# BlueEssential Plus

Blue Cross® Blue Shield® of Arizona
An Independent Licensee of the Blue Cross and Blue Shield Association

**Coverage Period:** On and after 10/16/13

**Summary of Benefits and Coverage:** What this Plan Covers & What it Costs

**Coverage for:** Individual & Family | **Plan Type:** PPO

**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at **www.azblue.com** or by calling **1-877-475-8440**.

| Important Questions | Answers | Why this Matters: |
|---|---|---|
| **What is the overall deductible?** | In-network: **$10,000**/member and **$20,000**/family<br>Out-of-network: **$10,500**/member and **$21,000**/family | You must pay all the costs up to the **deductible** amount before this plan begins to pay for covered services you use. Your **deductible** is based on a calendar year and starts over each January 1st. See the chart starting on page 2 for how much you pay for covered services after you meet the **deductible**. Unless a copay, fee or different percentage is shown, the coinsurance percentage of the allowed amount that you will pay for most services is 40% in-network and 50% out-of-network. Provider office visit copays, cost share payments for most medications and emergency room visits, access fees, balance bills, charges for noncovered services, and precertification charges don't count toward deductible. |
| **Are there other deductibles for specific services?** | No. | You don't have to meet **deductibles** for specific services, but see the chart starting on page 2 for other costs for services this plan covers. |
| **Is there an out–of–pocket limit on my expenses?** | Yes. In-network: **$5,000**/member<br>Out-of-network: **$10,000**/member | The **out-of-pocket limit** is the most you could pay during a calendar year for your share of the cost of covered services. This limit helps you plan for health care expenses. |
| **What is not included in the out–of–pocket limit?** | Premiums, deductibles, copays, access fees, precertification charges, balance-bills, costs for health care this plan doesn't cover, and coinsurance for behavioral health services, medical foods, medications, and portions of stays in some inpatient facilities. | Even though you pay these expenses, they don't count toward the out-of-pocket limit. You must keep paying them even if you reach your out-of-pocket limit. |
| **Is there an overall annual limit on what the plan pays?** | No. | The chart starting on page 2 describes any limits on what the plan will pay for *specific* covered services, such as office visits. |
| **Does this plan use a network of providers?** | Yes. See www.azblue.com or call 1-877-475-8440 for a list of in-network providers. | If you use an in-network doctor or other health care provider, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. See the chart starting on page 2 for how this plan pays different kinds of providers. |

**Questions:** Call **1-877-475-8440** or visit us at **www.azblue.com.**
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at **www.cciio.cms.gov** or call 1-877-475-8440 to request a copy.

| | | |
|---|---|---|
| **Do I need a referral to see a specialist?** | No. You don't need a referral to see a specialist. | You can see the **specialist** you choose without permission from this plan. |
| **Are there services this plan doesn't cover?** | Yes. | Some of the services this plan doesn't cover are listed on page 6. See your benefit book for more information about **excluded services**. |

- **Copays** are fixed dollar amounts (for example, $35) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is $1,000, your **coinsurance** payment of 20% would be $200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges $1,500 for an overnight stay and the **allowed amount** is $1,000, you may have to pay the $500 difference. (This is called **balance billing**.)
- This plan encourages you to use **in-network providers** by charging you lower cost-share amounts when you use **in-network providers**, who usually accept the plan's allowed amount. Most out-of-network providers may bill you for full billed charges. When you see a non-contracted, out-of-network provider, the plan will reimburse you for covered claims based on the plan allowed amount, minus your cost share.

| Common Medical Event | Services You May Need | Your Cost If You Use a In-network Provider | Your Cost If You Use an Out-of-network Provider | Limitations & Exceptions |
|---|---|---|---|---|
| **If you visit a health care provider's office or clinic** | Primary care visit to treat an injury or illness | $30 copay/visit for three visits per member (PCP and Specialist visits combined), then 40% coinsurance | 50% coinsurance & balance bill | Each member pays copay cost share for up to 3 total PCP/Specialist office visits per year. After 3 copays, 40% coinsurance applies. Routine vision exam limited to one per member per calendar year at PCP copay that does not count towards the three-visit limit. Most chiropractic services subject to specialist cost share. Plan doesn't cover acupuncture or services by naturopaths and homeopaths. |
| | Specialist visit | $50 copay/visit for three visits per member (PCP and Specialist visits combined), then 40% coinsurance | | |
| | Other practitioner office visit | 40% coinsurance | | |
| | Preventive care/screening/immunization | No charge | Most services not covered out-of-network. 50% coinsurance & balance bill | Provider's diagnosis and procedure codes determine whether service is preventive. Only mammography and foreign travel immunizations are covered out-of-network. |

| Common Medical Event | Services You May Need | Your Cost If You Use a In-network Provider | Your Cost If You Use an Out-of-network Provider | Limitations & Exceptions |
|---|---|---|---|---|
| **If you have a test** | Diagnostic test (x-ray, blood work) | Office visit copay &/or 40% coinsurance for most professional services | 50% coinsurance & balance bill | In-network cost share varies based on place of service and type of provider(s). Professional services by a radiologist, pathologist, and dermapathologist always subject to deductible and coinsurance. |
| | Imaging (CT/PET scans, MRIs) | | | |
| **If you need drugs to treat your illness or condition**<br><br>More information about **prescription drug coverage** is available at www.azblue.com | Generic prescription drugs | Lesser of the allowed amount or a $15 Retail/Mail Order copay | Retail: Lesser of the allowed amount or a $15 copay, & balance bill | Some drugs require precertification and won't be covered without it.<br><br>Retail copay covers up to a 30-day supply. Mail order copay covers up to 90-day supply. Copays apply each time you fill a prescription supply.<br><br>Mail order is not covered out-of-network. |
| | Brand prescription drugs | Lesser of the allowed amount or a $125 Retail/$250 Mail Order copay | Retail: Lesser of the allowed amount or a $125 copay, & balance bill | |
| | Specialty self-injectable drugs | Copays:<br>Level A: $50<br>Level B: $100<br>Level C: $200<br>Level D: $400 | Not covered | No coverage without precertification. |
| **If you have outpatient surgery** | Facility fee (e.g., ambulatory surgery center) | 40% coinsurance | 50% coinsurance & balance bill | Additional $1,000 access fee for all bariatric surgeries. |
| | Physician/surgeon fees | | | |
| **If you need immediate medical attention** | Emergency room services | $150 access fee/facility/visit, plus 40% coinsurance | $150 access fee/facility/visit, plus 40% coinsurance & balance bill | Access fee is waived if you are admitted to the hospital. |
| | Emergency medical transportation | 40% coinsurance | 40% coinsurance | Deductible waived |
| | Urgent care | $60 copay/visit | 50% coinsurance & balance bill | Copay applies only to facilities specifically contracted for urgent care. |

| Common Medical Event | Services You May Need | Your Cost If You Use a In-network Provider | Your Cost If You Use an Out-of-network Provider | Limitations & Exceptions |
|---|---|---|---|---|
| **If you have a hospital stay** | Facility fee (e.g., hospital room) | 40% coinsurance | 50% coinsurance & balance bill | Precertification required & $300 charge applies if not obtained. Additional $1,000 access fee for all bariatric surgeries. |
| | Physician/surgeon fee | | | |
| | Long-term acute care | 40% coinsurance days 1-100 and 50% coinsurance days 101-365 | 50% coinsurance & balance bill | Precertification required. Services not covered without precertification.<br><br>Benefit limit of 365 total days of long-term acute care per member. |
| **If you have mental health, behavioral health, or substance abuse needs** | Mental/Behavioral health outpatient services | BSA: $15 copay/visit Non-BSA: 50% coinsurance | 50% coinsurance & balance bill | Outpatient behavioral services have two in-network options: network with Behavioral Services Administrator (BSA) and non-BSA. Must contact BSA for care coordination before receiving BSA services (available only in Arizona). |
| | Mental/Behavioral health inpatient services | Facility: 40% coinsurance; Professional services: 50% coinsurance | | Precertification required for non-emergency admissions; $300 charge applies if not obtained. |
| | Substance use disorder outpatient services | BSA $15 copay/visit Non-BSA: 50% coinsurance | | Must contact BSA for care coordination before receiving BSA services (available only in Arizona). |
| | Substance use disorder inpatient services | Facility: 40% coinsurance; Professional services: 50% coinsurance | | Precertification required for non-emergency admissions; $300 charge applies if not obtained. |
| **If you are pregnant** | Prenatal and postnatal care | Not covered | Not covered | Plan doesn't cover routine maternity or C-sections. Covers only medical complications of pregnancy. |
| | Delivery and all inpatient services | | | |

| Common Medical Event | Services You May Need | Your Cost If You Use a In-network Provider | Your Cost If You Use an Out-of-network Provider | Limitations & Exceptions |
|---|---|---|---|---|
| **If you need help recovering or have other special health needs** | Home health care/Home infusion therapy | 40% coinsurance | 50% coinsurance & balance bill | Limited to 6 hours of care per member per day. Custodial care excluded. Certain drugs not covered without precertification. |
| | Rehabilitation services<br>EAR = Extended Active Rehabilitation Facility<br>PT/OT/ST = Physical therapy, occupational therapy, speech therapy | 40% coinsurance except 50% coinsurance for days 61-120 of EAR inpatient stay | 50% coinsurance & balance bill | Precertification required for inpatient stay in EAR facility or services won't be covered. Benefit limit of 120 days/member/calendar year for EAR inpatient stay.<br>Plan doesn't cover group physical and occupational therapy. |
| | Habilitation services | Not covered | Not covered | Excluded |
| | Skilled nursing care<br>In skilled nursing facility (SNF) | 40% coinsurance days 1-90 and 50% coinsurance days 91-180 | 50% coinsurance & balance bill. | No coverage without precertification. Benefit limit of 180 days per member per calendar year. Private duty nursing not covered. |
| | Durable medical equipment | 40% coinsurance | 50% coinsurance and balance bill | No coverage for rental or repair charges that exceed purchase price or for deluxe models that aren't medically necessary. |
| | Hospice service | No charge | No charge except balance bill | Deductible and coinsurance waived |
| **If your child needs dental or eye care** | Eye exam | $30 copay/ visit.<br>No charge for members under age 5. | 50% coinsurance and balance bill | Limited to one routine vision exam per member per calendar year. |
| | Glasses | Not covered | Not covered | Excluded |
| | Dental check-up | Not covered | Not covered | Excluded |

## Excluded Services & Other Covered Services:

| **Services Your Plan Does NOT Cover** (This isn't a complete list. Check your benefit book for other excluded services.) | | |
|---|---|---|
| • Acupuncture<br>• Autism spectrum disorders<br>• Care that is not medically necessary<br>• Cosmetic surgery<br>• Dental care except dental accidents<br>• Experimental and investigational treatments<br>• Eye wear except after cataract surgery<br>• Habilitation care<br>• Hearing aids<br>• Infertility treatment | • Inpatient extended active rehabilitation treatment over 120 days per calendar year<br>• Long-term care (except 365 days of long-term acute care)<br>• Massage therapy other than allowed under medical coverage guidelines<br>• Maternity except complications of pregnancy<br>• Out-of-network mail order prescriptions and specialty self-injectable medications<br>• Out-of-network preventive care except mammography and foreign travel immunizations | • Private-duty nursing<br>• Routine eye care except one exam per calendar year<br>• Routine foot care<br>• Services from naturopathic and homeopathic physicians<br>• Sexual dysfunction<br>• Skilled nursing facility treatment over 180 days per calendar year<br>• Weight loss programs |

| **Other Covered Services** (This isn't a complete list. Check your benefit book for other covered services and your costs for these services.) | | |
|---|---|---|
| • Bariatric surgery | • Chiropractic services | • Non-emergency care when travelling outside the U.S. |

## Your Rights to Continue Coverage:

Federal and State laws may provide protections that allow you to keep this health insurance coverage as long as you pay your **premium**. There are exceptions, however, such as if:

- You commit fraud
- The insurer stops offering services in the State
- You move outside the coverage area

For more information on your rights to continue coverage, contact the insurer at 1-877-475-8440. You may also contact your state insurance department at 602-364-2499, or 1-800-325-2548 in Arizona but outside the Phoenix area.

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: 1-877-475-8440.

## Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 602-864-4884.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 602-864-4884.

Chinese (中文): 如果需要中文的帮助，请拨打这个号码 602-864-4884.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 602-864-4884.

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

# About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

## Having a baby
(normal delivery)

- **Amount owed to providers:** $7,540
- **Plan pays** $0
- **Patient pays** $7,540
  This condition is not covered so patient pays 100%.

**Sample care costs:**

| | |
|---|---|
| Hospital charges (mother) | $2,700 |
| Routine obstetric care | $2,100 |
| Hospital charges (baby) | $900 |
| Anesthesia | $900 |
| Laboratory tests | $500 |
| Prescriptions | $200 |
| Radiology | $200 |
| Vaccines, other preventive | $40 |
| **Total** | **$7,540** |

**Patient pays:**

| | |
|---|---|
| Deductibles | N/A |
| Copays | N/A |
| Coinsurance | N/A |
| Limits or exclusions | N/A |
| **Total** | **N/A** |

**Routine maternity and normal delivery are not covered.**

## Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- **Amount owed to providers:** $5,400
- **Plan pays** $3,270
- **Patient pays** $2,130

**Sample care costs:**

| | |
|---|---|
| Prescriptions | $2,900 |
| Medical Equipment and Supplies | $1,300 |
| Office Visits and Procedures | $700 |
| Education | $300 |
| Laboratory tests | $100 |
| Vaccines, other preventive | $100 |
| **Total** | **$5,400** |

**Patient pays:**

| | |
|---|---|
| Deductibles | $900 |
| Copays | $1,150 |
| Coinsurance | $0 |
| Limits or exclusions | $80 |
| **Total** | **$2,130** |

**This example shows the cost share for a policy covering only one person. If the policy covers a spouse and/or children, a member's cost share may be less than the amount shown if other members contribute to or satisfy the family deductible before the Plan receives claims for that one member.**

# Questions and answers about the Coverage Examples:

## What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The Patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

## What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

## Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

## Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

## Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

## Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

**Questions:** Call **1-877-475-8440** or visit us at **www.azblue.com.**
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