HMO Plus

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

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

Coverage Period: On and after 10/26/13
Coverage for: Individual | **Plan Type:** HMO

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?	**$0**	See the chart starting on page 2 for your costs for services this plan covers.
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. **$2,500**	The **out-of-pocket limit** is the most you could pay during a calendar year for your share of the cost of covered services that are subject to the out of pocket limit. This limit helps you plan for health care expenses. If you have funds in an HRA or FSA, you may be able to use those funds to cover your out-of-pocket expense.
What is not included in the out–of–pocket limit?	Premiums, balance-bills, costs for health care this plan doesn't cover, precertification charges, and copays for physician office visits, chiropractic services, retail & mail order drugs, specialty injectable drugs, routine vision exams, and outpatient behavioral health & substance abuse services.	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 a network doctor or other health care provider, this plan will pay some or all of the costs of covered services. Be aware, your network doctor or hospital may use an out-of-network provider for some services. This plan does not cover services by out of network providers except in very limited circumstances. 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 requires you to use **network providers** who usually accept the plan's allowed amount. This plan doesn't cover services by out-of-network providers except for emergencies and when use is preauthorized.

Common Medical Event	Services You May Need	Your Cost If You Use a 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	$25 copay/visit	Not covered	Limited to one routine vision exam per member per calendar year; PCP copay applies. Specialist copay applies to most chiropractic services, which must be pre-certified or services will not be covered. Benefit limit of 12 medically necessary visits to a chiropractic physician for treatment of neck and back pain. Plan doesn't cover acupuncture and services by naturopaths and homeopaths.
	Specialist visit	$40 copay/visit		
	Other practitioner office visit	No charge for physical, occupational, and speech therapy		
	Preventive care/screening/immunization	No charge	Not covered	Provider's diagnosis and procedure codes determine whether service is preventive.

Common Medical Event	Services You May Need	Your Cost If You Use a 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 no charge for most professional services. $100 copay / procedure type / member / provider / day for CT, MRI, MRA and PET scans	Not covered	Cost share varies based on place of service and type of provider. .
	Imaging (CT/PET scans, MRIs)			
If you need drugs to treat your illness or condition More information about **prescription drug coverage** is available at www.azblue.com.	Level 1 prescription drugs	Copay: Retail: $15 Mail Order: $30	Not covered	Some drugs require precertification and won't be covered without it. 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.
	Level 2 prescription drugs	Copays: Retail: $35 Mail Order: $70	Not covered	
	Level 3 prescription drugs	Copays: Retail: $65 Mail Order: $130	Not covered	
	Level 4 prescription drugs	Copays: Retail: $120 Mail Order: $240	Not covered	
	Specialty self-injectable drugs	Copays: Level A: $50 Level B: $100 Level C: $150 Level D: $200	Not covered	No coverage without precertification.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	$100 copay	Not covered	Additional $1,000 copay for all bariatric surgeries.
	Physician/surgeon fees	No charge		
If you need immediate medical attention	Emergency room services	$150 copay / facility / visit		Copay is waived if you are admitted to the hospital.
	Emergency medical transportation	No Charge		None
	Urgent care	$60 copay/visit	Not covered	Copay applies only to facilities specifically contracted for urgent care.

Common Medical Event	Services You May Need	Your Cost If You Use a 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)	$250 copay / member / day, for a maximum of three copays per admission	Not covered	Precertification required. Services not covered without precertification. Additional $1,000 copay for all bariatric surgeries.
	Physician/surgeon fee	No charge		
	Long-term acute care	$250 copay / member / day, for a maximum of three copays / admission	Not covered	Precertification required. Services not covered without precertification. 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	Not covered	Behavioral Services Administrator (BSA) must provide and coordinate all outpatient behavioral services, which are available only in Arizona. For groups with 50 or fewer eligible employees, plan excludes coverage for treatment of Autism spectrum disorders (ASD).
	Mental/Behavioral health inpatient services	$250 copay / member / day, for a maximum of three copays per admission		Precertification required for non-emergency admissions. Services not covered without precertification.
	Substance use disorder outpatient services	BSA: $15 copay/visit		BSA must provide and coordinate all outpatient behavioral services, which are available only in Arizona.
	Substance use disorder inpatient services	$250 copay / member / day, for a maximum of three copays per admission		Precertification required for non-emergency admissions. Services not covered without precertification.
If you are pregnant	Prenatal and postnatal care	Physician: Office visit copay Hospital: $250 copay / member / day, for a maximum of three copays per admission	Not covered	In-network: Other than initial copay, cost-sharing is waived on physician's global delivery fee, but applies to all other covered services.
	Delivery and all inpatient services			

Common Medical Event	Services You May Need	Your Cost If You Use a 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	No charge	Not covered	Limited to 6 hours of care per member per day. Custodial care excluded. Certain drugs not covered without precertification.
	Rehabilitation services EAR = Extended Active Rehabilitation Facility PT/OT/ST = Physical therapy, occupational therapy, speech therapy	For EAR: $250 copay / member / day, for a maximum of three copays / admission For PT,OT,ST: No charge up to certain number of modalities and treatments.	Not covered	Precertification required for inpatient stay in EAR facility or services won't be covered. Benefit limit of 60 days/member/calendar year for EAR inpatient stay. For PT,OT,ST: 50% coinsurance and $2,500 out of pocket maximum applies to PT/OT exceeding 80 modalities per calendar year and ST exceeding 20 visits per calendar year. Plan doesn't cover group physical and occupational therapy.
	Habilitation services	Not covered	Not covered	Excluded
	Skilled nursing care In skilled nursing facility (SNF)	$250 copay / member / day, for a maximum of three copays / admission	Not covered	No coverage without precertification. Benefit limit of 90 days per member per calendar year. Private duty nursing not covered.
	Durable medical equipment	Office visit copay or no charge.	Not covered	Cost share varies based on place of service and type of provider. No coverage for rental or repair charges that exceed purchase price or for deluxe models that aren't medically necessary.
	Hospice service	No charge	Not covered	None.
If your child needs dental or eye care	Eye exam	$25 copay/ visit. No charge for members under age 5.	Not covered	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
- Care that is not medically necessary
- Cosmetic surgery
- Dental care except dental accidents
- Experimental and investigational treatments
- Eye wear except after cataract surgery
- Habilitation care
- Hearing aids
- Infertility Treatment
- Inpatient extended active rehabilitation treatment over 60 days per calendar year
- Long-term care (except 365 days of long-term acute care)
- Massage therapy other than allowed under medical coverage guidelines
- Non-emergency care when travelling outside the U.S.
- Out-of-network mail order prescriptions and specialty self-injectable medications
- Out-of-network preventive care
- Private-duty nursing
- Routine eye care, except one exam per calendar year
- Routine foot care
- Services from naturopathic and homeopathic physicians
- Services from noncontracted providers, except for emergencies and when use preauthorized
- Sexual dysfunction
- Skilled nursing facility treatment over 90 days per calendar year
- 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

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-877-475-8440. You may also contact your state insurance department at (602) 364-2499 or (800) 325-2548, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

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** $7,330
- **Patient pays** $210

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	$0
Copays	$60
Coinsurance	$0
Limits or exclusions	$150
Total	**$210**

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

- **Amount owed to providers:** $5,400
- **Plan pays** $3,920
- **Patient pays** $1,480

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	$0
Copays	$1,400
Coinsurance	$0
Limits or exclusions	$80
Total	**$1,480**

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.

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