

2025 Member Guide



Getting started
with your health plan



An Independent Licensee of the Blue Cross Blue Shield Association



Pam Kehaly

President and CEO
Blue Cross Blue Shield
of Arizona

Hello and Welcome to AZ Blue

Thank you for choosing Blue Cross® Blue Shield® of Arizona! We are honored to be your partner in health and appreciate the opportunity to serve you.

For more than 80 years, it has been our mission to inspire health and make it easy. In this guide, you'll see just what that means. First, you have access to the largest network in the country. You can also schedule or get on-demand virtual visits with doctors, nurses, and mental health professionals anytime day or night. Make sure to register for your member portal on azblue.com/MyBlue, where you can view plan information, claims history, track deductibles, and even price medications and procedures.

This is my promise to you – your best health is and always will be our #1 priority. On behalf of everyone here, welcome to AZ Blue!

A handwritten signature in black ink, appearing to read 'Pam Kehaly'.



WHAT'S INSIDE

Get care when you need it	4
Where to go for care	5
Stay connected with AZ Blue	6
But wait, there's more	7
Questions or need help?.....	8
Member rights and responsibilities	9
Interpreter services	10



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/MyBlue.
2. Log in to your MyBlueSM account. (See page 6 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 BlueCare Anywhere^{SM1}, you can visit virtually with a doctor, counselor, or psychiatrist² at any time using your computer or mobile device.

1. Visit azblue.com/MyBlue.
2. Log in to your MyBlue account.
3. Click "Find Care," then "BlueCare Anywhere."
4. Choose the type of service you need: medical, behavioral health, or psychiatry.³



Help by phone

With Nurse On Call, you can talk with a registered nurse 24/7 at no charge. They can talk with you about your symptoms and if needed, help you decide where to go for additional care.

1. Call **1-866-422-2729**.
2. Provide your name, date of birth, member ID number, and the reason for your call.

¹ Certain plans do not include BlueCare Anywhere telehealth services. See your benefit book for details.

² Certain self-funded plans may not include BlueCare Anywhere behavioral health services (counseling/psychiatry). Check your benefit book for details. For plans with full BlueCare Anywhere 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 (BlueCare Anywhere) ¹	Retail Clinic	Urgent Care	Emergency Room (ER)
Symptoms	Is it something that can wait?	Not feeling well and want to see a doctor within minutes, from anywhere?	Feel bad but can't get in to see your doctor?	Not feeling well, and it's after hours or on the weekend?	Think it could be a matter of life or limb?
When to go	Routine, non-emergency care or help managing an acute or chronic condition. <ul style="list-style-type: none"> Colds and flus Headaches Sinus, eye, or ear infections Diarrhea or vomiting Rashes Sprains High fever Vaccines and health screenings 	Non-emergency care. BlueCare Anywhere lets you visit with a physician from a smartphone, tablet, or computer. <ul style="list-style-type: none"> Colds and flus Headaches Sinus, eye, or ear infections Diarrhea or vomiting Rashes Sprains Counseling and Psychiatry²	Non-life-threatening illness or injury and can't get in to see your primary care provider. <ul style="list-style-type: none"> Colds and flus Sinus, eye, or ear infections Rashes Vaccines and health screenings 	Non-life-threatening medical issues , it's a weekend or an evening, and your doctor isn't available. <ul style="list-style-type: none"> Colds and flus Headaches High fever Spreading skin irritations/rashes Minor cuts and burns Sprains Minor fractures 	Serious medical condition that could be life- or limb-threatening. <ul style="list-style-type: none"> Severe chest pain Difficulty breathing Major trauma or injury (such as broken bone) Severe diarrhea Uncontrolled bleeding or vomiting blood Animal bite Seizures Severe burns Unconsciousness
Wait time	Minimal , depending on the office.	Immediate , get access to a provider 24/7.	Typically short. May have online check-in.	Shorter than ER plus some clinics let you sign in online.	Depends on time of day but if it's a true emergency, you'll be seen/evaluated promptly.
How to get care	Call your doctor or healthcare provider to make an appointment.	Log in to azblue.com/MyBlue , click Find a Doctor , then select BlueCare Anywhere .	No appointment needed, but calling ahead or scheduling online is always a good idea.	Sign in to your MyBlue member account at azblue.com/MyBlue to find locations that are covered by your plan.	In an emergency, call 911 or have a friend or family member drive you to the nearest location.
Cost					

Get cost estimates for care.

Log in to your MyBlue account at azblue.com/MyBlue, click **Find Care**, and use the **Costs for Procedures** 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 BlueCare Anywhere telehealth services. See your benefit book for details.

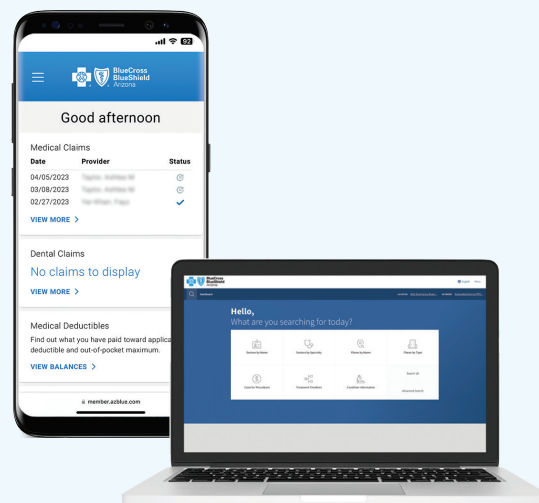
²Certain self-funded plans may not include BlueCare Anywhere behavioral health services (counseling/psychiatry). Check your benefit book for details. For plans with full BlueCare Anywhere benefits, counseling and psychiatry appointments may take up to 14 days to schedule.

Stay connected with AZ Blue

Create your MyBlue account

Visit azblue.com/MyBlue to create a MyBlue account, where you can:

- View plan information
- Find a provider
- Access your digital ID card
- 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



MANAGE YOUR PRESCRIPTIONS

Log in to your MyBlue account and select “Pharmacy” to view your prescriptions, check order status, price medications, and more.



YOU'RE GETTING THE LOWEST PRICE ON GENERICS

You don't need to hunt for discounts or submit claims forms for coupons. With our **Price Edge program**, we scan pricing on generic drugs and automatically apply the lowest possible price for you, even if it's not a covered medication. You don't need to take any additional actions – this is included with your pharmacy benefit.



Access your AZ Blue member ID on the go

You can **download your member credentials** to your mobile wallet. Log in to your MyBlue account on your smartphone and select “My ID card” to get started!

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**.



Easy-to-use healthy tools

With **Sharecare**, AZ Blue's prevention and wellness partner, you have access to easy-to-use tools, tips, and challenges to take charge of your health. You can also take a **RealAge® Test** to help you calculate your body's true age. Register at azblue.sharecare.com.



Blue365

Healthy living discounts¹

Get exclusive access to healthy deals with **Blue365®**, our national discount program. Register at Blue365Deals.com/BCBSAZ for special offers from top national brands.

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 the back of 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)

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/MyBlue, under the Manage My Plan tab.

MULTI-LANGUAGE INTERPRETER SERVICES

Spanish: Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Blue Cross Blue Shield of Arizona, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 602-864-4884.

Navajo: Díí kwe'é atah nílínígíí Blue Cross Blue Shield of Arizona haada yit'ée go bína'idíłkido go éí doodago Háida bíjá anilyeedígíí t'áadoo le'é yína'idíłkido beehaz'áanii hólo díí t'áa hazaadk'ehii háká a'doowołgo bee haz'á doo bááh ílínigóo. Ata' halne'ígíí koi' bich'í' hodíłnih 877-475-4799.

Chinese: 如果您，或是您正在協助的對象，有關於插入項目的名稱 Blue Cross Blue Shield of Arizona 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 在此插入數字 877-475-4799。

Vietnamese: Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Blue Cross Blue Shield of Arizona quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 877-475-4799.

Arabic: إن كان لديك أو لدى شخص تساعدك أسئلة بخصوص Blue Cross Blue Shield of Arizona، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك من دون أية تكلفة. للتحدث مع مترجم اتصل بـ 877-475-4799.

Tagalog: Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Blue Cross Blue Shield of Arizona, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 877-475-4799.

Korean: 만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Blue Cross Blue Shield of Arizona 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 877-475-4799 로 전화하십시오.

French: Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Blue Cross Blue Shield of Arizona, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 877-475-4799.

German: Falls Sie oder jemand, dem Sie helfen, Fragen zum Blue Cross Blue Shield of Arizona haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 877-475-4799 an.

Russian: Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Blue Cross Blue Shield of Arizona, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 877-475-4799.

Japanese: ご本人様、またはお客様の身の回りの方でも、Blue Cross Blue Shield of Arizona についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、877-475-4799 までお電話ください。

Farsi: اگر شما، یا کسی که شما به او کمک میکنید، سوال در مورد Blue Cross Blue Shield of Arizona، داشته باشید حق این را دارید که کمک و اطلاعات به زبان خود را به طور رایگان دریافت نمایید 877-475-4799 تماس حاصل نمایند.

[illegible]

Serbo-Croatian: Ukoliko Vi ili neko kome Vi pomažete ima pitanje o Blue Cross Blue Shield of Arizona, imate pravo da besplatno dobijete pomoć i informacije na Vašem jeziku. Da biste razgovarali sa prevodjocem, nazovite 877-475-4799.

Thai: หากคุณ หรือคนที่คุณกำลังช่วยเหลือมีคำถามเกี่ยวกับ Blue Cross Blue Shield of Arizona คุณมีสิทธิที่จะได้รับความช่วยเหลือและข้อมูลในภาษาของคุณได้โดยไม่มีค่าใช้จ่าย โปรดคุยกับล่าม โทร 877-475-4799

NOTICE OF NONDISCRIMINATION

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. AZ Blue provides appropriate free aids and services, such as qualified interpreters and written information in other formats, to enable people with disabilities to communicate effectively with us. AZ Blue also provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, call 602-864-4884 for Spanish and 1-877-475-4799 for all other languages and other aids and services.

NOTES

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azblue.com/MyBlue

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

FOLLOW US ON



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