

2026 Member Guide



Getting started
with your health plan



An Independent Licensee of the Blue Cross Blue Shield Association



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Get care when you need it

Day or night, in person or at home – we've got you covered.



In-person care

To find a provider or facility near you:

1. Visit azblue.com/member.
2. Log in to your AZ Blue member account. (See page 5 for steps to sign up.)
3. Click **Find Care** to search by name, specialty, type, and location.
4. Click **Advanced Search** to refine your results by gender, languages spoken, and more.



Video visits

With Telehealth from AZ Blue¹, you can visit virtually with a doctor, counselor, or psychiatrist² at any time using your computer or mobile device.

1. Visit azblue.com/member.
2. Log in to your AZ Blue member account.
3. Click **Find Care**, then **Telehealth**.
4. Choose the type of service you need: medical, counseling, or psychiatry³.

¹ Certain plans do not include Telehealth from AZ Blue services. See your benefit book for details.

² Certain self-funded plans may not include Telehealth from AZ Blue behavioral health services (counseling/psychiatry). Check your benefit book for details. For plans with full Telehealth from AZ Blue benefits, counseling and psychiatry appointments may take up to 14 days to schedule.

³ Virtual visits do not provide emergency care. In an identified or probable emergency, the virtual visit provider will direct the patient to seek emergency care.

Where to go for care



	Primary Care Provider (PCP)	Telehealth from AZ Blue ¹	Urgent Care	Emergency Room (ER)
When to go	Routine, non-emergency care or help managing a chronic condition. • Colds and flus • Headaches • Sinus, eye, or ear infections • Diarrhea or vomiting • Rashes • Sprains • High fever • Vaccines and health screenings	Non-emergency care. Visit with a physician from a smartphone, tablet, or computer. • Colds and flus • Headaches • Sinus, eye, or ear infections • Diarrhea or vomiting • Rashes • Sprains Counseling and psychiatry²	Non-life-threatening medical issues when your PCP or Telehealth is not available. • Colds and flus • Headaches • High fever • Rashes • Minor cuts and burns • Sprains • Minor fractures	Serious medical conditions that could be life-threatening. • Severe chest pain • Difficulty breathing • Major trauma or injury • Severe diarrhea • Uncontrolled bleeding or vomiting • Seizures
Wait time	Minimal — Scheduled appointments with wait times, depending on the office.	Immediate — Get access to a provider.	Shorter than ER — Plus some clinics let you sign in online.	Varies — Critical cases are seen first.
How to get care	Call your doctor to make an appointment. Don't have a PCP? Find one at azblue.com .	Sign in to your member account at azblue.com/member , click Find Care , and select Telehealth .	Sign in to your AZ Blue member account at azblue.com/member to find care.	In an emergency, call 911 or have someone drive you to the nearest location.
Cost				

Get cost estimates for care.

Log in to your AZ Blue member account at azblue.com/member, click **Find Care**, and use the **Cost estimates for surgeries, visits, and more** tool to get estimates on various treatments such as eye exams, mental health services, and more.

Your health plan covers preventive services such as flu shots, vaccinations, blood pressure checks, and screening tests. Note that you most likely won't pay for preventive services if you use providers in your plan's network.

Call 911 in an emergency.

¹Certain plans do not include Telehealth from AZ Blue services. See your benefit book for details.

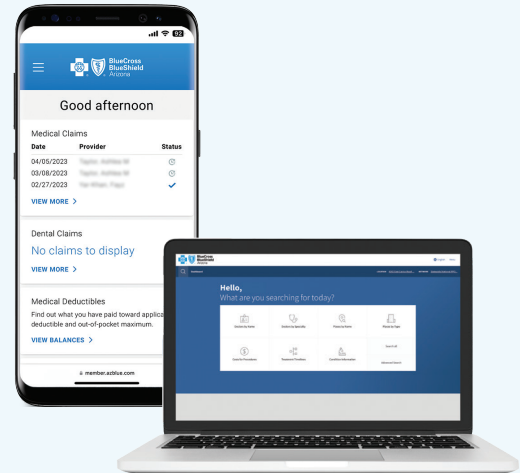
²Certain self-funded plans may not include Telehealth from AZ Blue behavioral health services (counseling/psychiatry). Check your benefit book for details. For plans with full Telehealth from AZ Blue benefits, counseling and psychiatry appointments may take up to 14 days to schedule.

Stay connected with AZ Blue

Create your AZ Blue member account

Visit azblue.com/member to create an account, where you can:

- Access your member ID card
- View plan information
- Find a provider
- View and track claims and deductibles
- Explore care options and estimate costs
- View this member guide, your benefit book, Summary of Benefits and Coverage, and more



Access your AZ Blue member ID

- **Digital:** Add your digital ID card to your mobile device. Visit your member portal at azblue.com/member. From there, you can download, email, save, or print your digital ID card to access care immediately.
- **Print:** Use your printed ID card received in the mail for any care you need following your plan renewal date. Make sure to give providers your new member ID card and number.



MANAGE YOUR PRESCRIPTIONS

Log in to your AZ Blue member account and select **Pharmacy** to view your prescriptions, check order status, price medications, and more.



COST ESTIMATOR TOOL

Log in to your AZ Blue member account, select **Pharmacy**, and click **Drug Pricing** under the **Quick links** section. You can find estimates by drug name or your current prescriptions.



YOU'RE GETTING THE LOWEST PRICE ON GENERICS

You don't need to hunt for discounts or submit claims forms for coupons. The pharmacy program automatically searches for the lowest priced generic drugs, even if it's not a covered medication.

But wait, there's more

An ounce of prevention can save your life

By staying on top of regular exams and screenings, you can often avoid diseases and find health issues early, when they're easier to treat. Preventive care is often covered on your plan at no cost. This can include:

- Annual health exams
- Shots (immunizations)
- Screenings for colorectal, breast, cervical, and lung cancer
- Health screenings for cholesterol, blood pressure, type 2 diabetes, depression, and more

Talk with your doctor about how to best manage your health and create an action plan that's right for you. For more preventive care support and recommendations, call us at **1-877-694-2583**.



Healthy living discounts¹

Get exclusive access to healthy deals with **Blue365®**, our national discount program. To get started, log in to your member account at azblue.com/member, click on the **My Benefits** tab, and select **Blue365 Discounts**.



¹ Availability of services and programs will vary. Not all programs are available to all members. Certain programs, such as health coaching, have eligibility requirements. AZ Blue members should always consult with their doctor or healthcare provider about medical care or treatment. Recommendations, advice, services, or online resources are not a substitute for the advice of a member's doctor or healthcare provider. Recommended services or treatment options may not be covered under AZ Blue benefit plans. Certain health and wellness services are provided by an independent third party contracted by AZ Blue to provide health enhancement services to AZ Blue members.

Questions or need help?

Customer Service

Call the **number on your member ID card**, Monday through Friday between 8 a.m. and 5 p.m. Arizona time.

Special Services

Para servicio en español
602-864-4884
o llame a nuestro
1-800-232-2345,
ext. 4884

Online Account
Technical Support
602-864-4844 or
1-800-650-5656

TTY/TDD Line
602-864-4823

Fraud & Abuse
Hotline
602-864-4875 or
1-800-232-2345,
ext. 4875

Claims Address

Blue Cross Blue Shield of Arizona
P.O. Box 2924
Phoenix, AZ 85062-2924

Connect With Us

-  Facebook.com/BCBSAZ
-  X.com/BCBSAZ
-  YouTube.com/BCBSArizona
-  Instagram.com/BCBSAZ

Helpful Links

Full list of contact information [azblue.com/members/24-7-help](https://www.azblue.com/members/24-7-help)
Need help getting started? Visit [azblue.com/members](https://www.azblue.com/members)

FAQs

[azblue.com/faq](https://www.azblue.com/faq)

General Questions

Submit any questions you may have to memberhelp@azblue.com.

MEMBER RIGHTS AND RESPONSIBILITIES

We want all of our members to enjoy the best care and service. To help make it happen, we promise to do our part to meet your healthcare needs. There are also things you can do to take charge of your own healthcare.

Our promise to you

You have the right to:

- Get information from us, our contracted providers, and business partners
- Access quality care
- Choose or change your doctor at any time (HMO members may change their primary care provider up to six times per year)
- Speak freely and privately with your doctors about your care
- Have your information kept secure in accordance with AZ Blue's Privacy Practices (see azblue.com/legal)
- Know who can get your private information
- Know AZ Blue's security policy (see azblue.com/legal)
- Be treated with respect and dignity
- File a complaint or challenge a decision we make
- Know how long it will take us to reply to and solve your issue
- Get information that is easy to grasp
- Get information about end-of-life planning and advance directives

Your promise to us

It is your responsibility to:

- Read the information we give you and ask questions when you need to know more
- Know how to get care and supplies that are covered under your plan
- Follow the rules of your health plan
- Let us know right away of changes related to your phone number, mailing address, and/or email address, so that we can reach you
- Treat us, and the doctors and hospitals you get care from, with respect
- Give us information we need to help you
- Give doctors and hospitals honest information about yourself
- Understand your health and work with your doctor on a care plan that is right for you
- Do as your doctor advises for your health
- Talk to your doctor before you change something with your healthcare plan
- Keep scheduled visits with your doctors
- Pay your cost share when it is due

The Patient's Bill of Rights under the Affordable Care Act (ACA)

Under the law, a "Patient's Bill of Rights" aims to help you make informed choices about your health. These tenets apply to all AZ Blue non-grandfathered plans in effect after March 23, 2010.

THE PATIENT'S BILL OF RIGHTS:

- **Provides coverage to those with preexisting conditions¹**
- **Protects your choice of doctors:** Choose any primary care doctor you want from your plan's network
- **Allows young adults to stay covered on a parent's plan** up to age 26
- **Ends lifetime limits on coverage**, banning them for all new health insurance plans
- **Stops your insurance from being dropped** if you make an honest mistake on your application
- **Reviews premium increases:** Insurance companies must now publicly say why rate hikes (above a certain level) may be needed for Small Group plans and Individual and Family plans
- **Helps you get the most from your premium dollars:** Most of your premium dollars must be used for your healthcare—not for administrative costs
- **Ended annual dollar limits** on essential covered services in 2014
- **Continues to allow you to get emergency care** at a hospital outside of your health plan's network without a referral

Since the Patient's Bill of Rights became law, some additional rights and protections now apply. The healthcare law:

- **Requires that non-grandfathered plans cover most preventive services in network at no cost share.**
- **Continues to guarantee your right to appeal:** You have the right to ask your insurer to reconsider its decision to deny authorization for a service or refusal to pay a claim. This has been the law in Arizona for many years, and it is now reflected in federal law through the ACA.²

¹ In effect for non-grandfathered employer Group plans on that plan's renewal date in 2014.

² Complaints and appeal information and forms are available once you log in to azblue.com/member, under the Manage My Plan tab.

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

English: Free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-877-475-4799.

Spanish: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 602-864-4884.

Navajo: Diné bee yániit'i'gogo, saad bee aná'awo' bee áka'anída'awo'ít'áá jiik'eh ná hóló. Bee ahít hane'go bee nida'anishí t'áá ákodaat'éhígíí dóó bee áka'anída'wo'í áko bee baa hane'í bee hadadilyaa bich'í' ahoot'i'ígíí éí t'áá jiik'eh hóló. Kohjì' 1-877-475-4799.

Chinese Simplified: 如果您说[中文], 我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务, 以无障碍格式提供信息。致电 1-877-475-4799。

Chinese Traditional: 如果您說[中文], 我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務, 以無障礙格式提供資訊。請致電 1-877-475-4799。

Tagalog: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyonang tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-877-475-4799.

French: Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-877-475-4799.

Vietnamese: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-877-475-4799.

German: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-877-475-4799.

Korean: 한국어 를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-877-475-4799.

Russian: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-877-475-4799.

Arabic

تنبيه: إذا كنت تتحدث اللغة العربية، فستوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 1-877-475-4799.

Hindi: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएं भी निःशुल्क उपलब्ध हैं। 1-877-475-4799 ।

Farsi (Persian)

همچنین کمک‌ها و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالب‌های قابل صحبت می‌کنید، خدمات پشتیبانی زبانی رایگان در دسترس شما قرار دارد. فارسی اگر توجه: 1-877-475-4799 با شماره دسترس، به‌طور رایگان موجود می‌باشند.

Thai: หมายเหตุ: หากคุณใช้ภาษาไทย เรามีบริการความช่วยเหลือด้านภาษาฟรี นอกจากนี้ยังมีเครื่องมือและบริการช่วยเหลือเพื่อให้ข้อมูลในรูปแบบที่เข้าถึงได้โดยไม่เสียค่าใช้จ่าย โปรดโทรติดต่อ 1-877-475-4799 หรือปรึกษาผู้ให้บริการของคุณ”

Japanese: 日本語を話される場合、無料の言語支援サービスをご利用いただけます。アクセシブル(誰もが利用できるよう配慮された)な形式で情報を提供するための適切な補助支援やサービスも無料でご利用いただけます。1-877-475-4799。



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Notice of Nondiscrimination

Discrimination Is Against the Law

Blue Cross® Blue Shield® of Arizona (AZ Blue) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including sex characteristics, intersex traits, pregnancy or related conditions, sexual orientation, gender identity, and sex stereotypes). **AZ Blue** does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

AZ Blue:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language assistance services to people whose primary language is not English, which may include:
 - Qualified interpreters
 - Information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, call 602-864-4884 for Spanish and 1-877-475-4799 for all other languages and other aids and services.

If you believe that **AZ Blue** has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Section 1557 Coordinator

P.O. Box 13466

Phoenix, AZ 85002-3466; Call 602-864-2288, TTY: 711

or email us at **crc@azblue.com**

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance,

AZ Blue Section 1557 Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at AZ Blue's website: azblue.com/nondiscrimination-notice.



azblue.com/member

P.O. BOX 13466, PHOENIX, AZ 85002-3466

FOLLOW US ON



Blue Cross Blue Shield of Arizona members should always consult with their healthcare provider about medical care or treatment. Recommendations, advice, services, or online resources are not a substitute for the advice, opinion, or recommendation of a healthcare provider. Services or treatment options may not be covered under your benefit plan.

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