

# BluePreferred HSA Plus plan comparison

BluePreferred HSA Plus is a high deductible health plan that can be conveniently paired with a health savings account from HealthEquity. To learn more about this integrated HSA solution, please see page 2 or contact your health insurance broker.

The grid below is to help you understand the similarities and variations between the different BluePreferred HSA Plus plan options. For more details on a specific plan, please refer to the benefit summary or the benefit book. This is not a complete listing of benefits. Please see the exclusions and limitations located at the end of this brochure.

		BluePreferred HSA Plus 100/50	BluePreferred HSA Plus 90/50	BluePreferred HSA Plus 80/50	BluePreferred HSA Plus 70/50
<b>Calendar Year Deductible</b> (cumulative PPO and NonPPO).		<b>Per Member: \$2,600 \$3,000 \$4,000 \$ 5,000*</b> <b>Per Family: \$5,200 \$6,000 \$8,000 \$10,000*</b> Deductible must be met for all covered services unless otherwise stated. Access fees, precertification charges and balance bills do not count toward the deductible.			
<b>Coinsurance<sup>1,2</sup></b>	PPO	100%/0%	90%/10%	80%/20%	70%/30%
	NonPPO	50%/50%	50%/50%	50%/50%	50%/50%
<b>Calendar-Year Out-of-Pocket Maximums<sup>1</sup></b>	PPO	<b>Per Member: \$2,600, \$3,000, \$4,000, \$5,000</b> <b>Per Family: \$5,200, \$6,000, \$8,000, \$10,000</b> \$5,000 per member, \$10,000 family			
	NonPPO	<b>\$10,000 per member, \$20,000 family</b> \$10,000 per member, \$20,000 family			
<b>Physician Office Services</b>	PPO	100%/0%	90%/10%	80%/20%	70%/30%
	NonPPO	50%/50%	50%/50%	50%/50%	50%/50%
<b>Preventive Services</b>	PPO	BCBSAZ pays <b>100%</b> of allowed amount for covered preventive services; deductible and coinsurance are waived.			
	NonPPO	<b>50%/50%</b> after meeting deductible for mammography and foreign travel immunizations; all other preventive services not covered out-of-network.			
<b>Urgent Care</b>	PPO	100%/0%	90%/10%	80%/20%	70%/30%
	NonPPO	50%/50%	50%/50%	50%/50%	50%/50%
<b>Laboratory Services</b>	PPO	100%/0%	90%/10%	80%/20%	70%/30%
	NonPPO	50%/50%	50%/50%	50%/50%	50%/50%
<b>Radiology Facility Services</b>	PPO	100%/0%	90%/10%	80%/20%	70%/30%
	NonPPO	50%/50%	50%/50%	50%/50%	50%/50%
<b>Inpatient Hospital</b>	PPO	100%/0%	90%/10%	80%/20%	70%/30%
	NonPPO	50%/50%	50%/50%	50%/50%	50%/50%
<b>Outpatient Facility Services</b>	PPO	100%/0%	90%/10%	80%/20%	70%/30%
	NonPPO	50%/50%	50%/50%	50%/50%	50%/50%
<b>Emergency</b>		100%/0%	90%/10%	80%/20%	70%/30%
<b>Prescription Medications</b>	PPO	100%/0%	90%/10%	80%/20%	70%/30%
	NonPPO	50%/50%	50%/50%	50%/50%	50%/50%
<b>Physical, Occupational &amp; Speech Therapy</b>	PPO	100%/0%	90%/10%	80%/20%	70%/30%
	NonPPO	50%/50%	50%/50%	50%/50%	50%/50%
<b>Routine Vision Exams</b> Limit: one exam per member per calendar year.	PPO	100%/0%. Cost share is waived for members under age 5.	90%/10%.	80%/20%	70%/30%
	NonPPO	50%/50%	Cost share is waived for members under age 5.		
<b>Behavioral/ Mental Health</b>	PPO	100%/0%	90%/10%	80%/20%	70%/30%
	NonPPO	50%/50%	50%/50%	50%/50%	50%/50%

\* \$5,000/\$10,000 deductible option is available only with 100/50 plan.

1 BCBSAZ calculates member coinsurance payments and accruals toward deductible and the out-of-pocket maximums based on the BCBSAZ allowed amount. We do not use a provider's billed charges. Some cost share payments do not count toward the out-of-pocket maximums, including precertification charges, amounts paid for noncovered services, and noncontracted providers' balance bills. A member must continue to pay all these cost share amounts even after meeting the maximums.

2 On the 100% plans, cost sharing for some in-network services continue to accumulate toward the out-of-pocket maximum even after the deductible is met, such as the second level of coverage on extended active rehabilitation and skilled nursing.

HealthEquity, Inc. is an independent and separate company contracted with BCBSAZ to administer health savings accounts. HealthEquity does not provide BCBSAZ products or services and is solely responsible for any products and services that it offers.

# An Integrated HSA Solution

Don't forget to ask about the advantages of pairing a BluePreferred HSA Plus health plan with an integrated Health Savings Account from HealthEquity. Following are some of the features offered:

- Eligibility sharing for simplified account set up and management
- Combined billing from BCBSAZ for monthly HealthEquity fees
- Single sign-on link between BCBSAZ member website and HealthEquity portal
- Employees have the ability to pay providers directly from a secure HealthEquity website
- HealthEquity offers 24/7/365-days-a-year customer service for HSA accounts.

## BluePreferred HSA Plus

A qualified high-deductible PPO plan that can be used in conjunction with a health savings account (HSA). Also:

- All employee cost-share is based on deductible and coinsurance; no copays
- An option to encourage more employee responsibility in health care decisions
- When paired with an HSA, gives your employees a tax-advantaged method to manage qualifying medical costs
- For employers who want HSA administration services, an integrated solution from companies you know and trust: HSAs from HealthEquity paired with a high deductible health plan from BCBSAZ.

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## IMPORTANT INFORMATION APPLICABLE TO ALL PLANS

**Allowed Amount:** All claims are processed using the BCBSAZ "Allowed Amount." BCBSAZ reimbursement, member cost share payments, and accumulations toward deductible and out-of-pocket maximums 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 providers' 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:** 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. **PPO plans** allow members to go to in- or out-of-network providers. 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 deductible, coinsurance or any out-of-pocket maximums. **HMO plan** network providers are: 1) eligible providers who have an HMO contract with BCBSAZ; and (2) eligible providers located out-of-state and licensed in the United States who are contracted with an out-of-state Blue Cross and/or Blue Shield Plan ("Host Blue") for emergency, urgent care and authorized follow-up care. Members who travel outside Arizona can access network providers through the BlueCard program. Network providers will file member's claims with BCBSAZ or the Host Blue plan. Network providers cannot charge more than the allowed amount for covered services. Except for emergencies, HMO members must use network providers or services will not be covered.

**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](http://azblue.com) or by calling BCBSAZ at (602) 864-4273 or (800) 232-2345, ext. 4273.

### 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](http://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.

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## IMPORTANT INFORMATION, *continued...*

### 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 six (6) month period immediately preceding the member's enrollment date. A condition exists when the subscriber had signs or symptoms, whether or not a specific injury, illness or disease is diagnosed. For purposes of determining a pre-existing condition and pre-existing condition waiting periods, enrollment date means the member's effective date of coverage under this benefit plan or the first day of the group's eligibility waiting period, whichever is earliest. **IMPORTANT:** 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 employer group'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) 864-4456 or (800) 232-2345, ext. 4456 for additional information.

### **\*IMPORTANT WARNING\***

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

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## Exclusions and Limitations

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 book and is available prior to enrollment, upon request.

- 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; aromatherapy
- For groups with 50 or less eligible employees: Autism spectrum disorders (ASD) – services related to treatment of ASD
- Benefit-specific exclusions and limitations listed in the benefit book under particular benefits
- Biofeedback and hypnotherapy, except as stated in the benefit plan
- Body art, piercing, 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 the BCBSAZ Medical Coverage Guidelines, and growth hormone to treat Idiopathic Short Stature (ISS)
- Hearing services and devices, 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
- Manipulations of the spine under anesthesia
- Massage therapy, except in limited circumstances as described in the BCBSAZ Medical Coverage Guidelines
- 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 the 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 sexual dysfunction, regardless of the cause and all medications for the treatment of sexual dysfunction
- 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/herself are excluded from coverage.
- Services from ineligible providers
- (BlueSelect HMO Plus only) Services from noncontracted providers, except for emergencies
- Services paid for by other organizations
- 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 provided prior to effective date
- Services related to or associated with noncovered services
- Services without a prescription, when a prescription is required
- Smoking cessation programs, medications, aids and devices except as stated in the benefit plan
- 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
- 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