Arkansas Blue Cross and Blue Shield 2023 Dual Option Health Plans



Calendar-Year Benefit

Name	Medical Copay Type		Deductibles				Coinsurance Out of Pocket Ma			t Maximu	ms		Medical Copays									RX Copa				
		IND	IND	FAM	FAM	IN OU	OUT	IND	IND	FAM	FAM	OT/	MH	ID.	O.D.	ER	ш	PCP	SCP	C	Duck	Non	Pref	Curr	Deductible Type	TrOOP Type
		In-Net	OON	In-Net	OON		001	In-Net	OON	In-Net	OON	PT/ ST	Consult/ Eval	IP	OP		UC			Gen	Pref	Pref	Spec	Spec		
Platinum 500 ESSEN- TIAL	С	\$500	\$1,000	\$1,000	\$2,000	20%	40%	\$2,000	\$8,000	\$4,000	\$16,000	\$20	\$20	n/a	n/a	n/a	\$40	\$20	\$40	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Gold 2600 HSA		\$2,600	\$5,200	\$5,200	\$10,400	0%	20%	\$2,600	\$10,400	\$5,200	\$20,800	Ded/Coins	Ded/Coins	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	True Family	True Family
Platinum 500 ESSEN- TIAL	С	\$500	\$1,000	\$1,000	\$2,000	20%	40%	\$2,000	\$8,000	\$4,000	\$16,000	\$20	\$20	n/a	n/a	n/a	\$40	\$20	\$40	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Gold 3000 HSA		\$3,000	\$6,000	\$6,000	\$12,000	0%	20%	\$3,000	\$12,000	\$6,000	\$24,000	Ded/Coins	Ded/Coins	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Embedded	Embedded
Platinum 1000 ELITE	С	\$1,000	\$2,000	\$2,000	\$4,000	20%	40%	\$2,000	\$8,000	\$4,000	\$16,000	\$20	\$20	n/a	n/a	n/a		\$20	\$40	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Gold 3000 HSA		\$3,000	\$6,000	\$6,000	\$12,000	0%	20%	\$3,000	\$12,000	\$6,000	\$24,000	Ded/Coins	Ded/Coins	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Embedded	Embedded
Gold 1000 ELITE Silver 4800 HSA	c, d	\$1,000 \$4,800	\$2,000 \$9,600	\$2,000 \$9,600	\$4,000 \$19,200	20% 0%	40% 20%	\$6,650 \$4,800	\$26,600 \$19,200	\$13,300 \$9,600	\$53,200 \$38,400	\$25 Ded/Coins	\$25 Ded/Coins	n/a n/a	\$100 n/a	n/a n/a	\$50 n/a	\$25 n/a	\$50 n/a	\$20 n/a	\$40 n/a	\$70 n/a	\$140 n/a	\$280 n/a	Fulfillment Embedded	Embedded Embedded
Gold 1500 ELITE	c, d	\$1,500	\$3,000	\$3,000	\$6,000	20%	40%	\$5,050	\$20,200	\$10,100	\$40,400	\$25	\$25	n/a	\$100	n/a	\$50	\$25	\$50	\$20	\$40	\$70	\$140	\$280	Fulfillment	Embedded
Silver 4800 HSA	-7.5	\$4,800	\$9,600	\$9,600	\$19,200	0%	20%	\$4,800	\$19,200	\$9,600	\$38,400	Ded/Coins	Ded/Coins	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Embedded	Embedded
Gold 1000 ELITE	c, d	\$1,000	\$2,000	\$2,000	\$4,000	20%	40%	\$6,650	\$26,600	\$13,300	\$53,200	\$25	\$25	n/a	\$100	n/a		\$25	\$50	\$20	\$40	\$70	\$140	\$280	Fulfillment	Embedded
Bronze 6250 ELITE**	С	\$6,250	\$12,500	\$12,500	\$25,000	50%	50%	\$8,550	\$34,200	\$17,100	\$68,400	\$30	\$30	n/a	n/a	n/a	n/a	\$30	n/a	\$30	n/a	n/a	n/a	n/a	Embedded	Embedded
Gold 2000 ELITE	c, d	\$2,000	\$4,000	\$4,000	\$8,000	20%	40%	\$6,500	\$26,000	\$13,000	\$52,000	\$25	\$25	n/a	\$100	n/a	\$50	\$25	\$50	\$15	\$35	\$65	\$130	\$260	Fulfillment	Embedded
Bronze 6250 ELITE**	С	\$6,250	\$12,500	\$12,500	\$25,000	50%	50%	\$8,550	\$34,200	\$17,100	\$68,400	\$30	\$30	n/a	n/a	n/a	n/a	\$30	n/a	\$30	n/a	n/a	n/a	n/a	Embedded	Embedded
Gold 2000 ELITE Bronze 6850 HSA**	c, d	\$2,000 \$6,850	\$4,000 \$13,700	\$4,000 \$13,700	\$8,000 \$27,400	20% 0%	40% 20%	\$6,500 \$6,850	\$26,000 \$27,400	\$13,000 \$13,700	\$52,000 \$54,800	\$25 Ded/Coins	\$25 Ded/Coins	n/a n/a	\$100 n/a	n/a n/a	\$50 n/a	\$25 n/a	\$50 n/a	\$15 n/a	\$35 n/a	\$65 n/a	\$130 n/a	\$260 n/a	Fulfillment Embedded	Embedded Embedded
Gold 1000 ESSENTIAL	0 4	\$1,000	\$2,000	\$2,000	\$4,000	20%	40%	\$7,750	\$31,000	\$15,500	\$62,000		\$30		\$200	n/a		\$30	\$60	\$20	\$50	\$80	\$160	\$320	Fulfillment	Embedded
Silver 2000 ESSENTIAL	c, d c, d	\$2,000	\$4,000	\$4,000	\$8,000	30%	50%	\$9,100	\$36,400	\$18,200	\$72,800	\$30 \$50	\$50	n/a n/a	\$250	n/a	\$90	\$50	n/a	\$35	\$70	\$120	\$240	\$480	Fulfillment	Embedded
Gold 1000 ESSENTIAL	c, d	\$1,000	\$2,000	\$2,000	\$4,000	20%	40%	\$7,750	\$31,000	\$15,500	\$62,000	\$30	\$30	n/a	\$200	n/a	\$60	\$30	\$60	\$20	\$50	\$80	\$160	\$320	Fulfillment	Embedded
Silver 3000 ELITE	c, d	\$3,000	\$6,000	\$6,000	\$12,000	20%	40%	\$9,100	\$36,400	\$18,200	\$72,800	\$45	\$45	n/a	\$200	n/a	\$85	\$45	\$85	\$30	\$60	\$100	\$200	\$400	Fulfillment	Embedded
Gold 1000 ESSENTIAL	c, d	\$1,000	\$2,000	\$2,000	\$4,000	20%	40%	\$7,750	\$31,000	\$15,500	\$62,000	\$30	\$30	n/a	\$200	n/a	\$60	\$30	\$60	\$20	\$50	\$80	\$160	\$320	Fulfillment	Embedded
Silver 4000 ELITE	c, d	\$4,000	\$8,000	\$8,000	\$16,000	30%	50%	\$8,500	\$34,000	\$17,000	\$68,000	\$45	\$45	n/a	\$250	n/a	\$60	\$45	\$60	\$25	\$60	\$100	\$200	\$400	Fulfillment	Embedded
Gold 1500 ESSENTIAL Silver 3000 ELITE	c, d c, d	\$1,500 \$3,000	\$3,000 \$6,000	\$3,000 \$6,000	\$6,000 \$12,000	20%	40% 40%	\$6,000 \$9,100	\$24,000 \$36,400	\$12,000 \$18,200	\$48,000 \$72,800	\$30 \$45	\$30 \$45	n/a n/a	\$200 \$200	n/a n/a	\$60 \$85	\$30 \$45	\$60 \$85	\$20 \$30	\$45 \$60	\$75 \$100	\$150 \$200	\$300 \$400	Fulfillment Fulfillment	Embedded Embedded
Gold 2000 ESSENTIAL Silver 4000 ELITE	c, d c, d	\$2,000 \$4,000	\$4,000 \$8,000	\$4,000 \$8,000	\$8,000 \$16,000	20% 30%	40% 50%	\$7,750 \$8,500	\$31,000 \$34,000	\$15,500 \$17,000		\$30 \$45	\$30 \$45		\$100 \$250							\$70 \$100	\$140 \$200	\$280 \$400	Fulfillment Fulfillment	Embedded Embedded
Gold 1000 ESSENTIAL		\$1,000	\$2,000	\$2,000	\$4,000	20%	40%	\$7,750	\$31,000	\$15,500	\$62,000	\$30	\$30		\$200			\$30		\$20		\$80	\$160	\$320	Fulfillment	Embedded
Gold 3000 HSA	c, d	\$3,000	\$6,000	\$6,000	\$12,000	0%	20%	\$3,000	\$12,000	\$6,000	\$24,000		Ded/Coins				n/a		n/a		n/a		n/a	n/a	Embedded	Embedded
Gold 2000 ESSENTIAL	c, d	\$2,000	\$4,000	\$4,000	\$8,000	20%	40%	\$7,750	\$31,000	\$15,500		\$30	\$30		\$100		\$50					\$70	\$140	\$280	Fulfillment	Embedded
Gold 3000 HSA		\$3,000	\$6,000	\$6,000	\$12,000	0%	20%	\$3,000	\$12,000	\$6,000	\$24,000	Ded/Coins	Ded/Coins	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Embedded	Embedded
Gold 2000 ESSENTIAL Silver 8500 HRA	c, d c	\$2,000 \$8,500	\$4,000	\$4,000 \$17,000	\$8,000 \$34,000	20% 0%	40% 20%	\$7,750 \$8,500	\$31,000 \$34,000	\$15,500 \$17,000		\$30 \$40	\$30 \$40		\$100 n/a		\$50			\$15 \$25		\$70 \$100	\$140 \$200	\$280 \$400	Fulfillment Fulfillment	Embedded Embedded
Oliver 0300 HITA	U	ψυ,υυυ	ψ17,000	ψ17,000	ψυτ,000	U /0	20 /0	ψυ,υυυ	Ψυτ,000	ψ17,000	φυυ,υυυ	ΨΉυ	ΨΉυ	II/a	II/a	11/a	ΨΟΟ	Ψ+υ	ΨΟΟ	ΨΖJ	ΨΟΟ	ψ100	ΨΖΟΟ	Ψτυυ	i ullillillibill	Lilibeanen

^{**}Expanded Bronze

Deductible Types

Fulfillment - Each family member is subject to the individual deductible until two or three family members have met their individual deductible limit.

Aggregate (True Family) - Each family member is subject to the family deductible until the family deductible limit is met.

Embedded - Each family members is subject to the individual deductible limit until the sum total family deductible limit has been reached.

UNLESS OTHERWISE MENTIONED BELOW, COPAYS ARE NOT SUBJECT TO DEDUCTIBLE

- c: Three free visits before member cost sharing applies for Mental Health visit.
- d: (OP) copay refers to OP ASC facility fee only (NOT phys/surg services) & is copay, then deductible, then coinsurance.

Arkansas Blue Cross and Blue Shield





Calendar-Year Benefit

Name	Medical	Deductibles Coinsuranc					urance	0	ut of Pocke		Medical Copays									RX Cop						
	Copay Type	IND	IND	FAM	FAM			IND	IND	FAM	FAM	OT/	МН									Non	Pref		Deductible	Tr00P
		In-Net	OON	In-Net	OON	IN O	OUT	In-Net 00N	In-Net	OON	PT/ ST	Consult/ IF Eval	IP	OP	ER	UC	PCP	SCP	Gen	Pref	Pref	Spec	Spec	Туре	Туре	
Silver 3000 ELITE	c, d	\$3,000	\$6,000	\$6,000	\$12,000	20%	40%	\$9,100	\$36,400	\$18,200	\$72,800	\$45	\$45	n/a	\$200	n/a	\$85	\$45	\$85	\$30	\$60	\$100	\$200	\$400	Fulfillment	Embedded
Silver 4800 HSA		\$4,800	\$9,600	\$9,600	\$19,200	0%	20%	\$4,800	\$19,200	\$9,600	\$38,400	Ded/Coins	Ded/Coins	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Embedded	Embedded
Silver 2000 ELITE	c, d	\$2,000	\$4,000	\$4,000	\$8,000	30%	50%	\$9,100	\$36,400	\$18,200	\$72,800	\$45	\$45	n/a	\$200	n/a	\$60	\$45	n/a	\$35	\$70	\$120	\$240	\$480	Fulfillment	Embedded
Silver 8500 HRA	С	\$8,500	\$17,000	\$17,000	\$34,000	0%	20%	\$8,500	\$34,000	\$17,000	\$68,000	\$40	\$40	n/a	n/a	n/a	\$80	\$40	\$80	\$25	\$60	\$100	\$200	\$400	Fulfillment	Embedded
Silver 2500 ELITE	c, d	\$2,500	\$5,000	\$5,000	\$10,000	25%	45%	\$9,100	\$36,400	\$18,200	\$72,800	\$45	\$45	n/a	\$250	n/a	\$90	\$45	\$90	\$30	\$70	\$135	\$270	\$540	Fulfillment	Embedded
Silver 4700 HSA		\$4,700	\$9,400	\$9,400	\$18,800	20%	40%	\$6,900	\$27,600	\$13,800	\$55,200	Ded/Coins	Ded/Coins	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Embedded	Embedded
Silver 3000 ELITE	c, d	\$3,000	\$6,000	\$6,000	\$12,000	20%	40%	\$9,100	\$36,400	\$18,200	\$72,800	\$45	\$45	n/a	\$200	n/a	\$85	\$45	\$85	\$30	\$60	\$100	\$200	\$400	Fulfillment	Embedded
Silver 8500 HRA	С	\$8,500	\$17,000	\$17,000	\$34,000	0%	20%	\$8,500	\$34,000	\$17,000	\$68,000	\$40	\$40	n/a	n/a	n/a	\$80	\$40	\$80	\$25	\$60	\$100	\$200	\$400	Fulfillment	Embedded
Silver 3000 ELITE	c, d	\$3,000	\$6,000	\$6,000	\$12,000	20%	40%	\$9,100	\$36,400	\$18,200	\$72,800	\$45	\$45	n/a	\$200	n/a	\$85	\$45	\$85	\$30	\$60	\$100	\$200	\$400	Fulfillment	Embedded
Bronze 6850 HSA**	C, u	\$6,850	\$13,700	\$13,700	\$27,400	0%	20%	\$6,850	\$27,400	\$13,700	\$54,800	Ded/Coins	Ded/Coins	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Embedded	Embedded
														,		-		, -				,	,	,		
Gold 1500 ELITE Silver 3000 EXPRESS	c, d	\$1,500 \$3,000	\$3,000 \$6,000	\$3,000 \$6,000	\$6,000 \$12,000	20% 25%	40% 45%	\$5,050 \$8,900	\$20,200 \$35,600	\$10,100 \$17,800	\$40,400 \$71,200	\$25 \$45	\$25 \$45	n/a n/a	\$100 \$250	n/a n/a	\$50 \$90	\$25 \$45	\$50 \$90	\$20 \$25	\$40 \$60	\$70 \$100	\$140 \$200	\$280 \$400	Fulfillment Fulfillment	Embedded Embedded
	,															II/a			-							Lilibeuded
Gold 1500 ELITE	c, d	\$1,500	\$3,000	\$3,000	\$6,000	20%	40%	\$5,050	\$20,200	\$10,100	\$40,400	\$25	\$25	n/a	\$100	n/a	\$50	\$25	\$50	\$20	\$40	\$70	\$140	\$280	Fulfillment	Embedded
Silver 6000 HSA		\$6,000	\$12,000	\$12,000	\$24,000	0%	20%	\$6,000	\$24,000	\$12,000	\$48,000	Ded/Coins	Ded/Coins	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Embedded	Embedded
Gold 2000 ELITE	c, d	\$2,000	\$4,000	\$4,000	\$8,000	20%	40%	\$6,500	\$26,000	\$13,000	\$52,000	\$25	\$25	n/a	\$100	n/a	\$50	\$25	\$50	\$15	\$35	\$65	\$130	\$260	Fulfillment	Embedded
Silver 6000 HSA		\$6,000	\$12,000	\$12,000	\$24,000	0%	20%	\$6,000	\$24,000	\$12,000	\$48,000	Ded/Coins	Ded/Coins	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Embedded	Embedded
Silver 3000 ELITE	c, d	\$3,000	\$6,000	\$6,000	\$12,000	20%	40%	\$9,100	\$36,400	\$18,200	\$72,800	\$45	\$45	n/a	\$200	n/a	\$85	\$45	\$85	\$30	\$60	\$100	\$200	\$400	Fulfillment	Embedded
Silver 6000 HSA		\$6,000	\$12,000	\$12,000	\$24,000	0%	20%	\$6,000	\$24,000	\$12,000	\$48,000	Ded/Coins	Ded/Coins	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Embedded	Embedded
Gold 1500 ELITE	c, d	\$1,500	\$3,000	\$3,000	\$6,000	20%	40%	\$5,050	\$20,200	\$10,100	\$40,400	\$25	\$25	n/a	\$100	n/a	\$50	\$25	\$50	\$20	\$40	\$70	\$140	\$280	Fulfillment	Embedded
Bronze 6850 HSA**	5/ 4	\$6,850	\$13,700	\$13,700	\$27,400	0%	20%	\$6,850	\$27,400	\$13,700	\$54,800	Ded/Coins	Ded/Coins	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Embedded	Embedded
Gold 2000 ELITE	0 4	\$2,000	\$4,000	\$4,000	\$8,000	20%	40%	\$6,500	\$26,000	\$13,000	\$52,000	\$25	\$25	n/a	\$100	n/o	\$50	\$25	\$50	\$15	\$35	\$65	\$130	\$260	Fulfillment	Embedded
Bronze 6850 HSA**	c, d	\$6,850	\$13,700	\$13,700	\$27,400	0%	20%	\$6,850	\$20,000	\$13,700	\$54,800	Ded/Coins	Ded/Coins	n/a	n/a	n/a n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Embedded	Embedded
														, ,		-		, -						,		
Silver 4000 ELITE	c, d	\$4,000	\$8,000	\$8,000	\$16,000	30%	50%	\$8,500	\$34,000	\$17,000	\$68,000	\$45	\$45	n/a	\$250	n/a	\$60	\$45	\$60	\$25	\$60	\$100	\$200	\$400	Fulfillment	Embedded
Bronze 6850 HSA**		\$6,850	\$13,700	\$13,700	\$27,400	0%	20%	\$6,850	\$27,400	\$13,700	\$54,800	Ded/Coins	Ded/Coins	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Embedded	Embedded
Gold 1000 ELITE	c, d	\$1,000	\$2,000	\$2,000	\$4,000	20%	40%	\$6,650	\$26,600	\$13,300	\$53,200	\$25	\$25	n/a	\$100	n/a	\$50	\$25	\$50	\$20	\$40	\$70	\$140	\$280	Fulfillment	Embedded
Gold 3000 HSA		\$3,000	\$6,000	\$6,000	\$12,000	0%	20%	\$3,000	\$12,000	\$6,000	\$24,000	Ded/Coins	Ded/Coins	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Embedded	Embedded

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