



NEW *Access Blue PPO*

... a limited benefit policy designed to cover serious medical problems, while you cover most doctor office visits and prescriptions.

- Up to \$2 million in lifetime benefits per covered member for serious medical care.
- Coverage for hospitalization, outpatient services, radiation therapy, chemotherapy, dialysis and more!
- Important wellness benefits and children's preventive services.



**Arkansas
BlueCross BlueShield**

An Independent Licensee of the
Blue Cross and Blue Shield Association

Don't put off getting coverage designed to cover serious medical expenses.

Arkansas Blue Cross and Blue Shield makes it easier to afford.

Our new Access Blue PPO insurance policy is designed to provide you with health insurance coverage at a cost that's easy to afford. Access Blue PPO is defined as a "limited benefit" health plan, which means it focuses on protecting you against the high costs associated with more serious medical care. In exchange for a lower monthly premium, you'll have coverage for services such as inpatient and outpatient services (includes the facility and physician services provided in that facility), radiation therapy, chemotherapy, dialysis and more. It's a sensible approach to individual health insurance that can save you money on premiums and protect you against the high cost of a medical emergency.

Inside this brochure you'll find details on the key features, as well as charts describing how benefits are paid.

The reliability, experience and outstanding service of Arkansas Blue Cross and Blue Shield.

You know you can count on Access Blue PPO, because it comes to you from Arkansas Blue Cross and Blue Shield. That means you'll enjoy all the advantages of doing business with the state's leading health insurer — including our friendly and helpful customer service. Access Blue PPO is just the latest example of our commitment to finding affordable health insurance solutions — so more Arkansans can get the coverage they need.



Access Blue PPO provides affordable insurance coverage for a wide range of health care services.

\$2 million in lifetime benefits

Since Access Blue PPO is designed to protect you against the expenses associated with more serious medical care, the insurance plan provides a lifetime benefit maximum of \$2 million per covered member.

Coverage for Major Medical Services

Access Blue PPO is designed to provide coverage for more costly medical services. For instance, once you've met your deductible for Major Medical Services, you'll pay just 20% coinsurance for:

- inpatient care
- outpatient services
- inpatient and outpatient surgery
- chemotherapy
- radiation therapy
- dialysis
- And much more!

Coverage for Wellness Benefits and Children's Preventive Care

Access Blue PPO provides coverage for a wide range of wellness benefits, including physical exams, routine gynecological exams and more; up to a \$500 annual maximum (per person) in benefits. (Copayments and deductibles do **not** apply; you pay 20% coinsurance.) You'll also have coverage for children's preventive care — with **no** deductible to meet; and no coinsurance!

More Ways Arkansas Blue Cross and Blue Shield Helps You Save Money ...

Arkansas Blue Cross and Blue Shield helps you save money for doctor office visits and prescription drugs through our negotiated discounted prices. What's more, once you meet your Office-Based deductible for Prescription Drugs*, you'll have 100% coverage for doctor office visits and prescription drugs for the remainder of the calendar year.

* Applies to prescription drugs filled at your pharmacy.

Access to the extensive True Blue PPO provider network

Access Blue PPO enables you to control costs through our reliable True Blue PPO network of providers. Plus, it gives you the freedom to see any participating specialist without a referral. Considering that more than 6,700 health care providers and 112 hospitals are part of the True Blue PPO network, there is an excellent chance your doctor or specialist already participates.

Add dental coverage with a separate insurance policy, BlueCare Dental

Regular dental care is vital to maintaining the health of your teeth and gums. But as you may know, the cost of dental care can be significant — especially for families. But with BlueCare Dental, you can bring the cost of ongoing dental care back within reach. This coverage gives you the freedom to use any dentist you wish — however, when you use dentists who contract with Arkansas Blue Cross and Blue Shield, you will not be billed for charges in excess of our allowable charges, up to the benefit year maximum.

Here's a sampling of some of the many services covered by BlueCare Dental:

- **Preventive Care** — including initial and periodic exams, fluoride treatments, x-rays and more.
- **Minor Restorative Care** — including fillings and simple extractions.
- **Major Restorative Care** — including root canals, oral surgery, bridges and more

Affordable BlueCare Dental rates for you and your family:

Monthly Premium	
Individual under 19	\$17.30
Individual age 19 through 64	\$27.60
Individual and spouse	\$55.20
Individual and child(ren)	\$54.00
Individual, spouse and child(ren)	\$81.60

Limitations and exclusions apply. Please call your local independent agent for a BlueCare Dental information package.

Access Blue PPO: Covered Benefits and Services

SECTION A: MAJOR MEDICAL SERVICES

Includes services in the hospital (inpatient and outpatient), skilled nursing facility, nursing home, ambulatory surgical center, as well as coverage for home health, durable medical equipment, ambulance and more.

Lifetime Maximum	\$2 Million	\$2 Million	\$2 Million
IN-NETWORK			
Deductible	\$500 (ABP 1) (maximum 2 per family)	\$1,000 (ABP 2) (maximum 2 per family)	\$2,500 (ABP 3) (maximum 2 per family)
Annual Coinsurance Maximum	You pay up to \$2,000	You pay up to \$2,000	You pay up to \$2,000
Annual Out-of-Pocket Maximum	You pay up to \$2,500	You pay up to \$3,000	You pay up to \$4,500
OUT-OF-NETWORK*			
Deductible	\$1,000	\$2,000	\$5,000
Annual Coinsurance Maximum	You pay up to \$4,000	You pay up to \$4,000	You pay up to \$4,000
Annual Out-of-Pocket Maximum	You pay up to \$5,000	You pay up to \$6,000	You pay up to \$9,000

Type of Service	In-Network Coinsurance After Deductible When using the True Blue PPO Network, you pay:
Inpatient Services (Facility and Physician)	20% coinsurance
Outpatient Services (Facility and Physician)	20% coinsurance
Emergency Room	a \$200 copayment per visit (whether or not the deductible has been met)
Adult Wellness	20% coinsurance, no deductible to meet , up to a \$500 annual maximum
Child Preventive Care	\$0
Ambulance Services	20% coinsurance, \$1,000 annual maximum
Home Health Services	20% coinsurance, up to a 40-visit annual maximum
Skilled Nursing Facility (including those services provided in a Nursing Home)	20% coinsurance, up to a 30-day annual maximum
Durable Medical Equipment	20% coinsurance, \$5,000 annual maximum
Prosthetic Devices	20% coinsurance
Hospice (requires prior authorization)	20% coinsurance
And More ... Regardless of Place of Service	
Radiation Therapy Services	20% coinsurance
Chemotherapy	20% coinsurance
Dialysis	20% coinsurance
Diabetes Self-Management Training and Supplies	20% coinsurance
Physical and Occupational Therapy	20% coinsurance, up to a 45-visit annual maximum
Speech Therapy	20% coinsurance, up to a 25-visit annual maximum

* See Access Blue PPO rate sheet .

** **Out-of-Network Coinsurance is 40%.** If you go **out-of-network**, you will also be responsible for any “balance billing”— in other words, the difference between the provider’s bill and the Arkansas Blue Cross and Blue Shield allowed amount.

SECTION B: OFFICE-BASED SERVICES

Includes services in the physician's office, stand-alone clinics and independent labs.

IN-NETWORK	
Deductible	You pay \$5,000 (maximum 2 per family)
Coinsurance	You pay 0%, with no annual maximum after the deductible

NOTE: Out-of-network services are not covered

These services will be covered based on the type of facility in which they are received — i.e., Major Medical Services or Office-Based Services:	<ul style="list-style-type: none">■ Allergy testing/therapy■ Injections■ Laboratory tests	<ul style="list-style-type: none">■ Surgery■ Diagnostic X-rays
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SECTION C: PRESCRIPTION DRUG BENEFITS**

Deductible	You pay \$5,000 (each covered member must meet)
Coinsurance	You pay 0%, with no annual maximum after the deductible

**** Prescription drug benefit applies to prescriptions that are filled at your pharmacy.**

Please Note: Satisfying one type of deductible (Major Medical Services, Office-Based Services or Prescription Drug Benefits) does not satisfy any other type of deductible.

Access Blue PPO does not provide coverage for mental health services, including treatment for alcoholism, drug addiction and psychiatric conditions. Mental health drugs are also not covered under Access Blue PPO. This includes prescriptions which treat such mental health problems as attention deficit disorder, attention deficit-hyperactivity disorder, depression, or insomnia.

Complete Care Formulary

Access Blue PPO prescription drug coverage is based on the Complete Care formulary. This is a list of covered drugs — both brand-name and generic — that have been carefully chosen by a committee of practicing physicians and pharmacists. While it does not cover all medications, the formulary consists of safe and cost-effective drugs approved for most medical conditions. It is revised periodically to reflect changing drug therapies.

You can't afford to go without health insurance coverage.

And now you can afford the coverage you need!
Complete and return your application today.

For answers to your questions, call your local independent agent.

Important Information about Access Blue PPO

Access Blue PPO is Arkansas Blue Cross and Blue Shield's limited benefit policy for individuals under age 65 and not on Medicare.

The Access Blue PPO insurance plan has exclusions, limitations and terms under which it may be continued or discontinued. The Access Blue PPO insurance plan is age and sex rated, meaning premiums are based on the age and sex of the oldest covered person. It is also based on whether you choose individual or family coverage, and your deductible selection. The Company's determination to provide or refuse coverage will be based upon the answers to the health questions on the application as well as additional verifying medical information the Company may require.

Tobacco Users: The rates provided are discounted non-tobacco-user premiums. An additional 20% will be applied to any tobacco-user's amount of premium.

Benefits and Services Not Included: No benefits or services of any kind are provided for maternity care, obstetrical care, in vitro fertilization, artificial insemination, and other infertility-related procedures. Conditions existing prior to the effective date of the policy are not covered until the policy has been in effect for 12 months. Injuries or diseases caused by war; dentistry (except for some oral surgery); eye refractions, eyeglasses or hearing aids, unless needed because of accidental injury; cosmetic surgeries, unless needed because of accidental injury; services or supplies not medically necessary; medical or hospital services collectible under Workers Compensation or any law providing benefits for dependents of military personnel; services rendered in government hospitals; intentionally self-inflicted injuries; inpatient services, if they could have been performed safely and adequately on an outpatient basis; services and supplies which are experimental or investigational in nature; benefits provided under Medicare or other government programs (except Medicaid); services of social workers, unless included as part of the daily room and board allowance; radial keratotomies or epikeratophakia or any services performed to correct nearsightedness; hospital and physician services for rest cures; services by an immediate relative (spouse, parents, children, brother, sister, or legal guardian); dietary supplements when used in connection with weight reduction programs. Premium rates may be changed by class.

Mental Illness Not Covered: Treatment for the following conditions is not covered under Access

Blue PPO: alcoholism, drug addiction, and psychiatric conditions. Mental health drugs are also not covered under Access Blue PPO. This includes prescriptions which treat such mental health problems as attention deficit disorder, attention deficit-hyperactivity disorder, depression, or insomnia.

Subrogation: If benefit payments are made for which a third party may be liable, Arkansas Blue Cross and Blue Shield is entitled to recovery out of payments made by that third party to the full extent of benefits paid.

Medical Underwriting: This health insurance is underwritten. To be approved for coverage and issued a policy, you must answer health questions and pass medical underwriting.

Coordination Against Group and Major Medical Coverage: Benefits for services or supplies available to you under any other group or blanket disability insurance, Union Welfare Plan, employer or employee benefit organization, self-insurance or any other non-regulated group disability benefits plan, major medical policy, or no-fault automobile liability insurance will be coordinated so that the total amount of benefits payable from all these plans combined does not exceed 100% of actual medical expenses.

IMPORTANT NOTE: Your premium will be accepted after coverage has been approved and a billing statement forwarded. This outline of coverage provides a brief description of the important features of your Access Blue PPO insurance policy. **The outline is not your policy, and only the actual policy provisions will control.** The policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you **READ YOUR POLICY CAREFULLY.**

Since applications for our Access Blue PPO insurance policy take time to process and you are not guaranteed coverage, we advise you to keep your current coverage in effect until we notify you that your application for coverage is approved.

If you do not have health insurance coverage at this time, you may want to consider applying for our Short-Term Blue insurance policy. Assuming you meet the minimum qualifications, you could have Short-Term Blue coverage in place while we are medically underwriting your application for Access Blue PPO. If you are interested in Short-Term Blue coverage, please call your local independent agent.

Questions? Call your local independent agent.



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