Vigilant[®] Trust of Arizona PPO 2500 80 Plan Attachment

Your Cost-Sharing Information

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YOUR PLAN NETWORK

See your ID card for the name of the plan network that applies to your benefit plan. You'll find the complete directory of providers in your plan's network at <u>MyBlue</u>SM. If you do not have Internet access, would like to request a paper copy of the directory, or have questions about whether or not a certain provider is in the network, please call Blue Cross[®] Blue Shield[®] of Arizona (BCBSAZ) Customer Service at the number on your ID card. It's important to make sure your provider is in your plan network before you receive services.

MEMBER COST SHARING AND OTHER PAYMENTS

Members pay part of the costs for benefits received under this plan. What you pay depends on your particular benefit plan, the service you receive, and the provider you choose. You may have an access fee, balance bill, coinsurance, copay, deductible, precertification charge, or some combination of these payments as detailed in the tables that follow. You can refer to Appendix A in your Base Benefit Book for a definition of the terms. Your Summary of Benefits and Coverage (SBC) explains which cost-share types and other payments apply to each benefit. BCBSAZ uses your claims to track whether you have met some cost-share obligations. We apply claims based on the order in which we process the claims and not based on date of service.

COST-SHARE TABLE

Type of Cost Share	In-Network	Out-of-Network
Calendar-Year Deductible	\$2,500 per member \$5,000 per family	
Out-of-Pocket Maximum	\$6,350 per member \$12,700 per family	\$12,700 per member \$25,400 per family

Until you meet your deductible, you will pay the allowed amount for most services, plus the balance bill for out-of-network services. If you have family coverage, there is also a calendar-year deductible for the family. Amounts counting toward an individual's calendar-year deductible will also count toward any family deductible. When the family satisfies its calendar-year deductible, it also satisfies the deductible for all the individual members. An individual member cannot contribute more than his or her individual deductible toward the family's deductible. For services that require a copay, the calendar year deductible is waived.

Cost share for ancillary services provided by an out-of-network provider at an in-network facility will be based on the Qualifying Payment Amount, as defined by federal law. All out-of-network cost share for these ancillary services will be counted toward any in-network cost-share limits.

Benefit	In-Network Cost Share	Out-of-Network Cost Share
Ambulance Services	20% coinsurance (after deductible)	
Behavioral Health Services Inpatient facility and professional services	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Behavioral Health Services Outpatient facility and professional services	 Primary care provider (PCP) or specialist visit copay—see the Physician Services row 20% coinsurance (after deductible) for services you receive at other locations 	50% coinsurance (after deductible) + balance bill
Behavioral Therapy Services for the Treatment of Autism Spectrum Disorder	PCP or specialist visit copay —see the Physician Services row 20% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges	50% coinsurance (after deductible) + balance bill
Cardiac and Pulmonary Rehabilitation—Outpatient Services	 PCP or specialist visit copay—see the Physician Services row 20% coinsurance (after deductible) for professional services you receive at an outpatient facility, and any related outpatient facility charges 	50% coinsurance (after deductible) + balance bill

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	PCP or specialist visit copay—see the Physician Services row	
Cataract Surgery and Keratoconus	20% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges	50% coinsurance (after deductible) + balance bill
Chiropractic Services	 Specialist visit copay—see the Physician Services row. The copay does not apply if you receive only physical medicine and rehabilitation services and no other covered service during your visit. 20% coinsurance (after deductible) for: Visits in which you receive only physical medicine and rehabilitation services and no other covered service Chiropractic services provided at other locations 	50% coinsurance (after deductible) + balance bill
	PCP or specialist visit copay—see the Physician Services row	
Clinical Trials	20% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges	50% coinsurance (after deductible) + balance bill
Dental Services—Medical	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
	\$0 for one FDA-approved manual or electric breast pump and breast pump supplies per member, per calendar year	
	PCP or specialist visit copay—see the Physician Services row	
Durable Medical Equipment, Medical Supplies, and Prosthetic Appliances and Orthotics	 20% coinsurance (after deductible) for: Durable medical equipment (DME) picked up at the doctor's office but billed through a DME supplier. If you have a doctor's office visit at the time you pick up your DME, medical supplies, prosthetic appliance, or orthotics, you also pay the PCP or specialist copay. 	50% coinsurance (after deductible) + balance bill
	Services you receive at locations other than a doctor's office	
Education and Training	\$0 Deductible is waived	50% coinsurance (after deductible) + balance bill
	You pay your in-network cost share for eme out-of-network providers.	ergency services, even for services from
	Emergency Room (ER)	
	\$400 copay per member, per facility, per day for ER facility and ancillary charges, and \$0 for professional services you receive while you are at the ER	
Emergency Services	Admission to the Hospital From the ER	
	If you are admitted as an inpatient:	
	• \$0 ER copay	
	• 20% coinsurance (after deductible) for facility and ancillary services related to the emergency, including facility and ancillary services you receive while you are at the ER, and emergency professional services you receive after admission	
	If you are admitted for observation or as an outpatient:	
	 \$400 ER copay 20% coinsurance (after deductible) for professional, facility, and ancillary services 	
		gency, and any related services you receive

Benefit	In-Network Cost Share	Out-of-Network Cost Share
Eosinophilic Gastrointestinal Disorder	20% coinsurance Deductible is waived	25% of the cost of formula Deductible is waived Cost is defined as billed charges.
Family Planning— Contraceptives and Sterilization	 \$0 for professional charges for implantation and/or removal (including follow-up care) of FDA-approved female implanted contraceptive (birth control) devices when the purpose of the procedure is contraception, as documented by your provider on the claim \$0 for professional and facility charges for FDA-approved female sterilization procedures when the purpose of the 	50% coinsurance (after deductible) + balance bill
	 procedure is contraception, as documented by your provider on the claim \$0 for female oral contraceptives, patches, rings, and contraceptive injections \$0 for FDA-approved over-the-counter emergency contraception that is prescribed by a doctor or other healthcare provider 	
	\$0 for diaphragms, cervical caps, cervical shields, female condoms, sponges, and spermicides	
	For FDA-approved male sterilization procedures:	
	 PCP or specialist visit copay—see the Physician Services row 	
	 20% coinsurance (after deductible) for services you receive at locations other than a doctor's office 	
Home Health Services	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Hospice Services	\$0 Deductible is waived	\$0 + balance bill Deductible is waived
Inpatient and Outpatient Detoxification Services	 PCP or specialist visit copay—see the Physician Services row 20% coinsurance (after deductible) for services you receive at other locations 	50% coinsurance (after deductible) + balance bill
Inpatient Hospital	 20% coinsurance (after deductible) \$0 for professional and facility charges for FDA-approved female sterilization procedures when the purpose of the procedure is contraception, as documented by your provider on the claim 	50% coinsurance (after deductible) + balance bill
	\$1,000 bariatric surgery access fee (in addition to applicable deductible and coinsurance) for all bariatric surgeries. This access fee applies toward the professional charges for bariatric surgery.	
Inpatient Rehabilitation— Extended Active Rehabilitation Services	 20% coinsurance (after deductible) for the first 60 days of services in a calendar year 50% coinsurance (after deductible) for the second 60 days of services in a calendar year. If your claim is submitted with a primary behavioral health diagnosis, you will pay the cost share applicable to the first 60 days of services in a calendar year. 	50% coinsurance (after deductible) + balance bill

Benefit	In-Network Cost Share	Out-of-Network Cost Share
Long-Term Acute Care— Inpatient	20% coinsurance (after deductible) for the first 100 days of services	
	50% coinsurance (after deductible) for days 101-365 of services. If your claim is submitted with a primary behavioral health diagnosis, you will pay the cost share applicable to the first 100 days of services.	50% coinsurance (after deductible) + balance bill
	PCP or specialist visit copay (see the Physician Services row) for your first prenatal office or home visit, which covers all services included in the provider's global charge	
Maternity	One applicable copay, per member, per provider, per day for other office or home visits not included in the global charge	50% coinsurance (after deductible) + balance bill
Global charge is a fee charged by the delivering provider that includes certain prenatal, delivery, and postnatal services.	20% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges	
	Your cost-share obligations may be affected by the addition of a newborn or adopted child, as described in the Eligibility for Benefits section in your Base Benefit Book. If you have coverage only for yourself and no dependents, the addition of a child will result in a change from individual coverage to family coverage, and you may be required to pay additional premium. If you currently have individual coverage, when a child is added to your plan, you will have a family deductible.	
Medical Foods for Inherited	20% coinsurance	50% of the cost of medical foods
Metabolic Disorders	Deductible is waived	Deductible is waived
		Cost is defined as billed charges.
Neuropsychological and Cognitive Testing	 PCP or specialist visit copay—see the Physician Services row 20% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any 	50% coinsurance (after deductible) + balance bill
	related facility charges	
	Diagnostic Laboratory Services:	
	 \$0 if you only receive covered laboratory services at a doctor's office 	
	 PCP or specialist visit copay—see the Physician Services row for services you receive at a doctor's office 	
Outpatient Services	• 20% coinsurance (after deductible) for professional services you receive from a pathologist or dermapathologist, and services you receive at locations other than a doctor's office	
	Radiology Services:	
	 PCP or specialist visit copay—see the Physician Services row for services you receive at a doctor's office 	50% coinsurance (after deductible) + balance bill
	• 20% coinsurance (after deductible) for professional services you receive from a radiologist, and services you receive at locations other than a doctor's office	
	Outpatient Facility Services (including outpatient surgery):	
	• 20% coinsurance (after deductible)	
	 \$0 for FDA-approved female sterilization procedures when the purpose of the procedure is 	

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	contraception, as documented by your	
	provider on the claim Sleep Studies: 20% coinsurance (after	
	deductible)	
	Medications Given to You at an	
	Outpatient Facility: 20% coinsurance (after deductible)	
	\$1,000 bariatric surgery access fee (in ad	
	coinsurance) for all bariatric surgeries. This charges for bariatric surgery.	access fee applies toward the professional
Pharmacy and Medications B	(, , , , , , , , , , , , , , , , , , ,	
is filled. No exceptions will be mad	ication is based on the tier to which BCBSAZ e regarding the assigned tier of a medication. ce. To confirm the status and tier of a particul ce at the number on your ID card.	BCBSAZ may change the tier of a
	Retail Medications (30-day supply)	
	• Tier 1: \$15 copay	
	• Tier 2: \$45 copay	
	• Tier 3: \$75 copay	
	 Tier 4 (including compounded medications): \$130 copay 	
	Mail Order Medications (90-day supply)	
	• Tier 1: \$30 copay	
	• Tier 2: \$90 copay	
	• Tier 3: \$150 copay	
	• Tier 4: \$260 copay	
	Specialty Medications (30-day supply of most medications)	
	• Tier A: \$60 copay	The following are not covered when
	• Tier B: \$110 copay	obtained from out-of-network pharmacies:
	• Tier C: \$160 copay	 90-day supply at retail
Pharmacy Benefit	• Tier D: \$210 copay	 Mail order medications
See the Using Your Pharmacy Benefits section in your Base Benefit Book for details about your Pharmacy benefits, including how your cost share is calculated.	You may obtain up to a 90-day supply of covered maintenance medications at a network retail pharmacy (keep in mind that not all medications are available for more than a 30- or 60-day supply). If you receive a 31- to 60-day supply of medication, you will pay two times the applicable cost share for a 30-day supply.	 Specialty medications You must pay the full cost for retail prescriptions purchased from an out- of-network pharmacy and submit a claim to BCBSAZ. You will be reimbursed at the in-network level of benefits, up to the allowed amount. You will be responsible for any balance bill,
	If you receive a 61- to 90-day supply of medication from a network retail pharmacy, you will pay two and a half times the 30-day cost share. Your cost share will be different depending on the type of pharmacy, how much of the medication you're getting, and the tier of the medication.	including the difference between the allowed amounts for the generic and brand name medications.
	If you purchase a brand-name medication when a generic equivalent is available, you will pay the tier 1 copay plus the difference between the allowed amounts for the generic and brand- name medications, even if the prescribing provider indicates on the prescription that the brand-name medication is what you should have. If you have completed step therapy and are taking a brand-name drug with a generic equivalent as a result of the step therapy	

Benefit	In-Network Cost Share	Out-of-Network Cost Share
	process, you pay the cost share that applies to the brand-name medication.	
	\$0 for preventive medications and covered vaccines. BCBSAZ determines under 45 CFR § 147.130:	
	Which medications are considered preventive,	
	• Which vaccines are covered, and	
	 For which there is a \$0 cost share 	
	\$0 for the generic version of certain covered preventive medications or items; applicable cost share for the brand- name version. You may request an exception for waiver of cost share (see the Preventive Services section in your Base Benefit Book) for the brand-name version of a preventive medication or item.	
	\$0 for the following female contraceptive (birth control) methods when your provider prescribes them for the purpose of contraception and obtained from an in- network pharmacy:	
	• FDA-approved brand oral, patch, vaginal ring, and injectable contraceptives with no generic equivalent components	
	 FDA-approved diaphragms, cervical caps, and cervical shields 	
	FDA-approved emergency contraception for members of any age	
	 FDA-approved generic oral, patch, vaginal ring, and injectable contraceptives 	
	Female condoms	
	Sponges and spermicides	
	20% coinsurance (after deductible) for medications you purchase through your medical benefit	50% coinsurance (after deductible) +
Medications for the Treatment of Cancer	See the Pharmacy Benefit cost-share row to determine your cost share for services you receive through the Pharmacy benefit.	balance bill
	For cancer treatment medications that are also classified as specialty medications, you pay the tier 1 pharmacy copay. For certain cancer treatment medications, as determined by BCBSAZ, you will receive a 15-day supply , and pay one-half of the tier 1 pharmacy copay the first time you receive it. You will be able to refill the medication every 15 days, and you will continue to pay one-half of the tier 1 pharmacy copay for each refill during your first three months using the medication. If	Not covered
	you have side effects from the medication during the three-month period, your prescribing doctor may change your medication. If you tolerate the medication, you will be able to refill the cancer treatment medication for up to 30 days after your first three months of treatment.	

Benefit	In-Network Cost Share	Out-of-Network Cost Share
Physical Therapy, Occupational Therapy, and Speech Therapy Services	20% coinsurance (after deductible)	50% coinsurance (after deductible) + balance bill
Physician Services Your cost share will be waived if you receive covered preventive services only from an in-network provider during your visit.	 One \$30 PCP copay or one \$60 specialist copay per member, per provider, per day for services you receive during an office, home, or walk-in clinic visit \$0 if you only receive the following services and no other covered service during your office, home, or walk-in clinic visit: Covered allergy injections Covered immunizations Covered laboratory services \$0 for the following when the purpose is female contraception (birth control), as documented by your provider on the claim: Professional services for FDA-approved female sterilization procedures, regardless of the location of service Professional services for fitting, implantation, and/or removal (including follow-up care) of FDA-approved female contraceptive devices FDA-approved implanted female contraceptive devices FDA-approved implanted female contraceptive devices The following FDA-approved generic and brand-with-no-generic-equivalent prescription hormonal and barrier contraceptive methods and devices: patches, rings, contraceptive injections, diaphragms, cervical caps, cervical shields, female condoms, sponges, and spermicides 20% coinsurance (after deductible) for: Covered physical therapy, occupational therapy, and speech therapy PCP and specialist services provided at locations other than a doctor's office, home, or walk-in clinic Professional services you receive from a radiologist or pathologist, including a dermapathologist, and professional services are provided at a doctor's office 	50% coinsurance (after deductible) + balance bill
Post-Mastectomy Services	 PCP or specialist visit copay—see the Physician Services row 20% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges 	50% coinsurance (after deductible) + balance bill

Benefit	In-Network Cost Share	Out-of-Network Cost Share
Pregnancy, Termination	PCP or specialist visit copay—see the Physician Services row	
	20% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges	50% coinsurance (after deductible) + balance bill
	\$0 regardless of the location where services are provided if:	
	• You receive one of the services covered as explained in the Preventive Services section in your Base Benefit Book;	
Preventive Services You pay applicable cost share for any tests, procedures, or	• The procedure code, the diagnosis code, or the combination of procedure and diagnosis codes billed by your provider on the line of the claim indicates the service is preventive; and	50% coinsurance (after deductible) +
services not covered in the Preventive Services section in your Base Benefit Book.	 The primary purpose of the visit at which you received the services was preventive care 	balance bill
-	\$0 for the generic version of certain covered preventive medications or items; applicable cost share for the brand- name version. You may request an exception for waiver of cost share (see the Preventive Services section in your Base Benefit Book) for the brand-name version of a preventive medication or item.	
	PCP or specialist visit copay—see the Physician Services row	
Reconstructive Surgery and Services	20% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges	50% coinsurance (after deductible) + balance bill
Skilled Nursing Facility	 20% coinsurance (after deductible) for the first 90 days of services in a calendar year 50% coinsurance (after deductible) for the second 90 days of services in a calendar year. If your claim is submitted with a primary behavioral health diagnosis, you will pay the cost share applicable to the first 90 days of services in a calendar year. 	50% coinsurance (after deductible) + balance bill
Telehealth Services— BlueCare AnywhereSM Telehealth services are video consultations you have with a provider using BCBSAZ's	 \$0 for telehealth medical consultations \$20 copay for telehealth counseling sessions provided by a counselor \$45 copay for telehealth psychiatric consultations provided by a psychiatrist 	Not covered
BlueCare Anywhere service.	You pay the cost-share amounts that apply to the services you receive via telehealth (remote services performed by the provider) along with the cost-share amounts that apply to the services you receive in-person at your physical location. Example: If you are at a PCP's office and have a consultation with a remote specialist, you will pay the cost share applicable for a PCP office visit and the cost share applicable for a specialist office visit or consultation. If you are at home	Not covered, except for emergency and urgent services. In those cases, you pay the cost-share amounts applicable to all services provided via telehealth. You will always pay in-network cost share for emergency services provided via telehealth.

	Out-of-Network Cost Share
and receive a consultation from a remote specialist, you will pay only the specialist cost share because no other provider is involved at your location.	
\$0 Deductible is waived Maximum reimbursement of \$10,000 per member, per transplant or gene therapy treatment	
PCP or specialist visit copay —see the Physician Services row 20% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges	50% coinsurance (after deductible) + balance bill
	specialist, you will pay only the specialist cost share because no other provider is involved at your location. Deductible Maximum reimbursement of \$10,000 per metreatment PCP or specialist visit copay —see the Physician Services row 20% coinsurance (after deductible) for professional services you receive at an inpatient or outpatient facility, and any related facility charges \$50 copay per member, per provider, per day for services you receive from a provider that is contracted with the plan network to offer urgent care services PCP or specialist visit copay (see the Physician Services row) for services you receive during an office, home, or walk-in clinic visit from an in-network provider that is not specifically contracted for urgent care services 20% coinsurance (after deductible) for urgent care services you receive that is not specifically contracted for urgent care services