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/member. 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 www.healthcare.gov/sbc-glossary/ or call 1-877-475-8440 to request a copy.

<table>
<thead>
<tr>
<th>Important Questions</th>
<th>Answers</th>
<th>Why This Matters:</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the overall deductible?</td>
<td>In-network and out-of-network: $7,000/individual or $14,000/family</td>
<td>Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. Unless a copay, fee, or other percent is shown, the coinsurance percent of the allowed amount that you pay for most services is 0% (“no charge after deductible”) in-network and 50% out-of-network.</td>
</tr>
<tr>
<td>Are there services covered before you meet your deductible?</td>
<td>Yes. Certain in-network preventive services are covered before you meet your deductible.</td>
<td>This plan covers some items and services even if you haven’t yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>.</td>
</tr>
<tr>
<td>Are there other deductibles for specific services?</td>
<td>No.</td>
<td>You don’t have to meet deductibles for specific services.</td>
</tr>
<tr>
<td>What is the out-of-pocket limit for this plan?</td>
<td>In-network: $7,000/individual or $14,000/family Out-of-network: $14,000/individual or $28,000/family</td>
<td>The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.</td>
</tr>
<tr>
<td>What is not included in the out-of-pocket limit?</td>
<td>Premiums, out-of-network precertification charges, balance bills, and costs for health care this plan doesn’t cover.</td>
<td>Even though you pay these expenses, they don’t count toward the out-of-pocket limit.</td>
</tr>
</tbody>
</table>
### Important Questions

<table>
<thead>
<tr>
<th>Important Questions</th>
<th>Answers</th>
<th>Why This Matters:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Will you pay less if you use a network provider?</td>
<td>Yes. See <a href="http://www.azblue.com">www.azblue.com</a> or call 1-877-475-8440 for a list of in-network providers.</td>
<td>This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.</td>
</tr>
<tr>
<td>Do you need a referral to see a specialist?</td>
<td>No.</td>
<td>You can see the specialist you choose without a referral.</td>
</tr>
</tbody>
</table>

---

### Common Medical Event

<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If you visit a health care provider's office or clinic</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Primary care visit to treat an injury or illness</td>
<td>Network Provider (You will pay the least)</td>
<td>Out-of-Network Provider (You will pay the most)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No charge after deductible</td>
<td>50% coinsurance &amp; balance bill</td>
</tr>
<tr>
<td></td>
<td>Specialist visit</td>
<td>No charge after deductible</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Preventive care/screening/immunization</td>
<td>No charge, deductible does not apply</td>
<td>50% coinsurance &amp; balance bill</td>
</tr>
<tr>
<td><strong>If you have a test</strong></td>
<td>Diagnostic test (x-ray, blood work)</td>
<td>No charge after deductible</td>
<td>50% coinsurance &amp; balance bill may apply</td>
</tr>
<tr>
<td></td>
<td>Imaging (CT/PET scans, MRIs)</td>
<td>No charge after deductible</td>
<td></td>
</tr>
<tr>
<td><strong>If you need drugs to treat your illness or condition</strong></td>
<td>Prescription drugs</td>
<td>No charge after deductible (retail and mail order)</td>
<td>50% coinsurance &amp; balance bill</td>
</tr>
<tr>
<td>More information about prescription drug coverage is available at <a href="http://www.azblue.com">www.azblue.com</a></td>
<td>Specialty drugs</td>
<td>No charge after deductible</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

---

*For more information about limitations and exceptions, see the plan or policy document at www.azblue.com/member.*
<table>
<thead>
<tr>
<th>Common Medical Event</th>
<th>Services You May Need</th>
<th>What You Will Pay</th>
<th>Limitations, Exceptions, &amp; Other Important Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If you have outpatient surgery</strong></td>
<td>Facility fee (e.g., ambulatory surgery center)</td>
<td>Network Provider (You will pay the least)</td>
<td><strong>Limitations, Exceptions, &amp; Other Important Information</strong></td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>Out-of-Network Provider (You will pay the most)</td>
<td>Precertification may be required. $500 charge if no precertification for out-of-network services. Additional $1,000 access fee for all bariatric surgeries.</td>
</tr>
<tr>
<td><strong>If you need immediate medical attention</strong></td>
<td>Emergency room care</td>
<td>No charge after deductible</td>
<td>Out-of-network providers can't balance bill for the difference between the allowed amount and the billed charge.</td>
</tr>
<tr>
<td></td>
<td>Emergency medical transportation</td>
<td>No charge after deductible</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Urgent care</td>
<td>No charge after deductible</td>
<td>None</td>
</tr>
<tr>
<td><strong>If you have a hospital stay</strong></td>
<td>Facility fee (e.g., hospital room)</td>
<td>No charge after deductible</td>
<td>Precertification may be required. $500 charge if no precertification for out-of-network services. Additional $1,000 access fee for all bariatric surgeries.</td>
</tr>
<tr>
<td></td>
<td>Physician/surgeon fees</td>
<td>50% coinsurance &amp; balance bill may apply</td>
<td>Precertification may be required. $500 charge if no precertification for out-of-network services. Limit of 365 total LTAC days per member.</td>
</tr>
<tr>
<td><strong>If you need mental health, behavioral health, or substance abuse services</strong></td>
<td>Outpatient services</td>
<td>No charge after deductible</td>
<td>Precertification may be required. $500 charge if no precertification for out-of-network services. Counseling telehealth consultations and Psychiatric telehealth consultations covered through BlueCare AnywhereSM.</td>
</tr>
<tr>
<td></td>
<td>Inpatient services</td>
<td>50% coinsurance &amp; balance bill may apply</td>
<td>Precertification may be required. $500 charge if no precertification for out-of-network services.</td>
</tr>
<tr>
<td><strong>If you are pregnant</strong></td>
<td>Office Visits</td>
<td>No charge after deductible</td>
<td>Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Cost sharing does not apply for in-network preventive services.</td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery professional services</td>
<td>50% coinsurance &amp; balance bill may apply</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Childbirth/delivery facility services</td>
<td>50% coinsurance &amp; balance bill may apply</td>
<td></td>
</tr>
<tr>
<td>Common Medical Event</td>
<td>Services You May Need</td>
<td>What You Will Pay</td>
<td>Limitations, Exceptions, &amp; Other Important Information</td>
</tr>
<tr>
<td>----------------------</td>
<td>-----------------------</td>
<td>-------------------</td>
<td>------------------------------------------------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Network Provider (You will pay the least)</td>
<td>Out-of-Network Provider (You will pay the most)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>No charge after deductible</td>
<td>50% coinsurance &amp; balance bill</td>
</tr>
<tr>
<td>If you need help recovering or have other special health needs</td>
<td>Home health care/Home infusion therapy</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Rehabilitation services</td>
<td>No charge after deductible</td>
<td>50% coinsurance &amp; balance bill</td>
</tr>
<tr>
<td></td>
<td>• EAR = Extended Active Rehabilitation Facility</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• PT/OT/ST = Physical Therapy, Occupational Therapy, Speech Therapy</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Habilitation services</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Skilled nursing care</td>
<td>No charge after deductible</td>
<td>50% coinsurance &amp; balance bill</td>
</tr>
<tr>
<td></td>
<td>In skilled nursing facility (SNF)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Durable medical equipment</td>
<td>No charge after deductible</td>
<td>50% coinsurance &amp; balance bill</td>
</tr>
<tr>
<td></td>
<td>Hospice services</td>
<td>No charge after deductible</td>
<td>50% coinsurance &amp; balance bill</td>
</tr>
<tr>
<td>If your child needs dental or eye care</td>
<td>Children’s eye exam</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Children’s glasses</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Children’s dental check-up</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

* For more information about limitations and exceptions, see the plan or policy document at www.azblue.com/member.
## Excluded Services & Other Covered Services:

<table>
<thead>
<tr>
<th>Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)</th>
<th>Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)</th>
</tr>
</thead>
</table>
| • Acupuncture  
• Alternative medicine  
• Care that is not medically necessary  
• Cosmetic surgery, cosmetic services & supplies  
• Custodial care  
• Dental care except dental accidents  
• DME rental/repair charges that exceed DME purchase price  
• Experimental and investigational treatments except as stated in plan  
• Eyewear except after cataract surgery  
• Fertility and infertility medication and treatment  
• Flat feet treatment and services except as stated in plan  
• Genetic and chromosomal testing except as stated in plan  
• Habilitation services  
• Hearing aids  
• Home health care and infusion therapy exceeding 6 hours of care per member per day  
• Inpatient EAR treatment exceeding 120 days per calendar year and inpatient SNF treatment exceeding 180 days per calendar year  
• Long-term care, except long-term acute care up to a 365 days benefit plan maximum  
• Massage therapy other than allowed under medical coverage guidelines  
• Out-of-network Mail Order drugs, out-of-network Specialty drugs, and out-of-network 90-day retail supply of drugs  
• Preventive services not required to be covered by state or federal law  
• Private-duty nursing  
• Respite care except as stated in plan  
• Routine foot care  
• Routine vision exams  
• Services, tests and procedures that are excluded under medical coverage guidelines  
• Sexual dysfunction treatment and services  
• Weight loss programs  
• Bariatric surgery  
• Chiropractic care  
• Non-emergency care when traveling outside the U.S.  |

* For more information about limitations and exceptions, see the plan or policy document at [www.azblue.com/member](http://www.azblue.com/member).
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.

- 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.

- 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 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 on how 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. 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
Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the 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.
Multi-language Interpreter Services

Spanish: Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Blue Cross Blue Shield of Arizona, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 602-864-4884.

Navajo: Díí kwe’é atah nínígíí Blue Cross Blue Shield of Arizona haada yít’éego bína’íidítkígo éí doodago Háída bijá anilyeedíigíí t’aadoo le’é yína’íidítkígo beeháazííání hołó díí t’aí házaadé’éegíí háka’ a’dowolgo bee hazi’a doo bágh ilínígóó. Ata’ halné’ííi kojį’ bichi”) hodííniíí 877-475-4799.

Chinese: 如果您，或是您正在協助的對象，有關於插入項目的名稱 Blue Cross Blue Shield of Arizona 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員， 請撥電話。在此插入數字 877-475-4799。

Vietnamese: Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Blue Cross Blue Shield of Arizona quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thống dịch viên, xin gọi 877-475-4799.

Arabic: إن كان لديك أو لدى شخص تساعد أيضًا اللغة، فإن Blue Cross Blue Shield of Arizona قد تقدم لك الردود والموارد بشكل مجاني. يرجى الاتصال بمكتب تغطية الهواتف ب 877-475-4799.

Tagalog: Kung ikaw, o ang iyong tinututulungan, ay may mga katanungan tungkol sa Blue Cross Blue Shield of Arizona, maaari ka rin nang magkarapatan ka na makakuhang pangunahing tulong at impormasyon sa iyong wika ng walang gastos. Upang makapag-usap ang isang tagasalin, tumawag sa 877-475-4799.

Korean: 만약 귀하 또는 귀하를 돕고 있는 어떤 사람이 Blue Cross Blue Shield of Arizona에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 877-475-4799로 전화하십시오.

French: Si vous, ou quelqu’un que vous êtes en train d’aider, a des questions à propos de Blue Cross Blue Shield of Arizona, vous avez le droit d’obtenir l’aide et l’information dans votre langue à aucun coût. Pour parler à un interprète, appelez 877-475-4799.

German: Falls Sie oder jemand, dem Sie helfen, Fragen zum Blue Cross Blue Shield of Arizona haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 877-475-4799 an.

Russian: Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Blue Cross Blue Shield of Arizona, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 877-475-4799.

Japanese: ご本人様、またはお客様の身の回りの方でも、Blue Cross Blue Shield of Arizonaについてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はありません。通訳とお話される場合、877-475-4799まで電話ください。

Farsi: اگر شما یا کسی که شما به آن را دارید چه کمک و اطلاعاتی به رابط خود بخواهید، Blue Cross Blue Shield of Arizona به شما تامین کننده خدمات رایگان می‌باشد. تلفن کمک‌نیایی 877-475-4799 است.


Serbo-Croatian: Ukoliko Vi ili neko kome Vi pomazite ima pitanje o Blue Cross Blue Shield of Arizona, imate pravo da besplatno dobijete pomoć i informacije na Vašem jeziku. Da biste razgovarali sa prevodicom, nazivite 877-475-4799.

Thai: หากคุณ หรือคนที่คุณกำลังช่วยเหลือมีคำถามเกี่ยวกับ Blue Cross Blue Shield of Arizona คุณมีสิทธิ์ที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณโดยไม่ต้องเสียค่าใช้จ่าย ติดต่อที่ โทร 877-475-4799.

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 $7,000
- 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)

Total Example Cost $12,700

In this example, Peg would pay:
- Deductibles $7,000
- Copayments $0
- Coinsurance $0
- What isn’t covered $50
- The total Peg would pay is $7,050

Managing Joe's Type 2 Diabetes
(a year of routine in-network care of a well-controlled condition)
- The plan's overall deductible $7,000
- 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)

Total Example Cost $5,600

In this example, Joe would pay:
- Deductibles $5,400
- Copayments $0
- Coinsurance $0
- What isn’t covered $20
- The total Joe would pay is $5,420

Mia’s Simple Fracture
(in-network emergency room visit and follow up care)
- The plan's overall deductible $7,000
- 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)

Total Example Cost $2,800

In this example, Mia would pay:
- Deductibles $2,800
- Copayments $0
- Coinsurance $0
- What isn’t covered $0
- The total Mia would pay is $2,800

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 enable 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.