

Arkansas Blue Cross and Blue Shield

2021 Large Group Health Plans - PPO

Group Size 51-500

| Plan Name | In Network | | | | | Out of Network | | | | | Factor |
|---------------|------------|----------|-----------------------|----------|-------------|----------------|----------|-----------------------|----------|-------------|---------|
| | Deductible | | Maximum Out of Pocket | | Coinsurance | Deductible | | Maximum Out of Pocket | | Coinsurance | |
| | Single | Family | Single | Family | | Single | Family | Single | Family | | |
| BC 5000-100_F | \$5,000 | \$10,000 | \$5,000 | \$10,000 | 100% | \$15,000 | \$30,000 | \$30,000 | \$60,000 | 80% | -24.76% |
| BC 6000-100_F | \$6,000 | \$12,000 | \$6,000 | \$12,000 | 100% | \$18,000 | \$36,000 | \$36,000 | \$72,000 | 80% | -28.40% |
| BC 6500-100_F | \$6,500 | \$13,000 | \$6,500 | \$13,000 | 100% | \$19,500 | \$39,000 | \$39,000 | \$78,000 | 80% | -30.04% |
| BC 7350-100_F | \$7,350 | \$14,700 | \$7,350 | \$14,700 | 100% | \$22,050 | \$44,100 | \$44,100 | \$88,200 | 80% | -32.62% |
| BC 8000-100_F | \$8,000 | \$16,000 | \$8,000 | \$16,000 | 100% | \$24,000 | \$48,000 | \$48,000 | \$96,000 | 80% | -34.50% |
| BC 8000-100_E | \$8,000 | \$16,000 | \$8,000 | \$16,000 | 100% | \$24,000 | \$48,000 | \$48,000 | \$96,000 | 80% | -33.94% |
| BC 500-90_F | \$500 | \$1,000 | \$1,500 | \$3,000 | 90% | \$1,500 | \$3,000 | \$3,000 | \$6,000 | 70% | 0.00% |
| BC 750-90_F | \$750 | \$1,500 | \$1,750 | \$3,500 | 90% | \$2,250 | \$4,500 | \$4,500 | \$9,000 | 70% | -2.96% |
| BC 1000-90_F | \$1,000 | \$2,000 | \$2,000 | \$4,000 | 90% | \$3,000 | \$6,000 | \$6,000 | \$12,000 | 70% | -5.58% |
| BC 1250-90_F | \$1,250 | \$2,500 | \$2,250 | \$4,500 | 90% | \$3,750 | \$7,500 | \$7,500 | \$15,000 | 70% | -7.92% |
| BC 1500-90_F | \$1,500 | \$3,000 | \$2,500 | \$5,000 | 90% | \$4,500 | \$9,000 | \$9,000 | \$18,000 | 70% | -10.12% |
| BC 2000-90_F | \$2,000 | \$4,000 | \$3,000 | \$6,000 | 90% | \$6,000 | \$12,000 | \$12,000 | \$24,000 | 70% | -13.85% |
| BC 2500-90_F | \$2,500 | \$5,000 | \$3,500 | \$7,000 | 90% | \$7,500 | \$15,000 | \$15,000 | \$30,000 | 70% | -17.11% |
| BC 3000-90_F | \$3,000 | \$6,000 | \$4,000 | \$8,000 | 90% | \$9,000 | \$18,000 | \$18,000 | \$36,000 | 70% | -19.93% |
| BC 3500-90_F | \$3,500 | \$7,000 | \$4,500 | \$9,000 | 90% | \$10,500 | \$21,000 | \$21,000 | \$42,000 | 70% | -22.41% |
| BC 4000-90_F | \$4,000 | \$8,000 | \$5,000 | \$10,000 | 90% | \$12,000 | \$24,000 | \$24,000 | \$48,000 | 70% | -24.61% |
| BC 5000-90_F | \$5,000 | \$10,000 | \$6,000 | \$12,000 | 90% | \$15,000 | \$30,000 | \$30,000 | \$60,000 | 70% | -28.51% |
| BC 500-80_F_2 | \$500 | \$1,000 | \$2,500 | \$5,000 | 80% | \$1,500 | \$3,000 | \$3,000 | \$6,000 | 60% | -5.94% |
| BC 500-80_F_3 | \$500 | \$1,000 | \$3,500 | \$7,000 | 80% | \$1,500 | \$3,000 | \$4,000 | \$8,000 | 60% | -8.68% |
| BC 500-80_F_4 | \$500 | \$1,000 | \$4,500 | \$9,000 | 80% | \$1,500 | \$3,000 | \$5,000 | \$10,000 | 60% | -10.60% |
| BC 750-80_F_2 | \$750 | \$1,500 | \$2,750 | \$5,500 | 80% | \$2,250 | \$4,500 | \$4,500 | \$9,000 | 60% | -8.61% |

Key

The letter at the end of the plan name is shorthand for the deductible type.

| | | | |
|----------|---|----------|----------------------|
| F | Fulfillment deductible (see definition on page 8) | 2 | Deductible + \$2,000 |
| E | Embedded deductible (see definition on page 8) | 3 | Deductible + \$3,000 |
| | | 4 | Deductible + \$4,000 |

Maximum out-of-pocket

All PPO maximum out-of-pocket are embedded.

Not intended for pricing purposes. For illustrative purposes only.
Actual results may vary.

Arkansas Blue Cross and Blue Shield

2021 Large Group Health Plans - PPO

Group Size 51-500

| Plan Name | In Network | | | | | Out of Network | | | | | Factor |
|----------------|------------|---------|-----------------------|----------|-------------|----------------|----------|-----------------------|----------|-------------|---------|
| | Deductible | | Maximum Out of Pocket | | Coinsurance | Deductible | | Maximum Out of Pocket | | Coinsurance | |
| | Single | Family | Single | Family | | Single | Family | Single | Family | | |
| BC 750-80_F_3 | \$750 | \$1,500 | \$3,750 | \$7,500 | 80% | \$2,250 | \$4,500 | \$5,500 | \$11,000 | 60% | -11.18% |
| BC 750-80_F_4 | \$750 | \$1,500 | \$4,750 | \$9,500 | 80% | \$2,250 | \$4,500 | \$6,500 | \$13,000 | 60% | -12.95% |
| BC 1000-80_F_2 | \$1,000 | \$2,000 | \$3,000 | \$6,000 | 80% | \$3,000 | \$6,000 | \$6,000 | \$12,000 | 60% | -10.95% |
| BC 1000-80_F_3 | \$1,000 | \$2,000 | \$4,000 | \$8,000 | 80% | \$3,000 | \$6,000 | \$7,000 | \$14,000 | 60% | -13.35% |
| BC 1000-80_F_4 | \$1,000 | \$2,000 | \$5,000 | \$10,000 | 80% | \$3,000 | \$6,000 | \$8,000 | \$16,000 | 60% | -15.00% |
| BC 1250-80_F_2 | \$1,250 | \$2,500 | \$3,250 | \$6,500 | 80% | \$3,750 | \$7,500 | \$7,500 | \$15,000 | 60% | -13.03% |
| BC 1250-80_F_3 | \$1,250 | \$2,500 | \$4,250 | \$8,500 | 80% | \$3,750 | \$7,500 | \$8,500 | \$17,000 | 60% | -15.31% |
| BC 1250-80_F_4 | \$1,250 | \$2,500 | \$5,250 | \$10,500 | 80% | \$3,750 | \$7,500 | \$9,500 | \$19,000 | 60% | -16.90% |
| BC 1500-80_F_2 | \$1,500 | \$3,000 | \$3,500 | \$7,000 | 80% | \$4,500 | \$9,000 | \$9,000 | \$18,000 | 60% | -14.97% |
| BC 1500-80_F_3 | \$1,500 | \$3,000 | \$4,500 | \$9,000 | 80% | \$4,500 | \$9,000 | \$10,000 | \$20,000 | 60% | -17.14% |
| BC 1500-80_F_4 | \$1,500 | \$3,000 | \$5,500 | \$11,000 | 80% | \$4,500 | \$9,000 | \$11,000 | \$22,000 | 60% | -18.69% |
| BC 2000-80_F_2 | \$2,000 | \$4,000 | \$4,000 | \$8,000 | 80% | \$6,000 | \$12,000 | \$12,000 | \$24,000 | 60% | -18.40% |
| BC 2000-80_F_3 | \$2,000 | \$4,000 | \$5,000 | \$10,000 | 80% | \$6,000 | \$12,000 | \$13,000 | \$26,000 | 60% | -20.43% |
| BC 2000-80_F_4 | \$2,000 | \$4,000 | \$6,000 | \$12,000 | 80% | \$6,000 | \$12,000 | \$14,000 | \$28,000 | 60% | -21.88% |
| BC 2500-80_F_2 | \$2,500 | \$5,000 | \$4,500 | \$9,000 | 80% | \$7,500 | \$15,000 | \$15,000 | \$30,000 | 60% | -21.36% |
| BC 2500-80_F_3 | \$2,500 | \$5,000 | \$5,500 | \$11,000 | 80% | \$7,500 | \$15,000 | \$16,000 | \$32,000 | 60% | -23.22% |
| BC 2500-80_F_4 | \$2,500 | \$5,000 | \$6,500 | \$13,000 | 80% | \$7,500 | \$15,000 | \$17,000 | \$34,000 | 60% | -24.60% |
| BC 3000-80_F_2 | \$3,000 | \$6,000 | \$5,000 | \$10,000 | 80% | \$9,000 | \$18,000 | \$18,000 | \$36,000 | 60% | -23.95% |
| BC 3000-80_F_3 | \$3,000 | \$6,000 | \$6,000 | \$12,000 | 80% | \$9,000 | \$18,000 | \$19,000 | \$38,000 | 60% | -25.69% |
| BC 3000-80_F_4 | \$3,000 | \$6,000 | \$7,000 | \$14,000 | 80% | \$9,000 | \$18,000 | \$20,000 | \$40,000 | 60% | -26.96% |

Key

The letter at the end of the plan name is shorthand for the deductible type.

| | | | |
|----------|---|----------|----------------------|
| F | Fulfillment deductible (see definition on page 8) | 2 | Deductible + \$2,000 |
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Maximum out-of-pocket

All PPO maximum out-of-pocket are embedded.

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Arkansas Blue Cross and Blue Shield

2021 Large Group Health Plans - PPO

Group Size 51-500

| Plan Name | In Network | | | | | Out of Network | | | | | Factor |
|----------------|------------|----------|-----------------------|----------|-------------|----------------|----------|-----------------------|----------|-------------|---------|
| | Deductible | | Maximum Out of Pocket | | Coinsurance | Deductible | | Maximum Out of Pocket | | Coinsurance | |
| | Single | Family | Single | Family | | Single | Family | Single | Family | | |
| BC 3500-80_F_2 | \$3,500 | \$7,000 | \$5,500 | \$11,000 | 80% | \$10,500 | \$21,000 | \$21,000 | \$42,000 | 60% | -26.14% |
| BC 3500-80_F_3 | \$3,500 | \$7,000 | \$6,500 | \$13,000 | 80% | \$10,500 | \$21,000 | \$22,000 | \$44,000 | 60% | -27.73% |
| BC 3500-80_F_4 | \$3,500 | \$7,000 | \$7,500 | \$15,000 | 80% | \$10,500 | \$21,000 | \$23,000 | \$46,000 | 60% | -28.95% |
| BC 4000-80_F_2 | \$4,000 | \$8,000 | \$6,000 | \$12,000 | 80% | \$12,000 | \$24,000 | \$24,000 | \$48,000 | 60% | -28.11% |
| BC 4000-80_F_3 | \$4,000 | \$8,000 | \$7,000 | \$14,000 | 80% | \$12,000 | \$24,000 | \$25,000 | \$50,000 | 60% | -29.64% |
| BC 4000-80_F_4 | \$4,000 | \$8,000 | \$8,000 | \$16,000 | 80% | \$12,000 | \$24,000 | \$26,000 | \$52,000 | 60% | -30.82% |
| BC 5000-80_F_2 | \$5,000 | \$10,000 | \$7,350 | \$14,700 | 80% | \$15,000 | \$30,000 | \$30,000 | \$60,000 | 60% | -32.18% |
| BC 5000-80_F_3 | \$5,000 | \$10,000 | \$8,150 | \$16,300 | 80% | \$15,000 | \$30,000 | \$31,150 | \$62,300 | 60% | -33.25% |
| BC 500-70_F | \$500 | \$1,000 | \$3,500 | \$7,000 | 70% | \$1,500 | \$3,000 | \$3,000 | \$6,000 | 50% | -11.43% |
| BC 750-70_F | \$750 | \$1,500 | \$3,750 | \$7,500 | 70% | \$2,250 | \$4,500 | \$4,500 | \$9,000 | 50% | -13.78% |
| BC 1000-70_F | \$1,000 | \$2,000 | \$4,000 | \$8,000 | 70% | \$3,000 | \$6,000 | \$6,000 | \$12,000 | 50% | -15.92% |
| BC 1250-70_F | \$1,250 | \$2,500 | \$4,250 | \$8,500 | 70% | \$3,750 | \$7,500 | \$7,500 | \$15,000 | 50% | -17.78% |
| BC 1500-70_F | \$1,500 | \$3,000 | \$4,500 | \$9,000 | 70% | \$4,500 | \$9,000 | \$9,000 | \$18,000 | 50% | -19.50% |
| BC 2000-70_F | \$2,000 | \$4,000 | \$5,000 | \$10,000 | 70% | \$6,000 | \$12,000 | \$12,000 | \$24,000 | 50% | -22.68% |
| BC 2500-70_F | \$2,500 | \$5,000 | \$5,500 | \$11,000 | 70% | \$7,500 | \$15,000 | \$15,000 | \$30,000 | 50% | -25.38% |
| BC 3000-70_F | \$3,000 | \$6,000 | \$6,000 | \$12,000 | 70% | \$9,000 | \$18,000 | \$18,000 | \$36,000 | 50% | -27.67% |
| BC 3500-70_F | \$3,500 | \$7,000 | \$6,500 | \$13,000 | 70% | \$10,500 | \$21,000 | \$21,000 | \$42,000 | 50% | -29.62% |
| BC 4000-70_F | \$4,000 | \$8,000 | \$7,000 | \$14,000 | 70% | \$12,000 | \$24,000 | \$24,000 | \$48,000 | 50% | -31.44% |
| BC 5000-70_F | \$5,000 | \$10,000 | \$8,000 | \$1,600 | 70% | \$16,000 | \$30,000 | \$30,000 | \$60,000 | 50% | -34.72% |
| BC 5000-70_E | \$5,000 | \$10,000 | \$8,000 | \$1,600 | 70% | \$16,000 | \$30,000 | \$30,000 | \$60,000 | 50% | -34.30% |

Key

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| F | Fulfillment deductible (see definition on page 8) | 2 | Deductible + \$2,000 |
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Maximum out-of-pocket

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Group Size 51-500

| Plan Name | In Network | | | | | Out of Network | | | | | Factor |
|---------------|------------|----------|-----------------------|----------|-------------|----------------|----------|-----------------------|----------|-------------|---------|
| | Deductible | | Maximum Out of Pocket | | Coinsurance | Deductible | | Maximum Out of Pocket | | Coinsurance | |
| | Single | Family | Single | Family | | Single | Family | Single | Family | | |
| BC 5000-100_E | \$5,000 | \$10,000 | \$5,000 | \$10,000 | 100% | \$15,000 | \$30,000 | \$30,000 | \$60,000 | 80% | -24.23% |
| BC 6000-100_E | \$6,000 | \$12,000 | \$6,000 | \$12,000 | 100% | \$18,000 | \$36,000 | \$36,000 | \$72,000 | 80% | -27.87% |
| BC 6500-100_E | \$6,500 | \$13,000 | \$6,500 | \$13,000 | 100% | \$19,500 | \$39,000 | \$39,000 | \$78,000 | 80% | -29.52% |
| BC 7350-100_E | \$7,350 | \$14,700 | \$7,350 | \$14,700 | 100% | \$22,050 | \$44,100 | \$44,100 | \$88,200 | 80% | -32.12% |
| BC 500-90_E | \$500 | \$1,000 | \$1,500 | \$3,000 | 90% | \$1,500 | \$3,000 | \$3,000 | \$6,000 | 70% | 0.00% |
| BC 750-90_E | \$750 | \$1,500 | \$1,750 | \$3,500 | 90% | \$2,250 | \$4,500 | \$4,500 | \$9,000 | 70% | -2.87% |
| BC 1000-90_E | \$1,000 | \$2,000 | \$2,000 | \$4,000 | 90% | \$3,000 | \$6,000 | \$6,000 | \$12,000 | 70% | -5.40% |
| BC 1250-90_E | \$1,250 | \$2,500 | \$2,250 | \$4,500 | 90% | \$3,750 | \$7,500 | \$7,500 | \$15,000 | 70% | -7.68% |
| BC 1500-90_E | \$1,500 | \$3,000 | \$2,500 | \$5,000 | 90% | \$4,500 | \$9,000 | \$9,000 | \$18,000 | 70% | -9.83% |
| BC 2000-90_E | \$2,000 | \$4,000 | \$3,000 | \$6,000 | 90% | \$6,000 | \$12,000 | \$12,000 | \$24,000 | 70% | -13.45% |
| BC 2500-90_E | \$2,500 | \$5,000 | \$3,500 | \$7,000 | 90% | \$7,500 | \$15,000 | \$15,000 | \$30,000 | 70% | -16.64% |
| BC 3000-90_E | \$3,000 | \$6,000 | \$4,000 | \$8,000 | 90% | \$9,000 | \$18,000 | \$18,000 | \$36,000 | 70% | -19.45% |
| BC 3500-90_E | \$3,500 | \$7,000 | \$4,500 | \$9,000 | 90% | \$10,500 | \$21,000 | \$21,000 | \$42,000 | 70% | -21.92% |
| BC 4000-90_E | \$4,000 | \$8,000 | \$5,000 | \$10,000 | 90% | \$12,000 | \$24,000 | \$24,000 | \$48,000 | 70% | -24.12% |
| BC 5000-90_E | \$5,000 | \$10,000 | \$6,000 | \$12,000 | 90% | \$15,000 | \$30,000 | \$30,000 | \$60,000 | 70% | -28.05% |
| BC 500-80_E_2 | \$500 | \$1,000 | \$2,500 | \$5,000 | 80% | \$1,500 | \$3,000 | \$3,000 | \$6,000 | 60% | -5.95% |
| BC 500-80_E_3 | \$500 | \$1,000 | \$3,500 | \$7,000 | 80% | \$1,500 | \$3,000 | \$4,000 | \$8,000 | 60% | -8.68% |
| BC 500-80_E_4 | \$500 | \$1,000 | \$4,500 | \$9,000 | 80% | \$1,500 | \$3,000 | \$5,000 | \$10,000 | 60% | -10.61% |
| BC 750-80_E_2 | \$750 | \$1,500 | \$2,750 | \$5,500 | 80% | \$2,250 | \$4,500 | \$4,500 | \$9,000 | 60% | -8.54% |
| BC 750-80_E_3 | \$750 | \$1,500 | \$3,750 | \$7,500 | 80% | \$2,250 | \$4,500 | \$5,500 | \$11,000 | 60% | -11.11% |

Key

The letter at the end of the plan name is shorthand for the deductible type.

| | | | |
|----------|---|----------|----------------------|
| F | Fulfillment deductible (see definition on page 8) | 2 | Deductible + \$2,000 |
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Maximum out-of-pocket

All PPO maximum out-of-pocket are embedded.

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Arkansas Blue Cross and Blue Shield

2021 Large Group Health Plans - PPO

Group Size 51-500

| Plan Name | In Network | | | | | Out of Network | | | | | Factor |
|----------------|------------|---------|-----------------------|----------|-------------|----------------|----------|-----------------------|----------|-------------|---------|
| | Deductible | | Maximum Out of Pocket | | Coinsurance | Deductible | | Maximum Out of Pocket | | Coinsurance | |
| | Single | Family | Single | Family | | Single | Family | Single | Family | | |
| BC 750-80_E_4 | \$750 | \$1,500 | \$4,750 | \$9,500 | 80% | \$2,250 | \$4,500 | \$6,500 | \$13,000 | 60% | -12.88% |
| BC 1000-80_E_2 | \$1,000 | \$2,000 | \$3,000 | \$6,000 | 80% | \$3,000 | \$6,000 | \$6,000 | \$12,000 | 60% | -10.80% |
| BC 1000-80_E_3 | \$1,000 | \$2,000 | \$4,000 | \$8,000 | 80% | \$3,000 | \$6,000 | \$7,000 | \$14,000 | 60% | -13.20% |
| BC 1000-80_E_4 | \$1,000 | \$2,000 | \$5,000 | \$10,000 | 80% | \$3,000 | \$6,000 | \$8,000 | \$16,000 | 60% | -14.86% |
| BC 1250-80_E_2 | \$1,250 | \$2,500 | \$3,250 | \$6,500 | 80% | \$3,750 | \$7,500 | \$7,500 | \$15,000 | 60% | -12.83% |
| BC 1250-80_E_3 | \$1,250 | \$2,500 | \$4,250 | \$8,500 | 80% | \$3,750 | \$7,500 | \$8,500 | \$17,000 | 60% | -15.11% |
| BC 1250-80_E_4 | \$1,250 | \$2,500 | \$5,250 | \$10,500 | 80% | \$3,750 | \$7,500 | \$9,500 | \$19,000 | 60% | -16.70% |
| BC 1500-80_E_2 | \$1,500 | \$3,000 | \$3,500 | \$7,000 | 80% | \$4,500 | \$9,000 | \$9,000 | \$18,000 | 60% | -14.72% |
| BC 1500-80_E_3 | \$1,500 | \$3,000 | \$4,500 | \$9,000 | 80% | \$4,500 | \$9,000 | \$10,000 | \$20,000 | 60% | -16.88% |
| BC 1500-80_E_4 | \$1,500 | \$3,000 | \$5,500 | \$11,000 | 80% | \$4,500 | \$9,000 | \$11,000 | \$22,000 | 60% | -18.43% |
| BC 2000-80_E_2 | \$2,000 | \$4,000 | \$4,000 | \$8,000 | 80% | \$6,000 | \$12,000 | \$12,000 | \$24,000 | 60% | -18.06% |
| BC 2000-80_E_3 | \$2,000 | \$4,000 | \$5,000 | \$10,000 | 80% | \$6,000 | \$12,000 | \$13,000 | \$26,000 | 60% | -20.08% |
| BC 2000-80_E_4 | \$2,000 | \$4,000 | \$6,000 | \$12,000 | 80% | \$6,000 | \$12,000 | \$14,000 | \$28,000 | 60% | -21.53% |
| BC 2500-80_E_2 | \$2,500 | \$5,000 | \$4,500 | \$9,000 | 80% | \$7,500 | \$15,000 | \$15,000 | \$30,000 | 60% | -20.96% |
| BC 2500-80_E_3 | \$2,500 | \$5,000 | \$5,500 | \$11,000 | 80% | \$7,500 | \$15,000 | \$16,000 | \$32,000 | 60% | -22.83% |
| BC 2500-80_E_4 | \$2,500 | \$5,000 | \$6,500 | \$13,000 | 80% | \$7,500 | \$15,000 | \$17,000 | \$34,000 | 60% | -24.20% |
| BC 3000-80_E_2 | \$3,000 | \$6,000 | \$5,000 | \$10,000 | 80% | \$9,000 | \$18,000 | \$18,000 | \$36,000 | 60% | -23.53% |
| BC 3000-80_E_3 | \$3,000 | \$6,000 | \$6,000 | \$12,000 | 80% | \$9,000 | \$18,000 | \$19,000 | \$38,000 | 60% | -25.27% |
| BC 3000-80_E_4 | \$3,000 | \$6,000 | \$7,000 | \$14,000 | 80% | \$9,000 | \$18,000 | \$20,000 | \$40,000 | 60% | -26.55% |
| BC 3500-80_E_2 | \$3,500 | \$7,000 | \$5,500 | \$11,000 | 80% | \$10,500 | \$21,000 | \$21,000 | \$42,000 | 60% | -25.72% |

Key

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| | | | |
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Group Size 51-500

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|----------------|------------|----------|-----------------------|----------|-------------|----------------|----------|-----------------------|----------|-------------|---------|
| | Deductible | | Maximum Out of Pocket | | Coinsurance | Deductible | | Maximum Out of Pocket | | Coinsurance | |
| | Single | Family | Single | Family | | Single | Family | Single | Family | | |
| BC 3500-80_E_3 | \$3500 | \$7,000 | \$6,500 | \$13,000 | 80% | \$10,500 | \$21,000 | \$22,000 | \$44,000 | 60% | -27.31% |
| BC 3500-80_E_4 | \$3,500 | \$7,000 | \$7,500 | \$15,000 | 80% | \$10,500 | \$21,000 | \$23,000 | \$46,000 | 60% | -28.53% |
| BC 4000-80_E_2 | \$4,000 | \$8,000 | \$6,000 | \$12,000 | 80% | \$12,000 | \$24,000 | \$24,000 | \$48,000 | 60% | -27.69% |
| BC 4000-80_E_3 | \$4,000 | \$8,000 | \$7,000 | \$14,000 | 80% | \$12,000 | \$24,000 | \$25,000 | \$50,000 | 60% | -29.22% |
| BC 4000-80_E_4 | \$4,000 | \$8,000 | \$8,000 | \$16,000 | 80% | \$12,000 | \$24,000 | \$26,000 | \$52,000 | 60% | -30.40% |
| BC 5000-80_E_2 | \$5,000 | \$10,000 | \$7,350 | \$14,700 | 80% | \$15,000 | \$30,000 | \$30,000 | \$60,000 | 60% | -31.78% |
| BC 5000-80_E_3 | \$5,000 | \$10,000 | \$8,150 | \$16,300 | 80% | \$15,000 | \$30,000 | \$3,115 | \$62,300 | 60% | -32.85% |
| BC 6000-80_F_2 | \$6,000 | \$12,000 | \$8,000 | \$16,000 | 80% | \$18,000 | \$36,000 | \$36,000 | \$72,000 | 60% | -34.69% |
| BC 6000-80_E_2 | \$6,000 | \$12,000 | \$8,000 | \$16,000 | 80% | \$18,000 | \$36,000 | \$36,000 | \$72,000 | 60% | -34.21% |
| BC 6500-80_F_2 | \$6,500 | \$13,000 | \$8,500 | \$17,000 | 80% | \$19,500 | \$39,000 | \$39,000 | \$78,000 | 60% | -36.03% |
| BC 6500-80_E_2 | \$6,500 | \$13,000 | \$8,500 | \$17,000 | 80% | \$19,500 | \$39,000 | \$39,000 | \$78,000 | 60% | -35.56% |
| BC 500-70_E | \$500 | \$1,000 | \$3,500 | \$7,000 | 70% | \$1,500 | \$3,000 | \$3,000 | \$6,000 | 50% | -11.45% |
| BC 750-70_E | \$750 | \$1,500 | \$3,750 | \$7,500 | 70% | \$2,250 | \$4,500 | \$4,500 | \$9,000 | 50% | -13.73% |
| BC 1000-70_E | \$1,000 | \$2,000 | \$4,000 | \$8,000 | 70% | \$3,000 | \$6,000 | \$6,000 | \$12,000 | 50% | -15.80% |
| BC 1250-70_E | \$1,250 | \$25,000 | \$4,250 | \$8,500 | 70% | \$3,750 | \$7,500 | \$7,500 | \$15,000 | 50% | -17.62% |
| BC 1500-70_E | \$150 | \$3,000 | \$4,500 | \$9,000 | 70% | \$4,500 | \$9,000 | \$9,000 | \$18,000 | 50% | -19.29% |
| BC 2000-70_E | \$2,000 | \$4,000 | \$5,000 | \$10,000 | 70% | \$6,000 | \$12,000 | \$12,000 | \$24,000 | 50% | -22.39% |
| BC 2500-70_E | \$2,500 | \$5,000 | \$5,500 | \$11,000 | 70% | \$7,500 | \$15,000 | \$15,000 | \$30,000 | 50% | -25.05% |
| BC 3000-70_E | \$3,000 | \$6,000 | \$6,000 | \$12,000 | 70% | \$9,000 | \$18,000 | \$18,000 | \$36,000 | 50% | -27.32% |
| BC 3500-70_E | \$3,500 | \$7,000 | \$6,500 | \$13,000 | 70% | \$10,500 | \$21,000 | \$21,000 | \$42,000 | 50% | -29.26% |
| BC 4000-70_E | \$4,000 | \$8,000 | \$7,000 | \$14,000 | 70% | \$12,000 | \$24,000 | \$24,000 | \$48,000 | 50% | -31.08% |

Key

The letter at the end of the plan name is shorthand for the deductible type.

| | | | |
|----------|---|----------|----------------------|
| F | Fulfillment deductible (see definition on page 8) | 2 | Deductible + \$2,000 |
| E | Embedded deductible (see definition on page 8) | 3 | Deductible + \$3,000 |
| | | 4 | Deductible + \$4,000 |

Maximum out-of-pocket

All PPO maximum out-of-pocket are embedded.

Not intended for pricing purposes. For illustrative purposes only.

Actual results may vary.

Arkansas Blue Cross and Blue Shield

2021 Large Group Health Plans - PPO

Group Size 51-500

Primary / specialist options

| | Primary care | Specialty care | Factor |
|---------|--------------|----------------|--------|
| Copay 1 | \$20 | \$40 | 0.00% |
| Copay 2 | \$30 | \$50 | -1.80% |
| Copay 3 | \$35 | \$60 | -2.71% |
| Copay 4 | \$35 | \$70 | -2.90% |
| Copay 5 | \$40 | \$80 | -3.51% |

Urgent care options

| | | Factor |
|---------------|-----------------|--------|
| Urgent care 1 | \$40 copayment | 0.0% |
| Urgent care 2 | \$50 copayment | -0.24% |
| Urgent care 3 | \$60 copayment | -0.45% |
| Urgent care 4 | \$70 copayment | -0.66% |
| Urgent care 5 | \$80 copayment | -0.73% |
| Urgent care 6 | \$100 copayment | -0.84% |
| Urgent care 7 | \$120 copayment | -0.89% |
| Urgent care 8 | \$140 copayment | -0.94% |
| Urgent care 9 | \$160 copayment | -0.98% |

*Urgent care option selected must be equal to or greater than specialist copay

Emergency room options

| | | Factor |
|----------|--|--------|
| Option 1 | \$150 copay + deductible and coinsurance | 0.00% |
| Option 2 | Deductible + coinsurance | 0.20% |
| Option 3 | \$250 copay | 2.60% |

| Benefits | |
|------------------------------|------------------------------|
| Inpatient Services | Coinsurance after deductible |
| Outpatient Surgical Services | Coinsurance after deductible |
| Wellness Included | Yes |

Pharmacy options

| Copayment | Generic | Brand | Non-preferred brand | Specialty | Factor |
|-----------|---------|-------|---------------------|-----------|--------|
| Plan 1 | \$10 | \$40 | \$60 | \$120 | 0.00% |
| Plan 2 | \$15 | \$45 | \$65 | \$130 | -1.04% |
| Plan 3 | \$15 | \$55 | \$80 | \$250 | -1.49% |
| Plan 4 | \$15 | \$35 | \$55 | \$110 | -0.80% |
| Plan 5 | \$15 | \$35 | \$55 | \$250 | -0.98% |
| Plan 6 | \$15 | \$45 | \$65 | \$250 | -1.19% |
| Plan 7 | \$15 | \$55 | \$80 | \$160 | -1.38% |
| Plan 8 | \$20 | \$50 | \$70 | \$140 | -2.06% |
| Plan 9 | \$20 | \$50 | \$70 | \$250 | -2.20% |

Voluntary mail-order 2X copay / 100-day supply retail 3X copay

Option to select 2 pharmacy deductible option of \$100 or \$200 and apply copays
Factors range from -1.5% to -2% depending on plan/deductible selection

Deductible definitions

The deductible is a dollar amount that you pay for healthcare services before the health plan begins to pay. Every policy has an individual and family deductible. If you are the only person on your policy, then you will pay for healthcare costs covered by your plan until you meet your individual deductible. Family deductibles work differently.

Fulfillment

How your fulfillment deductible works

Each family member on your plan has an individual deductible. When two or three family members have met their individual amounts (depending on the plan), then the entire family deductible has been met for that calendar year and your health plan will begin to pay coinsurance.

Example: Bob and Sue Thompson have two children. They have individual deductibles of \$500. Bob paid \$500 in covered medical expenses, which means he met his individual deductible and his health plan will begin to pay his coinsurance, while the rest of his family works toward their individual deductible.

When both of the children also meet the \$500 amount, and three members of the Thompson family have individually paid the \$500 individual deductible amount, the family has met their deductible for that calendar year and the health plan will begin paying coinsurance for all family members.

Embedded

How your embedded family deductible works

If you or anyone in your family meets the individual deductible, then your health plan will begin to pay a portion of medical expenses for that person for that calendar year (also called coinsurance). However, when the family deductible is met by any combination of family members, coinsurance will pay on all family members—even in the event when no single family member meets the individual deductible.

Example: Bob and Sue Thompson have one child, Margo. Their family deductible is \$3,000 and the individual deductible is \$1,500. Sue paid \$1,200 in covered healthcare expenses. Bob paid \$1,100 in covered healthcare expenses. Margo paid \$700 in covered healthcare expenses.

None of the Thompson's met the individual deductible. However, their family's total expense \$3,000 (meeting the family deductible) and the health plan will begin paying coinsurance for all family members. However, if Bob met his individual deductible before the rest of the family had any expenses, then Bob's coinsurance would have kicked in (until the family deductible was met).