

# Arkansas Blue Cross and Blue Shield

## 2025 Small Group Health Plans

### Calendar-Year Benefit

Name	Medical Copay Type	Deductibles				Coinsurance		Out of Pocket Maximums				Medical Copays								RX Copays					Deductible Type	TrOOP Type
		IND	IND	FAM	FAM	IN	OUT	IND	IND	FAM	FAM	OT/PT/ST	MH Consult/Eval	IP	OP	ER	UC	PCP	SCP	Gen	Pref	Non Pref	Pref Spec	Spec		
		In-Net	OON	In-Net	OON			In-Net	OON	In-Net	OON															
Platinum 250 ELITE	c	\$250	\$500	\$500	\$1,000	20%	40%	\$1,500	\$5,200	\$3,000	\$10,400	\$20	\$20	n/a	n/a	n/a	\$40	\$20	\$40	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Platinum 500 ELITE	c	\$500	\$1,000	\$1,000	\$2,000	10%	30%	\$1,500	\$5,775	\$3,000	\$11,550	\$20	\$20	n/a	n/a	n/a	\$40	\$20	\$40	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Platinum 500 ESSENTIAL	c	\$500	\$1,000	\$1,000	\$2,000	20%	40%	\$2,000	\$6,200	\$4,000	\$12,400	\$20	\$20	n/a	n/a	n/a	\$40	\$20	\$40	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Platinum 500 VALUE	c	\$500	\$1,000	\$1,000	\$2,000	20%	40%	\$2,500	\$7,020	\$5,000	\$14,040	\$20	\$20	n/a	n/a	n/a	\$40	\$20	\$40	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Platinum 1000 ELITE	c	\$1,000	\$2,000	\$2,000	\$4,000	20%	40%	\$2,000	\$5,400	\$4,000	\$10,800	\$20	\$20	n/a	n/a	n/a	\$40	\$20	\$40	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Platinum 1500 ELITE	c	\$1,500	\$3,000	\$3,000	\$6,000	10%	30%	\$2,000	\$5,400	\$4,000	\$10,800	\$20	\$20	n/a	n/a	n/a	\$40	\$20	\$40	\$10	\$30	\$50	\$100	\$200	Fulfillment	Embedded
Gold 1000 ELITE	c, d	\$1,000	\$1,600	\$2,000	\$3,200	20%	40%	\$7,250	\$10,640	\$14,500	\$21,280	\$25	\$25	n/a	\$100	n/a	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Gold 1000 ESSENTIAL	c, d	\$1,000	\$1,500	\$2,000	\$3,000	20%	40%	\$7,750	\$11,625	\$15,500	\$23,250	\$30	\$30	n/a	\$200	n/a	\$60	\$30	\$60	\$20	\$40	\$80	Coins	Coins	Fulfillment	Embedded
Gold 1000 VALUE	c, d	\$1,000	\$1,500	\$2,000	\$3,000	30%	50%	\$7,750	\$13,040	\$15,500	\$26,080	\$25	\$25	n/a	\$200	n/a	\$50	\$25	\$50	\$20	\$40	\$80	Coins	Coins	Fulfillment	Embedded
Gold 1500 ELITE	c, d	\$1,500	\$2,550	\$3,000	\$5,100	20%	40%	\$5,500	\$8,585	\$11,000	\$17,170	\$25	\$25	n/a	\$100	n/a	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Gold 1500 ESSENTIAL	c, d	\$1,500	\$2,400	\$3,000	\$4,800	20%	40%	\$6,000	\$9,900	\$12,000	\$19,800	\$30	\$30	n/a	\$200	n/a	\$60	\$30	\$60	\$20	\$40	\$80	Coins	Coins	Fulfillment	Embedded
Gold 1500 VALUE	c, d	\$1,500	\$2,250	\$3,000	\$4,500	30%	50%	\$6,750	\$11,025	\$13,500	\$22,050	\$25	\$25	n/a	\$200	n/a	\$50	\$25	\$50	\$20	\$40	\$80	Coins	Coins	Fulfillment	Embedded
Gold 1700 HDHP		\$1,700	\$3,200	\$3,400	\$6,400	20%	40%	\$4,000	\$8,800	\$8,000	\$17,600	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
Gold 2000 ELITE	c, d	\$2,000	\$3,100	\$4,000	\$6,200	20%	40%	\$6,500	\$10,075	\$13,000	\$20,150	\$25	\$25	n/a	\$100	n/a	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Gold 2000 ESSENTIAL	c, d	\$2,000	\$2,900	\$4,000	\$5,800	20%	40%	\$6,500	\$10,875	\$13,000	\$21,750	\$25	\$25	n/a	\$100	n/a	\$50	\$25	\$50	\$20	\$40	\$80	Coins	Coins	Fulfillment	Embedded
Gold 2000 VALUE	c, d	\$2,000	\$3,100	\$4,000	\$6,200	30%	50%	\$6,250	\$9,920	\$12,500	\$19,840	\$25	\$25	n/a	\$200	n/a	\$50	\$25	\$50	\$20	\$40	\$80	Coins	Coins	Fulfillment	Embedded
Gold 2500 ESSENTIAL	c, d	\$2,500	\$3,100	\$5,000	\$6,200	30%	50%	\$5,000	\$9,920	\$10,000	\$19,840	\$30	\$30	n/a	\$200	n/a	\$60	\$30	\$60	\$20	\$40	\$80	Coins	Coins	Fulfillment	Embedded
Gold 2850 HDHP		\$2,850	\$5,500	\$5,700	\$11,000	0%	20%	\$2,850	\$6,600	\$5,700	\$13,200	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	True Family	True Family
Gold 3000 ESSENTIAL	c, d	\$3,000	\$4,500	\$6,000	\$9,000	20%	40%	\$6,000	\$9,075	\$12,000	\$18,150	\$20	\$20	n/a	\$100	n/a	\$40	\$20	\$40	\$20	\$40	\$80	Coins	Coins	Fulfillment	Embedded
Gold 3400 HDHP		\$3,400	\$6,400	\$6,800	\$12,800	0%	20%	\$3,400	\$7,360	\$6,800	\$14,720	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 3400 HDHP VALUE		\$3,400	\$6,400	\$6,800	\$12,800	20%	40%	\$3,900	\$8,470	\$7,800	\$16,940	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 3500 ELITE	c, d	\$3,500	\$4,500	\$7,000	\$9,000	20%	40%	\$6,000	\$9,075	\$12,000	\$18,150	\$20	\$20	n/a	\$100	n/a	\$40	\$20	\$40	\$15	\$30	\$60	Coins	Coins	Fulfillment	Embedded
Gold 4000 ELITE	c, d	\$4,000	\$6,000	\$8,000	\$12,000	20%	40%	\$6,000	\$9,000	\$12,000	\$18,000	\$25	\$25	n/a	\$100	n/a	\$50	\$25	\$50	\$15	\$30	\$60	\$120	\$240	Fulfillment	Embedded
Silver 2000 ELITE	c, d	\$2,000	\$3,100	\$4,000	\$6,200	30%	50%	\$8,750	\$15,015	\$17,500	\$30,030	\$45	\$45	n/a	\$200	n/a	n/a	\$45	n/a	\$30	\$60	\$120	\$240	\$480	Fulfillment	Embedded

\*\*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.

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		In-Net	OON	In-Net	OON			In-Net	OON																	
<b>Silver 2000 ESSENTIAL</b>	c, d	\$2,000	\$3,000	\$4,000	\$6,000	30%	50%	\$9,000	\$13,650	\$18,000	\$27,300	\$50	\$50	n/a	\$250	n/a	n/a	\$50	n/a	\$30	\$60	\$120	Coins	Coins	Fulfillment	Embedded
<b>Silver 2500 ELITE</b>	c, d	\$2,500	\$3,625	\$5,000	\$7,250	25%	45%	\$8,000	\$13,195	\$16,000	\$26,390	\$45	\$45	n/a	\$200	n/a	\$90	\$45	\$90	\$30	\$60	\$120	\$240	\$480	Fulfillment	Embedded
<b>Silver 2500 ESSENTIAL</b>	c, d	\$2,500	\$3,625	\$5,000	\$7,250	30%	50%	\$9,000	\$13,195	\$18,000	\$26,390	\$50	\$50	n/a	\$250	n/a	\$100	\$50	\$100	\$30	\$60	\$120	Coins	Coins	Fulfillment	Embedded
<b>Silver 3000 EXPRESS</b>	c, d	\$3,000	\$4,350	\$6,000	\$8,700	25%	45%	\$8,500	\$12,615	\$17,000	\$25,230	\$50	\$50	n/a	\$250	n/a	\$100	\$50	\$100	\$25	\$50	\$100	\$200	\$400	Fulfillment	Embedded
<b>Silver 3000 ELITE</b>	c, d	\$3,000	\$4,200	\$6,000	\$8,400	20%	40%	\$7,250	\$12,740	\$14,500	\$25,480	\$45	\$45	n/a	\$200	n/a	\$90	\$45	\$90	\$30	\$60	\$120	\$240	\$480	Fulfillment	Embedded
<b>Silver 3000 ESSENTIAL</b>	c, d	\$3,000	\$4,200	\$6,000	\$8,400	30%	50%	\$7,250	\$13,195	\$14,500	\$26,390	\$45	\$45	n/a	\$250	n/a	n/a	\$45	n/a	\$30	\$60	\$120	Coins	Coins	Fulfillment	Embedded
<b>Silver 3500 EXPRESS</b>	c, d	\$3,500	\$4,350	\$7,000	\$8,700	25%	45%	\$8,000	\$12,615	\$16,000	\$25,230	\$45	\$45	n/a	\$200	n/a	\$90	\$45	\$90	\$25	\$50	\$100	\$200	\$400	Fulfillment	Embedded
<b>Silver 3500 HDHP</b>		\$3,500	\$6,475	\$7,000	\$12,950	20%	40%	\$7,000	\$13,300	\$14,000	\$26,600	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
<b>Silver 4000 ELITE</b>	c, d	\$4,000	\$5,800	\$8,000	\$11,600	30%	50%	\$8,000	\$12,325	\$16,000	\$24,650	\$45	\$45	n/a	\$200	n/a	\$90	\$45	\$90	\$25	\$50	\$100	\$200	\$400	Fulfillment	Embedded
<b>Silver 4700 HDHP</b>		\$4,700	\$9,165	\$9,400	\$18,330	20%	40%	\$6,900	\$13,455	\$13,800	\$26,910	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
<b>Silver 5000 ELITE</b>	c, d	\$5,000	\$7,250	\$10,000	\$14,500	35%	50%	\$8,500	\$12,470	\$17,000	\$24,940	\$40	\$40	n/a	\$200	n/a	\$80	\$40	\$80	\$25	\$50	\$100	\$200	\$400	Fulfillment	Embedded
<b>Silver 5100 HDHP</b>		\$5,100	\$10,200	\$10,200	\$20,400	0%	20%	\$5,100	\$10,455	\$10,200	\$20,910	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
<b>Silver 6000 ESSENTIAL</b>	c, d	\$6,000	\$8,100	\$12,000	\$16,200	20%	40%	\$9,000	\$12,600	\$18,000	\$25,200	\$45	\$45	n/a	\$250	n/a	\$90	\$45	\$90	\$25	\$50	\$100	Coins	Coins	Fulfillment	Embedded
<b>Silver 6000 HDHP</b>		\$6,000	\$12,000	\$12,000	\$24,000	0%	20%	\$6,000	\$12,000	\$12,000	\$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
<b>Silver 8500 HRA</b>	c	\$8,500	\$11,050	\$17,000	\$22,100	0%	20%	\$8,500	\$11,050	\$17,000	\$22,100	\$40	\$40	n/a	n/a	n/a	\$80	\$40	\$80	\$25	\$60	\$100	\$200	\$400	Fulfillment	Embedded
<b>Bronze 6250 ELITE**</b>	c	\$6,250	\$9,375	\$12,500	\$18,750	50%	50%	\$8,750	\$12,825	\$17,500	\$25,650	\$30	\$30	n/a	n/a	n/a	n/a	\$30	n/a	\$30	n/a	n/a	n/a	n/a	Embedded	Embedded
<b>Bronze 7050 HDHP**</b>		\$7,050	\$13,395	\$14,100	\$26,790	0%	20%	\$7,050	\$13,395	\$14,100	\$26,790	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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