

## Complete and Complete Plus – Follow-Up FAQs

**1. Does the coinsurance maximum include the deductible?**

No, the deductible is separate than the coinsurance maximum. It is also not included in the out of pocket (OOP) maximum.

**2. Does Complete/Complete Plus have a TROOP?**

No. Copays for doctor's visits and prescriptions do not count toward the OOP maximum.

**3. What is the policy lifetime maximum?**

The policy lifetime maximum for Complete and Complete Plus is \$1 million per member.

**4. What is the provider network for Complete and Complete Plus?**

True Blue PPO

**5. What formulary will Complete and Complete Plus utilize?**

Complete and Complete Plus plans use the Essential Complete Formulary, which can be found on our corporate website [arkansasbluecross.com](http://arkansasbluecross.com) under Pharmacy.

- Tier 1 – Preferred generics – drugs listed in lowercase on formulary
- Tier 2 – Non-preferred generics – generic drugs not listed on the formulary
- Tier 3 – Brand – brand drugs listed in all CAPS on the formulary
- Brand name drugs not listed on the formulary are not covered.

**6. What happens after member hits benefit-year prescription max of \$1,000?**

The member will be able to continue and receive the ABCBS-negotiated discount at point-of-sale when filling prescriptions.

**7. What is the look back period?**

The look back period will be 7 years from date of the application for both initial underwriting review of an application and medical records review when a claim hits PreEx or rescission edits.

**8. Are Off-Exchange members able to drop a dependent or make an ownership change to enroll in Complete/Complete Plus if approved?**

Yes, we can use approval of a Complete or Complete Plus policy to process a metallic change form with the qualifying life event of "eligible for other coverage."

**9. Does Complete/Complete Plus coordinate with other coverage?**

Yes.

**10. Is the customer required to e-sign?**

No. The agent can enter the application through the e-app using a signed and completed paper application. It is best practice for an agent to retain a copy of a signed and completed paper application for 10 years.

**11. What is the draft date?**

Auto pay will be drafted on the 26<sup>th</sup> of each month.

**12. What is an avocation and will there be exclusion amendments for avocations?**

We are not doing exclusion amendments for avocations, but we will deny claims for avocations if the claim is received with a diagnosis associated with an avocation.

Definition of avocation which can be found in the certificate:

Hazardous Profession, Sport, Hobby or Activity. Health Interventions needed as a result of any of the following, including but not limited to:

- a. Accidental Injury sustained during or due to participating, instructing, demonstrating, guiding, or accompanying others in any of the following: professional or semi-professional sports; intercollegiate sports (not including intramural sports); parachute jumping; hang-gliding; racing or speed testing any motorized vehicle or conveyance; scuba/skin diving; skydiving; bungee jumping; BASE jumping; rappelling; or rodeo sports;
- b. Accidental Injury sustained during or due to participating, instructing, demonstrating, guiding, or accompanying others in any of the following if the Covered Person is paid to participate or instruct: operating or riding on a motorcycle; racing or speed testing any non-motorized vehicle or conveyance; horseback riding; rock or mountain climbing; or skiing;
- c. Accidental Injury sustained while operating, riding in, or descending from any type of aircraft if the Covered Person is a pilot, officer, or member of the crew of such aircraft or is giving or receiving any kind of training or instructions or otherwise has any duties that require him or her to be aboard the aircraft.