

# DO LIFE.

**2021 HEALTH BENEFITS**  
FOR ACTIVE **STATE OF ARIZONA** EMPLOYEES



**BlueCross  
BlueShield**  
Arizona

**ARIZONA**  
DEPARTMENT OF ADMINISTRATION  
HUMAN RESOURCES

# *Welcome to Blue.*

You take care of Arizona, so we created two new health plans to help take care of you. See how you can get the care you need and service you deserve with special extras.

*And it starts here.*

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Health insurance can be confusing. See easy explanations for common insurance terms on page 14.



# Why Choose Blue?

## CONFIDENCE. CHOICE. HEALTH.

Blue Cross® Blue Shield® of Arizona (BCBSAZ) has created **two new health plans** *exclusively for State of Arizona employees*, featuring choice, flexibility, and savings. Both include Blue's **great national provider network\***—plus extras only available with BCBSAZ. Refer to pages 11-12.

# 1

### Triple Choice Plan BluePreferred® Care

- National coverage + Arizona-based support
- Low deductibles
- 3 Tiers of providers to choose from
- Free preventive care
- No Primary Care Physician (PCP) required
- No referrals needed

# 2

### High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

- National coverage + Arizona-based support
- Low monthly premiums
- Tax-free funds that roll over
- Free preventive care
- No Primary Care Physician (PCP) required
- No referrals needed

Both BCBSAZ plans come with valuable extras that support your health and save you money.

Walmart\*

sam's club

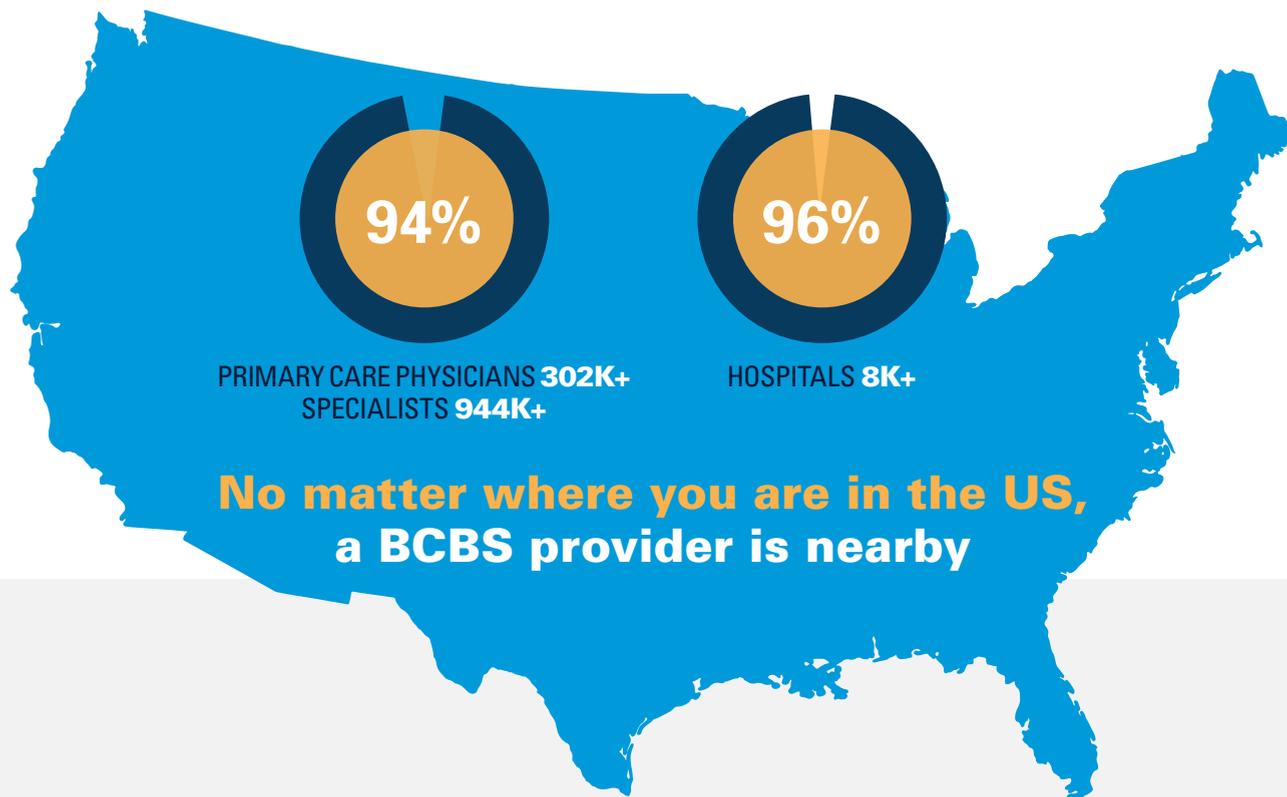
SUN BASKET

natura)(y)slim®

sharecare

Blue365  
Your resource for living healthier.

3 Learn more at [azblue.com/stateofaz](http://azblue.com/stateofaz) or call 1-866-287-1980



**Easy access to the care you need—whenever, wherever you are.**



**BlueCare Anywhere<sup>SM</sup> online medical visits**—get care from a board-certified doctor using your smartphone, tablet, or computer, 24/7; English- and Spanish-speaking doctors are available.



**FREE Nurse On Call**—talk with a registered nurse anytime, day or night, at no cost; English- and Spanish-speaking nurses are available.



**MyBlue<sup>SM</sup> mobile app**—find a doctor, get estimates for medical services, find a network provider, check your deductible, and so much more—anytime, anywhere.

Learn more at [azblue.com/stateofaz](http://azblue.com/stateofaz) or call **1-866-287-1980 4**

# Triple Choice Plan BluePreferred Care

The quality and choice you expect from Blue—with savings that will surprise you.

**Our Triple Choice Plan**, also called **BluePreferred® Care**, allows you to choose healthcare providers and facilities from three tiers—each offering similar levels of care but big differences in savings. You'll save the most when you choose providers from Tier 1—doctors and facilities that meet strict criteria for both quality and cost of care.

**LOOK FOR THIS FOR TOP SAVINGS!**

Tier 1	Tier 2 National Network
14,659 Providers	23,094 Providers

**Tier 1**

- Banner Health.
- HONORHEALTH™
- YUMA REGIONAL MEDICAL CENTER
- Northern Arizona Healthcare
- NORTHWEST HEALTHCARE  
Northwest Medical Center | Oro Valley Hospital
- Tucson Medical Center

- Dignity Health.
- Abrazo Health™
- PHOENIX CHILDREN'S Hospital
- MAYO CLINIC
- Carondelet Health Network

*Plus all other providers in the BCBS National Network.*

**INCLUDES:** Physicians, Labs / X-Rays, Rehab, Hospitals, Urgent Care

Regardless of tier, you never need a referral to see a doctor—not even when you travel.\*\*



## Compare the Difference in Costs

### Triple Choice BluePreferred Care

	Tier 1	Tier 2	Tier 3
	In-Network Providers	In-Network Providers	Out-of-Network Providers
Deductible	\$200 individual \$400 family	\$1,000 individual \$2,000 family	\$5,000 individual \$10,000 family
Out-of-pocket Max	\$7,350 individual \$14,700 family		\$8,700 individual \$17,400 family
In-Patient Hospital	\$250 copay per admission after Ded. is met	\$250 copay per admission after Ded. is met	Ded. + 50% Coinsurance
Primary Care	\$20 copay after Ded. is met	\$20 copay after Ded. is met	Ded. + 50% Coinsurance
Specialist	\$40 copay after Ded. is met	\$40 copay after Ded. is met	Ded. + 50% Coinsurance
Urgent Care	\$75 copay after Ded. is met	\$75 copay after Ded. is met	Ded. + 50% Coinsurance
Emergency Care	\$200 copay after Ded. is met	\$200 copay after Ded. is met	Ded. + 50% Coinsurance
Preventive Care	FREE	FREE	Ded. + 50% Coinsurance
	Choose doctors and facilities from Tier 1 to get the highest level of benefits.	You receive in-network benefits for using participating network care providers. For some services, you'll pay a higher out-of-pocket cost with a Tier 2 provider than you would with a Tier 1 provider.	You will pay the highest cost for using out-of-network providers, and may be responsible for paying the full provider-billed charges.

# High Deductible Health Plan + Health Savings Account

- 1 Lowest premium
- 2 Take more money home—triple-tax advantage
- 3 You own the HSA

If you don't spend much on healthcare and can predict your annual expenses, our *new* **High Deductible Health Plan (HDHP)** paired with a **Health Savings Account (HSA)** is a smart option, and offers you the lowest premium. Plus, BCBSAZ's exclusive contracts with providers result in bigger savings for you.

**Money in your Health Savings Account is easy to use and track,** just like a regular bank account. Offset a higher deductible with a tax-exempt health savings account (HSA) funded by you and your employer. You own the HSA even if you change jobs or health plans.



## HSA provides a triple-tax advantage

Money goes in tax free

Interest is earned tax free

Withdrawals for eligible expenses are tax free

You can use HSA funds for medical expenses, prescription drugs, vision, dental, and more.



MEDICAL EXPENSES



PRESCRIPTION DRUGS



VISION



DENTAL

# Greater Control Over Your Healthcare Dollar



**Compare the Difference in Costs;**  
you'll save the most money when you see in-network providers.

## High Deductible Health Plan

**OFFSET  
WITH  
AN HSA**

	In-Network	Out-of-Network
Deductible	\$1,500 individual \$3,000 family	\$5,000 individual \$10,000 family
Coinsurance	10%	50%
Out-of-pocket Max	\$3,500 individual \$7,000 family	\$8,700 individual \$17,400 family
In-Patient Hospital	10% Coinsurance after Ded. is met	50% Coinsurance after Ded. is met
Primary Care	Ded. + Coinsurance	50% Coinsurance after Ded. is met
Specialist	Ded. + Coinsurance	50% Coinsurance after Ded. is met
Preventive Care	FREE	FREE

# Which BCBSAZ Plan is best for you? Our tools will help you choose with confidence.

Answer a few simple questions about your health needs, financials, and goals and our plan selection tool will help you compare our Triple Choice Plan with our HDHP and recommend which plan is right for you. You can make a decision based on real-life examples or by providing some details about your financials and healthcare needs. Compare your two new plan options at [azblue.com/stateofaz](https://azblue.com/stateofaz) > **Compare Plans**.

**Who knew choosing your benefits could be this simple?** →

Picwell is here to help you determine which plan is the best fit for you and your family! This, however, is not an enrollment platform; we will direct you to your enrollment site at the end of our experience. You should fully review all of your benefits documents before enrolling. Your responses to these questions are anonymous.

**Let's Get Started** →

By clicking "Let's Get Started" you acknowledge that you understand this and agree to the [Terms of Service](#) and [Privacy Policy](#).

**Your Health Plans** MORE ON HEALTH INSURANCE

Here are the Picwell Scores for the **2 plans** that you have to choose from. The Picwell Score tells you how good a value each plan is, based on your health care needs and preferences. Learn more about the Picwell Score.

**Your Best Match** 99 BCBSAZ HDHP **2021 High Deductible Health Plan**

HSA Eligible and your employer will contribute \$1,440 to your HSA next year. What's an HSA?

Lookup providers within BCBSAZ's network. Search Your Provider

Est. Yearly Total	Premium	Out-of-Pocket	In-Network Deductible(s)	OOP Max
<b>\$2,956</b> \$4,896	<b>\$52.02/dwk</b>	<b>\$1,604</b> \$6,044 (WYTY)	<b>\$3,000</b>	<b>\$7,000</b>

VIEW PLAN DETAILS **CHOOSE THIS PLAN**

## Here are some BCBSAZ members and the plans they chose



Watch videos on our plans at [azblue.com/stateofaz](http://azblue.com/stateofaz).



Juan, 55

Juan is a construction worker who is expecting to have knee surgery next year.

Juan's Plan: **Triple Choice Plan**



Brenda, 37

Brenda is a mother of two. Her family is healthy and usually only sees their doctor for preventive care.

Brenda's Plan: **High Deductible**



Martha, 49

Martha has diabetes, a preexisting condition that was diagnosed 2 years ago. She can predict her medical costs.

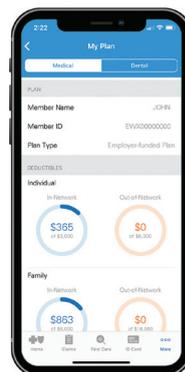
Martha's Plan: **High Deductible**

## MyBlue<sup>SM</sup>

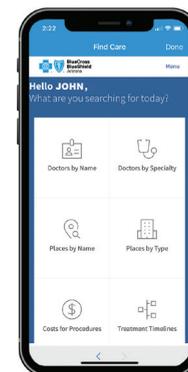
You can manage your plan, access your ID card, search doctors, estimate costs, and much more, online or using your smartphone.



ID CARD



COSTS



SEARCH DOCTORS

# BCBSAZ Plans Come with Extras You Won't Find Anywhere Else

BCBSAZ offers you innovative tools and exclusive discounts on a variety of products and services that help you feel better, get healthier, and save along the way. And they're only available from Blue!



Watch our videos on these great extras and more at [azblue.com/stateofaz](http://azblue.com/stateofaz).



Walmart  sam's club 

Now it makes even more sense to shop at Walmart® and Sam's Club®! With your BCBSAZ plan, you get discounts on grocery purchases at 4,854 Walmart and Sam's Club stores across the nation—including locations in Arizona!



 sharecare

Sharecare® is a digital health assistant and well-being solution that gives you the power to manage all your health information in one place. With your free subscription, you can conveniently view your care team, medications, lab results, and more, plus integrate third-party devices and apps. Sharecare provides an experience personalized to your needs, based on its RealAge® test, that helps you live healthier, longer.



## SUN BASKET

Sun Basket® delivers healthy food choices to State employees at a discounted price, offering convenience and simplicity. Choose meals to suit a host of dietary styles, including vegan, paleo, gluten free, and carb conscious. Members with diabetic or other dietary health needs will also benefit by having the right meals delivered to their door. It's food as medicine.



## natura)(ySlim®

**Need a little support reaching your target weight?** With the Naturally Slim® weight-loss program, there are no foods to buy, no points to count, no guidelines on what you can and can't eat. With the help of a personal coach, you'll learn how to lose weight by changing how you eat instead of what you eat.



We can help you take meaningful steps toward better fitness and overall health with Blue365®. You'll be eligible for discounts on memberships at fitness centers like **Gold's Gym®**, **Curves®**, and more, plus enroll in nutrition programs at no cost.

# Get the support you need to face medical issues with confidence.

Taking care of yourself is easy when you're in good health, but when difficulties arise, a little support can go a long way. That's why both BCBSAZ plans for State of Arizona employees include no-cost programs that pair you with a care manager or nurse to support you through your treatment.

## Care Management



When unexpected health issues arise, like a cancer diagnosis, serious accident, or even COVID-19, a BCBSAZ Care Manager can help you:

- Understand your health plan
- Arrange medical equipment
- Get prescription costs
- Identify and choose care options

## Health Condition Management



If you've been diagnosed with a long-term (chronic) health condition, you can work directly with a registered nurse through one of these programs:

- Diabetes
- Asthma
- Cardio & Pulmonary
- Musculoskeletal
- Mental & Behavioral Health
  - We offer services for covered dependents with autism, including applied behavioral analysis (ABA) therapy and family support.



Learn stress management, self-care, mental health myths and realities, and more! It's all free at [mobilizeaz.com](https://mobilizeaz.com), where BCBSAZ is inspiring health for Arizonans through education, resources, and community investment. Check it out!

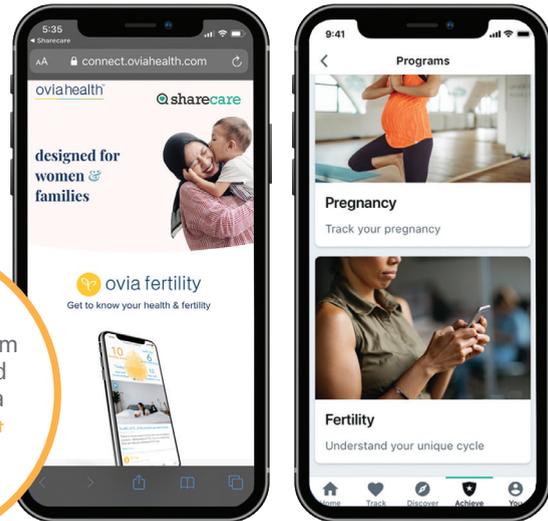


## Fertility, Pregnancy, & Parenting Programs

We've partnered with Sharecare® and Ovia Health® to bring a suite of programs that support women and their partners throughout the parenthood journey including fertility, pregnancy, and parenting.

With the easy-to-use Sharecare app, you'll have access to Ovia Health's expert content and tips, personalized health insights, and unlimited health coaching with Registered Nurses.

Enroll in this program during your second trimester and get a **\$100 gift!**<sup>†</sup>



## We want to make it simple so you can DO LIFE.

We know that healthcare can often seem unnecessarily complex, so here are definitions of common health terms:

**Co-Insurance:** The percentage you pay for the cost of covered health expenses after meeting your deductible. For example, you pay 20% of the cost of a covered service and your health plan would pay the other 80%.

**Deductible:** The amount you're responsible for paying each plan year before your plan begins to cover its portion of the covered costs.

**In-Network Providers:** Those who have agreed to provide services to BCBSAZ members at a negotiated rate. Typically, your out-of-pocket costs are lower when you use an in-network provider.

**Out-of-Network Providers:** Providers who do not participate in our network and do not provide services at negotiated rates. You'll pay more when using out-of-network providers.



**ARIZONA**  
DEPARTMENT OF ADMINISTRATION  
HUMAN RESOURCES

**1-866-287-1980**  
**azblue.com/stateofaz**

\*National providers contracted with the local Blue Cross Blue Shield (BCBS) plan through Bluecard®.

\*\*Worldwide coverage for emergency services is available through the BCBSAZ BlueCard® Worldwide program. See your member Benefit Book for complete description of services that are covered when traveling outside the U.S.

†Gift to be determined at a later date.

BCBSAZ provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.

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