Member may choose in-network or out-of-network providers or the behavioral services administrator (BSA). <b>BSA: \$15</b> copay per visit for unlimited psychotherapy and counseling. <b>(BSA services available only in Arizona.)</b> <b>Non-BSA in-network and out-of-network providers:</b> BCBSAZ pays <b>50%</b> , member pays <b>50%</b> after meeting deductible. <b>INPATIENT</b> <b>In-network facility: 60%/40%</b> after meeting deductible. <b>Out-of-network facility: 50%/50%</b> after meeting deductible. <b>Inpatient professional services: 50%/50%</b> after meeting deductible.										
<b>Inpatient Extended Active Rehabilitation</b>	After meeting deductible, <b>60%/40%</b> for first <b>60</b> days and <b>50%/50%</b> for next <b>60</b> days. Coinsurance for days <b>61-120</b> does not count towards any out-of-pocket coinsurance maximum.  Coverage is limited to <b>120</b> days per member, per calendar year.	After meeting deductible, <b>50%/50%</b> for <b>120</b> days. Coinsurance for days <b>61-120</b> does not count towards any out-of-pocket coinsurance maximum.									
<b>Home Health and Infusion</b> Limited to three two-hour visits per member per day.	<b>60%/40%</b> after meeting deductible. Certain injectable medications are also available through the specialty self-injectable medication benefit.	<b>50%/50%</b> after meeting deductible.									
<b>Skilled Nursing Facility</b>	After meeting deductible, <b>60%/40%</b> for first <b>90</b> days and <b>50%/50%</b> for next <b>90</b> days. Coinsurance for days <b>91-180</b> does not count towards any out-of-pocket coinsurance maximum.  Coverage is limited to <b>180</b> days per member, per calendar year.	After meeting deductible, <b>50%/50%</b> for <b>180</b> days. Coinsurance for days <b>91-180</b> does not count towards any out-of-pocket coinsurance maximum.									

	COST SHARE	
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<b>Specialty Self-Injectable Medications through Specialty Pharmacy</b> For certain specified self-injectable prescription biologic medications. Specialty self-injectable medications are not covered under the retail and mail order medication benefit.	<u>Contracted Specialty Pharmacy</u> Level A: \$ 50 copay    Level B: \$100 copay Level C: \$150 copay    Level D: \$200 copay  Please refer to azblue.com for a listing of specialty self-injectable medications and contracted specialty pharmacies or call BCBSAZ. Specialty self-injectable medications may also be available under the home health benefit, subject to deductible and coinsurance.	<b>Not covered</b> (see Home Health).
<b>Bariatric Surgery</b> (Inpatient and Outpatient)	<b>\$1,000</b> access fee per member, per surgery, plus applicable deductible and coinsurance.	

### IMPORTANT INFORMATION

**Allowed Amount:** All claims are processed using the BCBSAZ "Allowed Amount." BCBSAZ reimbursement, member cost share payments, and accumulations toward deductibles and out-of-pocket limits are calculated on the BCBSAZ Allowed Amount. The allowed amount is the total amount of reimbursement allocated to a covered service and includes both the BCBSAZ payment and the member cost share payment. It does not include any balance bill. The allowed amount is based on BCBSAZ or other fee schedules. It is not tied to and does not necessarily reflect a provider's regular billed charges.

**Balance Bill:** This is the difference between the BCBSAZ allowed amount and a noncontracted provider's billed charge. Any time you see a noncontracted provider, you are responsible for the balance bill.

**Providers, claims, and out-of-pocket costs:** This plan allows members to go to in and out-of-network providers. Network providers are independent contractors exercising independent medical judgment and are not employees, agents or representatives of BCBSAZ. BCBSAZ has no control over any diagnosis, treatment or service rendered by any provider. In-network providers will file members' claims and generally cannot charge more than the allowed amount for covered services. Members have lower out-of-pocket costs for covered services when they use in-network providers. Noncontracted providers can charge members full billed charges, which will include the difference between the BCBSAZ allowed amount and the provider's regular billed charges ("the balance bill"). Members are responsible for paying up to a noncontracted provider's billed charges for covered services, even though BCBSAZ will reimburse members' claims based on the allowed amount, less any deduction for the member's cost share portion. Any amounts paid for balance bills do not count toward any deductible, coinsurance or out-of-pocket coinsurance maximum.

**EMERGENCY SERVICES:** For emergency services, you will pay your in-network cost share, even if services received are from out-of-network providers. If you receive emergency services from a noncontracted provider, you will also be responsible for the balance bill, which may be substantial.

**Precertification:** Some services and medications require precertification. Except for emergencies, urgent care, and maternity admissions, precertification is always required for inpatient admissions (acute care, behavioral health, long term acute care, extended active rehabilitation, and skilled nursing facilities) and specialty injectable medications. Precertification may be required for other covered services and medications. The member is responsible for making sure his or her physician obtains precertification approval if it is required. If precertification is not obtained, the member's benefits may be denied or the member may be subject to a precertification charge. Information on precertification requirements, including a list of medications that require precertification, and the process for obtaining precertification is available on the BCBSAZ website at azblue.com. You may also call BCBSAZ at (602) 864-4273 or (800) 232-2345, ext. 4273 for precertification of medications, or Maricopa County (602) 864-4400; Pima County (520) 745-1881 and Statewide (800) 232-2345 for precertification of all other medical services.

#### Medications and Prescriptions

- When the price BCBSAZ pays an in-network pharmacy for a medication is less than the member's cost-sharing, some pharmacies will charge the member the BCBSAZ price. However, most pharmacies will charge the member the retail price (if also less than the cost-sharing), rather than the BCBSAZ price. The member will not be required to pay more than the applicable cost-sharing for covered medications at an in-network pharmacy.
- BCBSAZ applies limitations to certain prescription medications obtained through the retail and mail order pharmacy benefit. A list of these medications and limitations is available online at azblue.com or by calling BCBSAZ. These limitations include, but are not limited to, quantity, age, gender and refill limitations. BCBSAZ prescription medication limitations are subject to change at any time without prior notice.

#### Pre-Existing Conditions Waiting Period

**AN 11-MONTH WAITING PERIOD FOR PRE-EXISTING CONDITIONS MAY APPLY FOR MEMBERS AGE 19 AND OLDER.** A pre-existing condition is defined as a condition, regardless of the cause of the condition, for which medical advice, diagnosis, care or treatment was recommended or received during the twelve (12) month period immediately preceding the member's effective date of coverage under this benefit plan. A condition exists when the member had signs or symptoms, whether or not a specific injury, illness or disease is diagnosed. Pregnancy is not considered a pre-existing condition. Credit will be given for periods of prior creditable coverage as long as there was no period of sixty-three (63) days or more (excluding the member's eligibility waiting period) during which a member was not covered under any creditable coverage. Creditable coverage includes the following: coverage provided under a group health plan (insured or self-insured), an individual insurance policy, Medicare, Medicaid, a federal or state public health plan, a health risk benefits pool, TRICARE, the Peace Corps, a Bonafide Association, Indian Health Services, the Federal Employee Health Benefits Plan or the State Children's Health Insurance Plan. Members have the right to demonstrate to BCBSAZ that they have had prior creditable coverage by providing a Certificate of Creditable Health Coverage or other documentation of such coverage. BCBSAZ can calculate creditable coverage prior to member's effective date upon request. Please call our Membership Services Department at (602) 864-4115 or (800) 232-2345, ext. 4115 for additional information.

### \*IMPORTANT WARNING\*

THIS IS ONLY A BRIEF SUMMARY OF THIS BENEFIT PLAN. MORE DETAILED INFORMATION REGARDING BENEFITS, LIMITATIONS AND EXCLUSIONS IS IN THE BENEFIT PLAN BOOKLET AND IS AVAILABLE PRIOR TO ENROLLMENT, ON REQUEST. IF THE TERMS OF THIS SUMMARY DIFFER FROM THE TERMS OF THE BENEFIT PLAN BOOKLET, THE TERMS OF THE BOOKLET CONTROL AND APPLY.

## EXCLUSIONS AND LIMITATIONS – Examples of Services and Supplies Not Covered

The following is a partial list of conditions and services that are limited or excluded. Expenses for services that exceed benefit limitations are not covered. Detailed information about benefits, limitations and exclusions is in the benefit plan booklet and is available prior to enrollment upon request. **Pre-existing condition waiting periods for individuals age 19 and older, and waivers, may apply.**

- Abortions, except as stated in the benefit plan
- Activity therapy
- Acupuncture
- Alternative medicine – Non-traditional and alternative medical therapies; interventions; services and procedures not commonly accepted as part of allopathic or osteopathic curriculum and practices; naturopathic and homeopathic medicine; diet therapies; nutritional and lifestyle therapies; aromatherapy
- Autism spectrum disorders (ASD) – services related to treatment of ASD
- Benefit-specific exclusions and limitations listed in the benefit plan booklet under particular benefits
- Body art, piercing and tattooing and any related complications
- Certain types of inpatient and outpatient facility charges by: group homes, wilderness programs, boarding schools, halfway houses, assisted living centers or shelters. Inpatient and outpatient facility charges for residential treatment facilities except for certain, very limited situations based upon BCBSAZ medical necessity criteria.
- Charges associated with the preparation, copying or production of health records
- Cognitive and vocational therapy
- Complications of noncovered benefits
- Computer speech training and therapy programs and devices
- Cosmetic services and any related complications – surgery and any related complications, procedures, treatment, office visits, consultations and other services for cosmetic purposes. This exclusion does not apply to breast reconstruction following a medically necessary mastectomy.
- Counseling and behavioral modification services, except as stated in the benefit plan
- Court-ordered services, except as stated in the benefit plan
- Custodial care
- Dental, except as stated in the benefit plan
- Dietary and nutritional supplements, except as stated in the benefit plan
- Expenses for services that exceed benefit limitations
- Experimental or investigational services
- Fees other than for medically appropriate, in-person, direct member services, except as stated in the benefit plan
- Fertility and infertility services, including reproductive and genetic services
- Flat feet
- Foot care, except as stated in the benefit plan
- Free services
- Genetic and chromosomal testing and screening
- Government services provided at no charge to the member through a governmental program or facility
- Growth hormone, except as specified in BCBSAZ Medical Coverage Guidelines, and growth hormone to treat Idiopathic Short Stature (ISS)
- Hearing services and devices, except as stated in the benefit plan
- Lifestyle education and management services, biofeedback and hypnotherapy, except as stated in the benefit plan
- Lodging and meals, except as stated in the benefit plan
- Maintenance services – services rendered after a member has met functional goals; services rendered when no objectively measurable improvement is reasonably anticipated, services to prevent regression to a lower level of function, services to prevent future injury and services to improve or maintain posture
- Manipulation of the spine under anesthesia
- Massage therapy, except in limited circumstances as described in the BCBSAZ Medical Coverage Guidelines
- Maternity, except as stated in the benefit plan
- Medical equipment, supplies and medications sold on or through unregulated distribution channels as determined by BCBSAZ
- Medical marijuana and any costs or fees associated with obtaining medical marijuana
- Medications dispensed in certain settings – prescription medications given to the member by any person or entity that is not a licensed pharmacy, home health agency, specialty pharmacy or hospital emergency room
- Medications which are:
  - Not FDA approved
  - Not required by the FDA to be obtained with a prescription
  - Not used in accordance with BCBSAZ Medical Coverage Guidelines
  - Used to treat a condition not covered by BCBSAZ
  - Off-label, unlabeled and orphan medications, except as stated in the benefit plan
- Neurofeedback
- Non-medically necessary services as determined by BCBSAZ. BCBSAZ may not be able to determine medical necessity until after services are rendered
- Over-the-counter items, except as stated in the benefit plan
- Personal comfort items
- Reversal of sterilization
- Screening tests, except as stated in the benefit plan
- Services for Idiopathic Environmental Intolerance
- Services for weight loss and gain, except as stated in the benefit plan
- Services from a family member – services that are provided by an eligible provider who is part of the member's immediate family. When a provider is also the covered person, services rendered by that provider for him/her are excluded from coverage.
- Services from ineligible providers
- Services paid for by other organizations
- Services provided prior to effective date
- Services provided after the member's coverage termination date, except as stated in the benefit plan
- Services provided by a proficient substitute for a professional caregiver
- Services related to or associated with noncovered services
- Services without a prescription when a prescription is required
- Services for sexual dysfunction, regardless of the cause, and all medications for the treatment of sexual dysfunction
- Smoking cessation programs, medications, aids and devices
- Spinal decompression or vertebral axial decompression therapy
- Strength training, except as stated in the benefit plan
- Telephonic and electronic consultations, except as stated in the benefit plan
- Therapy services, except as stated in the benefit plan
- Training and education, except as stated in the benefit plan
- Transplants and related services not precertified by BCBSAZ
- Transportation services and travel expenses, except as stated in the benefit plan
- Transsexual treatment, surgery, medications and related services
- Vision therapy; all types of refractive keratoplasties; any other procedures, treatments and devices for refractive correction; eyeglasses and contact lenses; vision examinations for fitting of eyeglasses and contact lenses, except as stated in the benefit plan
- Vitamins, except as stated in the benefit plan
- Waivered conditions
- Workers' Compensation – illnesses or injuries covered by Workers' Compensation, unless the member is exempt from such coverage or has made a statutory opt-out election

