

# Arkansas Blue Cross and Blue Shield | Health Advantage

## 2021 Large Group Health Plans - High Deductible Health Plan (HDHP)

### Arkansas Blue Cross and Blue Shield

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 1400-100_HDHP_TF	\$1,400	\$2,800	\$1,400	\$2,800	100%	\$2,800	\$5,600	\$5,600	\$11,200	80%	0.00%
BC 2000-100_HDHP_TF	\$2,000	\$4,000	\$2,000	\$4,000	100%	\$4,000	\$8,000	\$8,000	\$16,000	80%	-9.06%
BC 2800-100_HDHP_E	\$2,800	\$5,600	\$2,800	\$5,600	100%	\$5,600	\$11,200	\$11,200	\$22,400	80%	-16.05%
BC 3000-100_HDHP_E	\$3,000	\$6,000	\$3,000	\$6,000	100%	\$6,000	\$12,000	\$12,000	\$24,000	80%	-18.00%
BC 4000-100_HDHP_E	\$4,000	\$8,000	\$4,000	\$8,000	100%	\$8,000	\$16,000	\$16,000	\$32,000	80%	-26.58%
BC 5000-100_HDHP_E	\$5,000	\$10,000	\$5,000	\$10,000	100%	\$10,000	\$20,000	\$20,000	\$40,000	80%	-33.79%
BC 6650-100_HDHP_E	\$6,650	\$13,300	\$6,650	\$13,300	100%	\$13,300	\$26,600	\$26,600	\$53,200	80%	-42.47%
BC 7000-100_HDHP_E	\$7,000	\$14,000	\$7,000	\$14,000	100%	\$14,000	\$28,000	\$28,000	\$56,000	80%	-44.08%
BC 1400-80_HDHP_TF	\$1,400	\$2,800	\$2,800	\$5,600	80%	\$4,200	\$8,400	\$8,400	\$16,800	60%	-11.97%
BC 2000-80_HDHP_TF	\$2,000	\$4,000	\$4,000	\$8,000	80%	\$6,000	\$12,000	\$12,000	\$24,000	60%	-21.49%
BC 2800-80_HDHP_E	\$2,800	\$5,600	\$5,600	\$11,200	80%	\$8,400	\$16,800	\$16,800	\$33,600	60%	-29.14%
BC 3000-80_HDHP_E	\$3,000	\$6,000	\$6,000	\$12,000	80%	\$9,000	\$18,000	\$18,000	\$36,000	60%	-31.12%
BC 4000-80_HDHP_E	\$4,000	\$8,000	\$6,650	\$13,300	80%	\$12,000	\$24,000	\$24,000	\$48,000	60%	-37.23%
BC 5000-80_HDHP_E	\$5,000	\$10,000	\$7,000	\$14,000	80%	\$15,000	\$30,000	\$30,000	\$60,000	60%	-41.80%

#### Key

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

<b>E</b>	Embedded deductible (see definition on page 3)
<b>TF</b>	True Family deductible (see definition on page 3)

**Not intended for pricing purposes. For illustrative purposes only.**  
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HA 1400-100_HDHP_TF	\$1,400	\$2,800	\$1,400	\$2,800	100%	\$2,800	\$5,600	\$5,600	\$11,200	80%	0.00%
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### 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.

### True Family

#### How your true family deductible works

Each family member on your plan will combine covered medical costs to meet the total family deductible. When your family's covered medical costs meet this dollar amount, your health plan will begin to pay a portion of your medical expenses (also called coinsurance).

Example: Bob and Sue Thompson have two children. They have a family deductible of \$2,400. Bob paid \$800 in covered medical expenses. Sue paid \$1,100 in covered medical expenses. Both children total \$500 in covered medical expenses.

Since all covered medical expenses add up to \$2,400, the Thompsons have met their family 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).



The benefit relativity factors are illustrative. Rates and benefits issued on any quote are subject to final underwriting approval by Health Advantage and Arkansas Blue Cross and Blue Shield.