



An Independent Licensee of the Blue Cross Blue Shield Association

THE RIGHT PLAN FOR EVERY *BODY*

2022

| AFFORDABLE CARE
ACT HEALTH PLANS

DO  LIFE.



Why Blue?



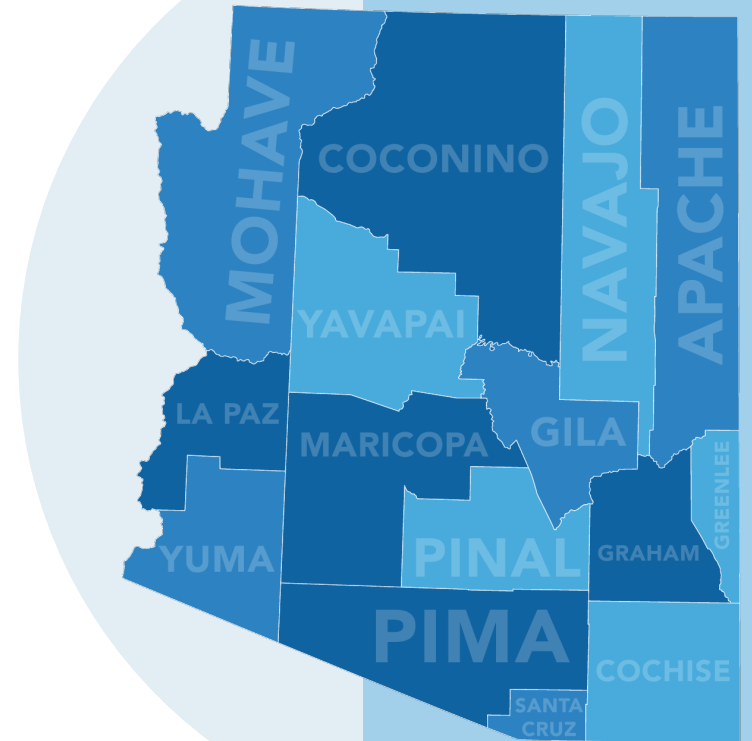
1. New PPO plans available
2. Free or low-cost benefits for common services
3. Five plans designed for different health and budget needs

Serving Arizonans in Every County Across the State

For more than 80 years, Blue Cross® Blue Shield® of Arizona (BCBSAZ) has been committed to helping Arizonans get healthier faster, and stay healthier longer.

Today we offer health insurance and related products to over 1.9 million customers.

Over
1.9M
Customers



Low-cost coverage and Support Designed with You in Mind



FREE Primary Care Provider (PCP) Visits

See your doctor with no copay or other out-of-pocket expenses.*



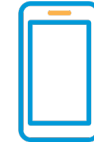
FREE Preventive Care Services

Includes screenings, wellness checks, flu shots and other immunizations, and more.



FREE or low-cost BlueCare AnywhereSM Online Medical Visits^{}**

Get medical care from a board-certified doctor 24/7 using your smartphone or other electronic device; English- and Spanish-speaking doctors are available. Psychiatry and counseling services also available, see plan for costs.



FREE Nurse On Call

Talk with a registered nurse anytime, day or night, at no cost; English- and Spanish-speaking nurses are available.



Discounts on Health Services and Equipment

Save on a wide range of brand-name products and services with Blue365[®], including vision services, wearable fitness devices, and more.

Source: Blue Cross Blue Shield of Arizona. *Applies to two or more visits (depending on your plan) in a calendar year. HMO plans must be with your designated PCP or with a designated PCP referral. PPO plans allow you to see any in-network doctor. \$0/free visits are not available for Portfolio plans. **Free BlueCare Anywhere medical visits are included in the TrueHealth cost-share reduction plans. \$5-\$10 medical visits are included in the rest of the plans except for Portfolio and SimpleHealth, where a deductible applies.



An Independent Licensee of the Blue Cross and Blue Shield Association



Tier 1a Prescription Drug List

More ways to save on everyday prescription drugs with our new Tier 1a prescription drug list available on all Individual ACA plans*

Find lower copays on common prescriptions including select insulins so you can stay healthy and **DO LIFE**.

Tier 1a copays
as low as

\$0

on select plans

Antibiotics	Cholesterol
Anti-Coagulants/Platelets	Diabetes
Blood Pressure	Insulin
Cardiac	Mental Health

Coverage for Every Body

All Blue Health Plans Available in Every Arizona County

Plans	Description	Metal Plans Available	Maricopa County	Pima County	All other Arizona Counties
PPO	For Those Wanting Choice and Freedom of Doctors	Gold NEW Silver NEW	Statewide/National PPO Network		
AdvanceHealth HMO	For Peace-of-Mind Coverage	Gold NEW Silver Bronze*	MaricopaFocus Network	PimaFocus Network	Neighborhood Network
EverydayHealth HMO	Predictable Out-of-Pocket Costs for Every Budget	Gold Silver Bronze			
TrueHealth HMO	For Those Who Need Specialist Care or Brand-Name Drugs	Silver			
Portfolio HSA HMO	For the Health Planner	Bronze			

We Have a **Plan** to Cover Your Healthcare Costs

Portfolio HSA	AdvanceHealth	EverydayHealth	TrueHealth	PPO
\$0 Preventive Care	\$0 Preventive Care	\$0 Preventive Care	\$0 Preventive Care	\$0 Preventive Care
\$0 Nurse On Call	\$0 Nurse On Call	\$0 Nurse On Call	\$0 Nurse On Call	\$0 Nurse On Call
	4 \$0 Primary Care Visits	2 \$0 Primary Care Visits	Unlimited \$0 Primary Care Visits	2 \$0 Primary Care Visits
	\$0 Tier 1a Drugs	\$0 - \$3 Tier 1a Drugs	\$0 - \$3 Tier 1a Drugs	\$3 Tier 1a Drugs
	Low-Cost Medical Online Visits	Low-Cost Medical Online Visits	\$0 or Low-Cost Medical Online Visits	Low-Cost Medical Online Visits
		\$0 Deductibles		Out-of-Network Coverage

Statewide/National PPO Network

96%

17K+ AZ Providers

98%

100+ AZ Hospitals

94%

U.S. Primary Care
and Specialists

96%

U.S. Hospitals

- Broad statewide local network with out-of-network coverage
- Go to any doctor or specialist without a referral
- Hospitals including Dignity Health, Banner Health, Honor Health, Cancer Treatment Centers of America, Tucson Medical Center and Northwest Medical Center
- Includes BlueCard, our national provider network with coverage in every U.S. ZIP code

AZBlue.com/PPO





PPO For those wanting choice and freedom of doctors

	PPO GOLD	PPO SILVER
Metal Level	Gold	Silver
Deductible	\$1,200	\$3,100
Coinsurance (Plan/Member)	80%/20%	80%/20%
Out-of-Pocket Maximum	\$8,700	\$8,700
Preventive Care	\$0	\$0
Primary Care (PCP) Visit	\$0 for first 2 visits then \$5	\$0 for first 2 visits then \$15
Specialist Visit	\$25	\$75
BlueCare Anywhere 24/7 Online Visits	\$10	\$10
Urgent Care	\$50	\$75
Tier 1a Drugs	\$3	\$3
Tier 1b Drugs	\$5	\$15
Other Covered Benefits	20% after deductible	20% after deductible
Out-of-Network Deductible	\$9,000	\$9,000
Out-of-Network Coinsurance (Plan/Member)	50%/50%	50%/50%
Out-of-Network Out-of-Pocket Maximum	\$18,000	\$18,000



PPO For those wanting choice and freedom of doctors

	PPO Silver 4	PPO Silver 5	PPO Silver 6
Cost-Share Reduction Level	Silver 73AV / 200-250% FPL	Silver 87AV / 150-200% FPL	Silver 94AV / 100-150% FPL
Deductible	\$3,000	\$1,000	\$250
Coinsurance (Plan/Member)	80%/20%	80%/20%	80%/20%
Out-of-Pocket Maximum	\$6,450	\$2,500	\$750
Preventive Care	\$0	\$0	\$0
Primary Care (PCP) Visit	\$0 for first 2 visits then \$15	\$0 for first 2 visits then \$5	\$0 for first 2 visits then \$5
Specialist Visit	\$75	\$25	\$10
BlueCare Anywhere 24/7 Online Visits	\$10	\$10	\$10
Urgent Care	\$75	\$50	\$25
Tier 1a Drugs	\$3	\$3	\$3
Tier 1b Drugs	\$15	\$5	\$5
Other Covered Benefits	20% after deductible	20% after deductible	20% after deductible
Out-of-Network Deductible	\$7,000	\$5,000	\$5,000
Out-of-Network Coinsurance (Plan/Member)	50%/50%	50%/50%	50%/50%
Out-of-Network Out-of-Pocket Maximum	\$14,000	\$10,000	\$10,000

HMO Networks

MaricopaFocus HMO Network

- Over 7,400 doctors, specialists, and hospitals in Maricopa County*
- Includes Abrazo Health, Dignity Health, and Phoenix Children's Hospital facilities and physicians
- Available to residents of Maricopa County
AZBlue.com/MaricopaFocus

PimaFocus HMO Network

- Over 3,100 doctors, specialists, and hospitals in Pima County*
- Includes Tucson Medical Center, Carondelet Health Network, and El Rio facilities and physicians
- Available to residents of Pima County
AZBlue.com/PimaFocus

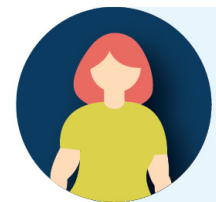
Neighborhood HMO Network

- Over 22,000 doctors, specialists, and hospitals throughout the state and some in Maricopa County*
- Includes Dignity Health and Banner Health facilities and physicians
- Available to Arizona residents living outside of Maricopa County and Pima County
AZBlue.com/Neighborhood

Neighborhood HMO

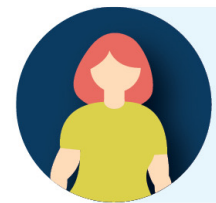
MaricopaFocus
HMO

PimaFocus
HMO



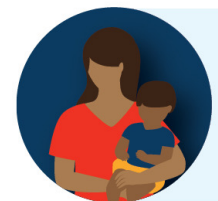
AdvanceHealth For peace-of-mind coverage

	ADVANCEHEALTH GOLD NEW	ADVANCEHEALTH SILVER	ADVANCEHEALTH BRONZE
Metal Level	Gold	Silver	Bronze
Deductible	\$4,750	\$8,000	\$8,700
Coinsurance (Plan/Member)	100%/0%	100%/0%	100%/0%
Out-of-Pocket Maximum	\$4,750	\$8,000	\$8,700
Preventive Care	\$0	\$0	\$0
Primary Care (PCP) Visit	\$0 for first 4 visits then deductible	\$0 for first 4 visits then deductible	\$0 for first 4 visits then deductible
BlueCare Anywhere 24/7 Online Medical Visits	\$10	\$10	\$10
Tier 1a Drugs	\$0	\$0	\$0
Tier 1b Drugs	\$5	\$5	\$20
Other Covered Benefits	Deductible	Deductible	Deductible



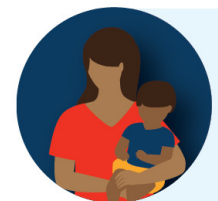
AdvanceHealth For peace-of-mind coverage

	ADVANCEHEALTH SILVER 4	ADVANCEHEALTH SILVER 5	ADVANCEHEALTH SILVER 6
Cost-Share Reduction Level	Silver 73AV / 200-250% FPL	Silver 87AV / 150-200% FPL	Silver 94AV / 100-150% FPL
Deductible	\$5,000	\$1,750	\$500
Coinsurance (Plan/Member)	100%/0%	100%/0%	100%/0%
Out-of-Pocket Maximum	\$5,000	\$1,750	\$500
Preventive Care	\$0	\$0	\$0
Primary Care (PCP) Visit	\$0 for first 4 visits then Deductible	\$0 for first 4 visits then Deductible	\$0 for first 4 visits then Deductible
BlueCare Anywhere 24/7 Online Medical Visits	\$5	\$5	\$5
Tier 1a Drugs	\$0	\$0	\$0
Tier 1b Drugs	\$5	\$5	\$5
Other Covered Benefits	Deductible	Deductible	Deductible



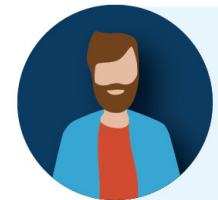
EverydayHealth Predictable out-of-pocket costs for every budget

	EVERYDAYHEALTH GOLD	EVERYDAYHEALTH SILVER	EVERYDAYHEALTH BRONZE
Metal Level	Gold	Silver	Bronze
Deductible	\$2,000	\$4,750	\$7,500
Coinsurance (Plan/Member)	70%/30%	60%/40%	50%/50%
Out-of-Pocket Maximum	\$7,250	\$8,700	\$8,700
Preventive Care	\$0	\$0	\$0
Primary Care (PCP) Visit	\$0 for first 2 visits then \$15	\$0 for first 2 visits then \$20	\$0 for first 2 visits then \$40
Specialist Visit	\$50	\$75	\$150
BlueCare Anywhere 24/7 Online Visits	\$10	\$10	\$10
Urgent Care	\$60	\$60	\$75
Drug Deductible (Tiers 2&3)	\$400	\$600	\$800
Tier 1a Drugs	\$3	\$3	\$3
Tier 1b Drugs	\$15	\$15	\$20
Tier 2 Drugs	\$70 after drug deductible	\$75 after drug deductible	\$200 after drug deductible
Tier 3 Drugs	50% after drug deductible	50% after drug deductible	50% after drug deductible
Specialty Drugs	50%, deductible waived	50%, deductible waived	50%, deductible waived
Outpatient Facility – Ambulatory Surgery Centers	30%, deductible waived	40%, deductible waived	50%, deductible waived
Other Covered Benefits	30% after deductible	40% after deductible	50% after deductible



EverydayHealth Predictable out-of-pocket costs for every budget

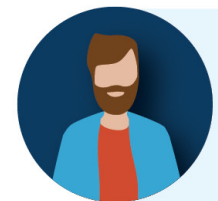
	EVERYDAYHEALTH SILVER 4	EVERYDAYHEALTH SILVER 5	EVERYDAYHEALTH SILVER 6
Cost-Share Reduction Level	Silver 73AV / 200-250% FPL	Silver 87AV / 150-200% FPL	Silver 94AV / 100-150% FPL
Deductible	\$3,300	\$0	\$0
Coinsurance (Plan/Member)	60%/40%	60%/40%	80%/20%
Out-of-Pocket Maximum	\$6,750	\$2,850	\$1,000
Preventive Care	\$0	\$0	\$0
Primary Care (PCP) Visit	\$0 for first 2 visits then \$10	\$0 for first 2 visits then \$10	\$0 for first 2 visits then \$5
Specialist Visit	\$60	\$30	\$10
BlueCare Anywhere 24/7 Online Visits	\$5	\$5	\$5
Urgent Care	\$60	\$40	\$20
Drug Deductible (Tiers 2&3)	\$400	\$250	\$50
Tier 1a Drugs	\$0	\$0	\$0
Tier 1b Drugs	\$10	\$6	\$5
Tier 2 Drugs	\$75 after drug deductible	\$75 after drug deductible	\$10 after drug deductible
Tier 3 Drugs	50% after drug deductible	50% after drug deductible	50% after drug deductible
Specialty Drugs	50%, deductible waived	50%	50%
Outpatient Facility – Ambulatory Surgery Centers	40%, deductible waived	40%	20%
Other Covered Benefits	40% after deductible	40%	20%



TrueHealth

For those who need specialist visits and brand name drugs

	TRUEHEALTH SILVER
Metal Level	Silver
Deductible	\$6,750
Coinsurance (Plan/Member)	100%/0%
Out-of-Pocket Maximum	\$8,700
Preventive Care	\$0
Primary Care (PCP) Visit	\$0
Specialist Visit	\$95
BlueCare Anywhere 24/7 Online Medical Visits	\$10
Urgent Care	\$100
Tier 1a Drugs	\$3
Tier 1b Drugs	\$10
Tier 2 Drugs	\$150
Specialty Drugs	50%, deductible waived
Outpatient Facility – Ambulatory Surgery Centers	50%, deductible waived
Other Covered Benefits	Deductible



TrueHealth For those who need specialist visits and brand name drugs

	TRUEHEALTH SILVER 4	TRUEHEALTH SILVER 5	TRUEHEALTH SILVER 6
Cost-Share Reduction Level	Silver 73AV / 200-250% FPL	Silver 87AV / 150-200% FPL	Silver 94AV / 100-150% FPL
Deductible	\$4,600	\$1,750	\$475
Coinsurance (Plan/Member)	100%/0%	100%/0%	100%/0%
Out-of-Pocket Maximum	\$6,800	\$2,200	\$525
Preventive Care	\$0	\$0	\$0
Primary Care (PCP) Visit	\$0	\$0	\$0
Specialist Visit	\$65	\$5	\$2
BlueCare Anywhere 24/7 Online Medical Visits	\$0	\$0	\$0
Urgent Care	\$75	\$10	\$10
Tier 1a Drugs	\$0	\$0	\$0
Tier 1b Drugs	\$5	\$5	\$5
Tier 2 Drugs	\$150	\$35	\$15
Specialty Drugs	50%, deductible waived	50%, deductible waived	50%, deductible waived
Outpatient Facility – Ambulatory Surgery Centers	50%, deductible waived	50%, deductible waived	50%, deductible waived
Other Covered Benefits	Deductible	Deductible	Deductible



Portfolio For the health planner

HEALTH SAVINGS ACCOUNT ELIGIBLE	PORTFOLIO HSA BRONZE
Metal Level	Bronze
Deductible	\$7,000
Coinsurance (Plan/Member)	100%/0%
Out-of-Pocket Maximum	\$7,000
Preventive Care	\$0
Other Covered Benefits	Deductible

Managing Health Made Easier



MyBlueSM account – Find a doctor in network, get estimates for medical services or prescription drugs, pay your premium, check your deductible, and much more.



MyBlue AZ mobile app – take your ID card wherever you go. Plus find a doctor and check your deductible.



Find a doctor – easily find doctors, specialists, and hospitals in your network by location, name, or specialty.



Prescription Drug Lookup– search by generic and brand-name drugs to ensure they are covered by your plan.

EVERY BODY
IS DIFFERENT.



BLUE MAKES IT EASY.
SO YOU CAN
DO LIFE.