

Arizona Small Business Association ASSOCIATION HEALTH PLAN (AHP)




1 Health Plans for your Small Business

Arizona Small Business Association (ASBA) has teamed with Blue Cross Blue Shield of Arizona (BCBSAZ) to bring our members an exclusive Association Health Plan (AHP). As a member of ASBA, you now have a way to offer your employees the same kind of healthcare and dental insurance that larger employers do.




2 About Association Health Plans (AHP)

When multiple small businesses join together as one association, they can take advantage of affordable plans to help attract and retain top talent. BCBSAZ has created unique plans that are available only to ASBA members.

These plans provide:

-  **Access** – National network access with broad statewide and exclusive network options
-  **Service** – Local customer support for care and claims support
-  **Flexibility** – Coverage available for businesses with as few as two employees

To be eligible for an AHP, you must meet the following requirements:

-  Have been in business for one year
-  Be an ASBA member with a headquartered business in Arizona
-  Have two or more eligible employees with at least one common law (W-2) employee who is not a spouse or child enrolling in the plan

Authorized Broker



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3 Health and Dental Plans at a Glance

	ASBA PPO \$3,000 80%	ASBA PPO \$6,000 80%	ASBA PPO \$7,900 100%	ASBA PPO HSA-QUALIFIED \$6,750 100%
Overall Deductible	\$3,000/member \$6,000/family	\$6,000/member \$12,000/family	\$7,900/member \$15,800/family	\$6,750/member \$13,500/family
Provider Networks Available	Statewide, Alliance	Statewide, Alliance	Statewide, Alliance	Statewide, Alliance
Coinsurance (Member)	20%	20%	0%	0%
Out-of-Pocket Maximum	\$7,500/member \$15,000/family	\$7,900/member \$15,800/family	\$7,900/member \$15,800/family	\$6,750/member \$13,500/family
Primary Care (PCP) Visit	\$40	\$45	\$60	No charge after deductible
Specialist Visit	\$85	\$90	\$100	No charge after deductible
Urgent Care	\$85	\$90	\$100	No charge after deductible
Emergency Room Visit	20% after deductible	20% after deductible	No charge after deductible	No charge after deductible
Emergency Transportation/Ambulance	20% after deductible	20% after deductible	No charge after deductible	No charge after deductible
Rx Deductible	\$350/member	\$650/member	n/a	n/a
Rx Tier 1 / Tier 2 / Tier 3	\$35 / \$100 / \$200	\$40 / \$100 / \$200	\$50 / no charge after deductible	No charge after deductible
Specialty Drug	50% coinsurance, deductible waived	50% coinsurance, deductible waived	No charge after deductible	No charge after deductible

	BlueDental Value Series				BlueDental Optimum Series
	BlueDental PPO Plans		BlueDental DHMO Plans	BlueDental Prime Plans	BlueDental PPO Plans
	PPO 50-1000 A V	PPO 50-1500 A V	DHMO High	Prime S 20/20/20	PPO 50-1500 A2) with 1000 Adult & Child Ortho
Cost Share	Employer Paid Voluntary	Employer Paid Voluntary	Employer Paid Voluntary	Voluntary	Voluntary
Plan Type	PPO	PPO	DMHO	PPO	PPO
Annual Maximum Benefit	\$1,000	\$1,500	Unlimited	\$2,000/\$1,000	\$1,500
Deductible (Single/Family)	\$50/\$150	\$50/\$150	None	\$25/\$75	\$50/\$150
In-Network (Preventive/Basic/Major)	100/80/50	100/80/50	Copay Schedule	Copay Schedule (limited OON)	100/80/50
Out-Of-Network (Preventive/Basic/Major)	80/60/40	80/60/40	None (Emergency Only)	20/20/20	80/60/40
Out-Of-Network Reimbursement	MAC	MAC	None	Plan Allowance	MAC

4 Get Started

If you are currently a member of ASBA, let us help you determine if our AHP is a good fit for you and your employees. If you are not a member, reach out to us today to learn about the benefits of ASBA. You will be glad you did!

Insurance Questions:

Ashley Vizzerra

avizzerra@asba.com

602-306-4000

Membership:

Robin Duncan

rduncan@asba.com

602-306-4000

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