

# BlueEssential Benefit Summary

\$5,000 70/50

Effective 10/01/09



An Independent Licensee of the Blue Cross and Blue Shield Association

## Provider Information – Out-of-pocket costs will differ depending on which type of provider is selected.

<b>In-Network Providers</b> (Contracted)	In-network providers are eligible providers who meet one of the following criteria: (1) are contracted with BCBSAZ; or (2) are located out-of-state and licensed in the United States, and contracted with an out-of-state Blue Cross and/or Blue Shield Plan ("Host Blue") as PPO providers. In-network providers will file members' claims with BCBSAZ or the Host Blue plan. In-network providers 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.
<b>Out-of-Network Providers</b> (Contracted and Noncontracted)	Out-of-network providers are eligible providers who meet any of the following criteria: (1) are not contracted with BCBSAZ; (2) are contracted with a Host Blue as "Participating-only" Providers instead of PPO; or (3) are contracted with the BlueCard® Worldwide program. Noncontracted providers are not obligated to file members' claims. Members have higher out-of-pocket costs for covered services from out-of-network providers.
<b>Allowed Amount</b>	<p>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 not tied to and does not necessarily reflect the fees that providers in any given area usually charge for services.</p> <p>For claims from providers contracted with BCBSAZ and for non-emergency claims from noncontracted providers, BCBSAZ generally bases the allowed amount on the lesser of the provider's billed charges or the applicable BCBSAZ fee schedule, with adjustments for any negotiated contractual arrangements and certain claims editing procedures. For claims from out-of-state providers contracted with a Host Blue plan, BCBSAZ generally bases the allowed amount on the lesser of the provider's billed charges or the contractual price the Host Blue plan has negotiated with that provider. For emergency services from a noncontracted provider, BCBSAZ bases the allowed amount on billed charges. BCBSAZ develops its proprietary fee schedules from annual reviews of numerous data sources.</p>
<b>Payment of Reimbursement</b>	BCBSAZ or the Host Blue reimburses <b>contracted providers</b> the allowed amount, minus any portion allocated to member cost-share. When a member sees a <b>noncontracted provider</b> , BCBSAZ reimburses the <b>member</b> the allowed amount, minus any portion allocated to member cost-share.
<b>Balance Bills</b>	<p>The balance bill refers to the amount members may be charged for the difference between a noncontracted provider's billed charges and the allowed amount ("balance bill"). Balance bills can be substantial.</p> <p>Contracted providers have agreed to accept the allowed amount for covered services. They will not charge members for the balance bill. They will collect only the member's cost-share portion, such as deductible, coinsurance, access fee or copay amounts. *However, when there is another source of payment, such as a liability insurer or government payer, contracted providers may be entitled to collect their balance bill from the other source or from proceeds received from the other source.</p> <p>Noncontracted providers have no obligation to accept the allowed amount as payment in full. <b>All noncontracted providers may bill a member up to their full billed charges.</b> 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. Depending on what billing arrangements members make with a noncontracted provider, the provider may charge members for full billed charges at the time of service, or seek to balance bill members for the difference between billed charges and the amount of BCBSAZ reimbursement. Any amounts paid for balance bills do not count toward deductible, coinsurance or the out-of-pocket coinsurance maximum.</p>

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	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER <sup>1</sup>
<b>Deductible</b>	Calendar-year deductible, per member – <b>\$5,000</b> , family deductible maximum – <b>\$15,000</b>  Deductible is based on the allowed amount and must be met for all covered services unless otherwise stated. Copays, access fees, precertification charges and balance bills do not count toward the deductible.	
<b>Coinsurance</b> This is a percentage members must pay for certain covered services after meeting the calendar-year deductible.	BCBSAZ pays <b>70%</b> , member pays <b>30% (70%/30%)</b> of the allowed amount for most covered services, after meeting deductible, unless a different coinsurance percentage is indicated.	BCBSAZ pays <b>50%</b> , member pays <b>50% (50%/50%)</b> of the allowed amount for most covered services, after meeting deductible, unless a different coinsurance percentage is indicated.
<b>Coinsurance Calculation and Accumulation Towards Out-of-pocket Coinsurance Maximum</b>	Coinsurance payments are based on the allowed amount, after deductions for any access fees and precertification charges. Coinsurance is not based on a provider's billed charges. Only the portion of coinsurance paid by the member, as based on the allowed amount, will accumulate towards the out-of-pocket coinsurance maximum. Many cost share payments do not count toward the out-of-pocket maximum, including: deductibles, copays, access fees, certain other charges listed in the benefit book, precertification charges, amounts paid for noncovered services, and noncontracted providers' balance bills. To determine whether a specific cost share payment counts toward the maximum, refer to the benefit book. A member must continue to pay all these cost share amounts even after meeting the maximum.	
<b>Out-of-Pocket Coinsurance Maximum</b>	<b>\$4,000</b> per member, per calendar year.	<b>\$8,000</b> per member, per calendar year.
<b>Physician Services – Office Services<sup>2</sup></b> Primary care physicians (PCP) include family practice, general practice, internal medicine and pediatrics. All other physicians are specialists.  Deductible and coinsurance apply to services rendered by radiologists or pathologists and to physical, occupational and speech therapy services.	Office visit copay, per member, per provider, per day for most covered services performed in a physician's office. Office visit copay is limited to three (3) visits per member, per calendar-year; PCP and specialist combined.  <b>Copay</b> <b>PCP: \$25</b> <b>Specialist: \$50</b>  After the copay limit has been reached, BCBSAZ pays <b>70%</b> , member pays <b>30%</b> after meeting deductible for the remainder of the calendar year.	<b>50%/50%</b> after meeting deductible.
<b>Preventive Services</b> <ul style="list-style-type: none"> <li>• Certain Screening Services</li> <li>• Immunizations</li> <li>• Routine Physicals</li> <li>• Mammography</li> </ul>	Physician office visit copay or <b>70%/30%</b> depending on whether member has reached the annual copay visit limit <sup>2</sup> .  <b>70%/30%</b> , for covered services provided outside the physician's office.  <b>The deductible does not apply to covered preventive services.</b>  Preventive services are those services performed for screening purposes when the member does not have active signs or symptoms of a condition but does not include diagnostic tests performed because the member has a condition or an active symptom of a condition. Whether something is preventive is determined by the diagnosis submitted by the provider.	<b>50%/50%</b> , deductible waived for mammography; deductible applies to covered foreign travel immunizations. All other preventive services not covered.
<b>Urgent Care</b>	<b>\$60</b> copay per member, per provider, per day at facilities specifically contracted as urgent care providers. Urgent care copay does not count toward annual copay visit limit.	<b>50%/50%</b> after meeting deductible.

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<b>Laboratory Services</b> Deductible and coinsurance apply to services rendered by pathologists.	In a physician's office, physician office visit copay <sup>2</sup> is waived if the only services a member receives during the visit are laboratory services. At contracted, independent clinical labs, BCBSAZ pays <b>100%</b> for covered services, deductible and coinsurance waived. At all other facilities and at a physician's office, once the annual copay limit <sup>2</sup> is reached, <b>70%/30%</b> after meeting deductible.	<b>50%/50%</b> after meeting deductible.												
<b>Other Professional Services</b>	<b>70%/30%</b> after meeting deductible.  Other professional services include diagnostic, surgical and anesthesia services rendered outside the physician's office.	<b>50%/50%</b> after meeting deductible.												
<b>Outpatient Services</b> (Facility charges)	<b>70%/30%</b> after meeting deductible.	<b>50%/50%</b> after meeting deductible.												
<b>Inpatient – Hospital<sup>3</sup></b>	<b>70%/30%</b> after meeting deductible.	<b>50%/50%</b> after meeting deductible.												
<b>Emergency</b>	<b>\$150</b> access fee per member, per provider, per day; then <b>70%/30%</b> after meeting deductible; emergency room access fee is waived if member is admitted to the hospital.													
<b>Ambulance</b>	<b>70%/30%</b> , deductible waived.													
<b>Prescription Medications at Retail and Mail Order Pharmacy<sup>4</sup></b> Mail order is available only through the in-network mail order provider. Mail order is not covered through an out-of-network provider.	Member pays the lesser of the allowed amount or the copay. <table border="0" style="margin-left: 20px;"> <tr> <td></td> <td style="text-align: center;"><b>Retail Pharmacy</b></td> </tr> <tr> <td>Generic medications:</td> <td style="text-align: center;"><b>\$ 15</b></td> </tr> <tr> <td>Brand name medications:</td> <td style="text-align: center;"><b>\$125</b></td> </tr> <tr> <td></td> <td style="text-align: center;"><b>Mail Order Pharmacy</b></td> </tr> <tr> <td>Generic medications:</td> <td style="text-align: center;"><b>\$ 30</b></td> </tr> <tr> <td>Brand name medications:</td> <td style="text-align: center;"><b>\$250</b></td> </tr> </table>		<b>Retail Pharmacy</b>	Generic medications:	<b>\$ 15</b>	Brand name medications:	<b>\$125</b>		<b>Mail Order Pharmacy</b>	Generic medications:	<b>\$ 30</b>	Brand name medications:	<b>\$250</b>	When a member fills a prescription at a noncontracted retail pharmacy, in addition to the applicable prescription medication copay, the member is also responsible for the balance bill.
	<b>Retail Pharmacy</b>													
Generic medications:	<b>\$ 15</b>													
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Brand name medications:	<b>\$250</b>													
<b>Maternity</b>	<b>Physician: office visit copay or 70%/30%</b> , depending on whether the member has reached the annual copay visit limit. Cost-sharing is waived on physician's global delivery fee but applies to all other covered services. <b>Hospital: 70%/30%</b> after meeting deductible.	<b>Physician and Hospital: 50%/50%</b> after meeting deductible.												
<b>Chiropractic</b>	Physician office visit: <b>office visit copay or 70%/30%</b> , depending on whether the member has reached the annual copay visit limit <sup>2</sup> . For other covered services: <b>70%/30%</b> after meeting deductible.	<b>50%/50%</b> after meeting deductible.												
<b>Physical, Occupational &amp; Speech Therapy</b>	<b>70%/30%</b> after meeting deductible.	<b>50%/50%</b> after meeting deductible.												
<b>Vision Exams (Routine)</b>	<b>\$25</b> copay for one routine vision exam per member, per calendar year. Vision exam copay does not count toward annual copay visit limit.	Reimbursement up to <b>\$25</b> for one routine vision exam per member, per calendar year.												

	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER <sup>1</sup>
<b>Behavioral/Mental Health</b> Member may choose in-network or out-of-network providers or the behavioral services administrator (BSA).	<b>Inpatient<sup>3</sup>: 70%/30%</b> after meeting deductible. <b>Outpatient:</b> Depending on the type of provider and whether the member has reached the annual copay visit limit <sup>2</sup> , <b>physician office visit copay or 70%/30%.</b> <b>BSA<sup>3</sup>:</b> Unlimited psychotherapy and counseling; <b>\$15</b> copay per member, per visit. BSA services are available only in Arizona. BSA copay does not count toward annual copay visit limit.	<b>Inpatient and Outpatient:</b> BCBSAZ pays <b>50%</b> , member pays <b>50%</b> after meeting deductible.
<b>Inpatient Rehabilitation Services<sup>3</sup></b> Both in-network and out-of-network admissions count toward the 120-day per member, calendar year limit.	<b>70%/30%</b> after meeting deductible, for up to <b>60</b> days. After <b>60</b> days, BCBSAZ pays <b>50%</b> , member pays <b>50%</b> up to an additional <b>60</b> days, which will not count toward out-of-pocket coinsurance maximum.	<b>50%/50%</b> after meeting deductible, for up to <b>60</b> days. After <b>60</b> days, BCBSAZ pays <b>50%</b> , member pays <b>50%</b> , up to an additional <b>60</b> days, which will not count toward out-of-pocket coinsurance maximum.
Limited to <b>120</b> days per member, per calendar year.		
<b>Skilled Nursing Facility<sup>3</sup></b> Both in- and out-of-network admissions count toward the 180-day per member calendar year limit.	<b>70%/30%</b> after meeting deductible, for up to <b>90</b> days. After <b>90</b> days, BCBSAZ pays <b>50%</b> , member pays <b>50%</b> up to an additional <b>90</b> days, which will not count toward out-of-pocket coinsurance maximum.	<b>50%/50%</b> after meeting deductible, for up to <b>90</b> days. After <b>90</b> days, BCBSAZ pays <b>50%</b> , member pays <b>50%</b> , up to an additional <b>90</b> days, which will not count toward out-of-pocket coinsurance maximum.
Limited to <b>180</b> days per member, per calendar year.		
<b>Home Health<sup>4</sup></b>	<b>70%/30%</b> after meeting deductible. Certain injectable medications are also available through the specialty self-injectable medication benefit.	<b>50%/50%</b> after meeting deductible.
<b>Specialty Self-Injectable Medications Through Specialty Pharmacy<sup>4</sup></b> For certain specified self-injectable prescription biologic medications. Specialty self-injectable medications are not covered under the retail and mail order pharmacy benefit.	<b>Contracted Specialty Pharmacy</b> Level A: <b>\$30 copay</b> Level B: <b>\$ 60 copay</b> Level C: <b>\$90 copay</b> Level D: <b>\$120 copay</b>  Please refer to azblue.com for a listing of specialty self-injectable medications and contracted specialty pharmacies or call BCBSAZ. Specialty self-injectable medications are also available under the home health benefit, subject to deductible and coinsurance.	<b>Not covered</b> (See Home Health).
<b>Bariatric Surgery<sup>3</sup></b> (Inpatient and Outpatient)	<b>\$1,000</b> access fee per member, per surgery plus <b>70%/30%</b> after meeting deductible.	<b>\$1,000</b> access fee per member, per surgery, plus <b>50%/50%</b> after meeting deductible.
<b>Benefit Plan Maximum</b>	<b>\$5,000,000</b> maximum benefit while the benefit plan is in force. All payments by BCBSAZ (for both in-network and out-of-network providers) apply toward the benefit plan maximum.	

- 1 Noncontracted providers may charge members their full billed charges. After insurance reimbursement based on the allowed amount, less any deduction for the member's cost share portion, members are responsible to pay the balance bill. The obligation to pay the balance bill continues even after the member's out-of-pocket coinsurance maximum is met.
- 2 Services a member receives from an in-network physician are subject to an annual copay visit limit. After a member has received physician services and paid the number of copays allowed for the copay visit limit, physician services are subject to deductible and coinsurance. BCBSAZ applies claims toward the limit in the order that claims are received, which may be different from the date order in which the member receives services.
- 3 Precertification is required. If precertification is not obtained, services may not be covered or the member will be subject to a precertification charge.
- 4 Precertification is required for certain medications including all specialty self-injectable medications. Lists of medications that require precertification and the process for obtaining precertification is available on the BCBSAZ Web site at azblue.com or by calling BCBSAZ at (602) 864-4273 or (800) 232-2345, ext. 4273. Otherwise covered eligible medications will not be covered if precertification is not obtained when required.

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**Other Information:**

- Precertification is the process BCBSAZ uses to determine eligibility for certain benefits. The member is responsible for making sure his or her physician obtains precertification approval. If precertification is not obtained the member's benefits may be denied or the member may be subject to a precertification charge. The member's provider must call for precertification at (602) 864-4320 or (800) 232-2345, ext. 4320. Please refer to the precertification requirements in the benefit book, which will be sent to the member upon enrollment or upon request prior to enrollment.
- 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 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.
- 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.

**AN 11 MONTH WAITING PERIOD FOR PRE-EXISTING CONDITIONS MAY APPLY.** 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 for additional information.

**NOTE:** THIS IS ONLY A BRIEF SUMMARY OF BENEFITS AND EXCLUSIONS. PLEASE REFER TO THE SPECIFIC PROVISIONS FOUND WITHIN THE BENEFIT BOOK FOR DETAILED INFORMATION ABOUT BENEFITS, LIMITATIONS AND EXCLUSIONS. IF THE BENEFITS LISTED IN THIS SUMMARY DIFFER FROM THOSE STATED IN THE BENEFIT BOOK, THE TERMS OF THE BENEFIT BOOK APPLY. THERE IS NO GUARANTEE OF CONTINUED BENEFITS OUTLINED IN THIS SUMMARY OR THE BENEFIT BOOK. THE BENEFIT PLAN MAY BE AMENDED, AND BENEFITS MAY BE ADDED, DELETED OR CHANGED BY BCBSAZ UPON 31 DAYS' NOTICE TO THE POLICY HOLDER.

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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; nutritional and lifestyle therapies; aromatherapy
- Autism spectrum disorders (ASD) – services related to treatment of ASD, except as stated in the benefit plan
- Benefit-specific exclusions and limitations listed in the benefit book under particular benefits
- 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
- 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
- Lifestyle education and management services, biofeedback and hypnotherapy, 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
- 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 – 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/related to organic disease, 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
- 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
- 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



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