

Arkansas Blue Cross and Blue Shield

2022 Small Group Health Plans

Calendar-Year Benefit

| Name | Medical Copay Type | Deductibles | | | | Coinsurance | | Out of Pocket Maximums | | | | Medical Copays | | | | | | | | RX Copays | | | | | Deductible Type | TrOOP Type |
|------------------------|--------------------|-------------|----------|----------|----------|-------------|-----|------------------------|----------|----------|----------|----------------|-----------------|-----|-------|-----|------|------|------|-----------|------|----------|-----------|-------|-----------------|-------------|
| | | IND | IND | FAM | FAM | IN | OUT | IND | IND | FAM | FAM | OT/PT/ST | MH Consult/Eval | IP | OP | ER | UC | PCP | SCP | Gen | Pref | Non Pref | Pref Spec | Spec | | |
| | | In-Net | OON | In-Net | OON | | | In-Net | OON | In-Net | OON | | | | | | | | | | | | | | | |
| Platinum 250 ELITE | | \$250 | \$500 | \$500 | \$1,000 | 20% | 40% | \$1,250 | \$5,000 | \$2,500 | \$10,000 | \$20 | \$20 | n/a | n/a | n/a | \$40 | \$20 | \$40 | \$10 | \$30 | \$50 | \$100 | \$200 | Fulfillment | Embedded |
| Platinum 500 ELITE | | \$500 | \$1,000 | \$1,000 | \$2,000 | 10% | 30% | \$1,500 | \$6,000 | \$3,000 | \$12,000 | \$20 | \$20 | n/a | n/a | n/a | \$40 | \$20 | \$40 | \$10 | \$30 | \$50 | \$100 | \$200 | Fulfillment | Embedded |
| Platinum 500 ESSENTIAL | | \$500 | \$1,000 | \$1,000 | \$2,000 | 20% | 40% | \$2,000 | \$8,000 | \$4,000 | \$16,000 | \$20 | \$20 | n/a | n/a | n/a | \$40 | \$20 | \$40 | \$10 | \$30 | \$50 | \$100 | \$200 | Fulfillment | Embedded |
| Platinum 500 VALUE | | \$500 | \$1,000 | \$1,000 | \$2,000 | 20% | 40% | \$3,250 | \$13,000 | \$6,500 | \$26,000 | \$30 | \$30 | n/a | n/a | n/a | \$50 | \$30 | \$50 | \$10 | \$30 | \$50 | \$100 | \$200 | Fulfillment | Embedded |
| Platinum 1000 ELITE | | \$1,000 | \$2,000 | \$2,000 | \$4,000 | 20% | 40% | \$2,350 | \$9,400 | \$4,700 | \$18,800 | \$30 | \$30 | n/a | n/a | n/a | \$50 | \$30 | \$50 | \$10 | \$30 | \$50 | \$100 | \$200 | Fulfillment | Embedded |
| Gold 1000 ELITE | d | \$1,000 | \$2,000 | \$2,000 | \$4,000 | 20% | 40% | \$6,500 | \$26,000 | \$13,000 | \$52,000 | \$25 | \$25 | n/a | \$100 | n/a | \$50 | \$25 | \$50 | \$15 | \$35 | \$65 | \$130 | \$260 | Fulfillment | Embedded |
| Gold 1000 ESSENTIAL | d | \$1,000 | \$2,000 | \$2,000 | \$4,000 | 20% | 40% | \$7,000 | \$28,000 | \$14,000 | \$56,000 | \$30 | \$30 | n/a | \$200 | n/a | \$50 | \$30 | \$50 | \$15 | \$40 | \$70 | \$140 | \$280 | Fulfillment | Embedded |
| Gold 1000 VALUE | d | \$1,000 | \$2,000 | \$2,000 | \$4,000 | 30% | 50% | \$8,150 | \$32,600 | \$16,300 | \$65,200 | \$30 | \$30 | n/a | \$200 | n/a | \$60 | \$30 | \$60 | \$20 | \$60 | \$150 | Coins | Coins | Fulfillment | Embedded |
| Gold 1500 ELITE | d | \$1,500 | \$3,000 | \$3,000 | \$6,000 | 20% | 40% | \$4,900 | \$19,600 | \$9,800 | \$39,200 | \$25 | \$25 | n/a | \$100 | n/a | \$50 | \$25 | \$50 | \$15 | \$35 | \$65 | \$130 | \$260 | Fulfillment | Embedded |
| Gold 1500 ESSENTIAL | d | \$1,500 | \$3,000 | \$3,000 | \$6,000 | 20% | 40% | \$5,400 | \$21,600 | \$10,800 | \$43,200 | \$30 | \$30 | n/a | \$200 | n/a | \$50 | \$30 | \$50 | \$15 | \$40 | \$70 | \$140 | \$280 | Fulfillment | Embedded |
| Gold 1500 VALUE | d | \$1,500 | \$3,000 | \$3,000 | \$6,000 | 30% | 50% | \$8,500 | \$34,000 | \$17,000 | \$68,000 | \$30 | \$30 | n/a | \$200 | n/a | \$60 | \$30 | \$60 | \$20 | \$60 | \$150 | Coins | Coins | Fulfillment | Embedded |
| Gold 2000 ELITE | d | \$2,000 | \$4,000 | \$4,000 | \$8,000 | 20% | 40% | \$6,500 | \$26,000 | \$13,000 | \$52,000 | \$25 | \$25 | n/a | \$100 | n/a | \$50 | \$25 | \$50 | \$15 | \$35 | \$65 | \$130 | \$260 | Fulfillment | Embedded |
| Gold 2000 ESSENTIAL | d | \$2,000 | \$4,000 | \$4,000 | \$8,000 | 20% | 40% | \$7,750 | \$31,000 | \$15,500 | \$62,000 | \$30 | \$30 | n/a | \$100 | n/a | \$50 | \$30 | \$50 | \$15 | \$40 | \$70 | \$140 | \$280 | Fulfillment | Embedded |
| Gold 2000 VALUE | d | \$2,000 | \$4,000 | \$4,000 | \$8,000 | 30% | 50% | \$7,400 | \$29,600 | \$14,800 | \$59,200 | \$30 | \$30 | n/a | \$200 | n/a | \$60 | \$30 | \$60 | \$20 | \$60 | \$150 | Coins | Coins | Fulfillment | Embedded |
| Gold 2500 HSA | | \$2,500 | \$5,000 | \$5,000 | \$10,000 | 0% | 20% | \$2,500 | \$10,000 | \$5,000 | \$20,000 | Ded/Coins | Ded/Coins | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | True Family | True Family |
| Gold 2800 HSA | | \$2,800 | \$5,600 | \$5,600 | \$11,200 | 0% | 20% | \$2,800 | \$11,200 | \$5,600 | \$22,400 | Ded/Coins | Ded/Coins | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | Embedded | Embedded |
| Silver 2000 ELITE | d | \$2,000 | \$4,000 | \$4,000 | \$8,000 | 30% | 50% | \$8,500 | \$34,000 | \$17,000 | \$68,000 | \$35 | \$35 | n/a | \$200 | n/a | \$60 | \$35 | n/a | \$25 | \$60 | \$100 | \$200 | \$400 | Fulfillment | Embedded |
| Silver 2000 ESSENTIAL | d | \$2,000 | \$4,000 | \$4,000 | \$8,000 | 30% | 50% | \$8,500 | \$34,000 | \$17,000 | \$68,000 | \$45 | \$45 | n/a | \$250 | n/a | \$90 | \$45 | n/a | \$25 | \$60 | \$100 | \$200 | \$400 | Fulfillment | Embedded |
| Silver 2500 ELITE | d | \$2,500 | \$5,000 | \$5,000 | \$10,000 | 20% | 40% | \$8,500 | \$34,000 | \$17,000 | \$68,000 | \$40 | \$40 | n/a | \$250 | n/a | \$80 | \$40 | \$80 | \$25 | \$60 | \$135 | \$270 | \$540 | Fulfillment | Embedded |
| Silver 2500 ESSENTIAL | d | \$2,500 | \$5,000 | \$5,000 | \$10,000 | 30% | 50% | \$8,700 | \$34,800 | \$17,400 | \$69,600 | \$40 | \$40 | n/a | \$250 | n/a | \$80 | \$40 | \$80 | \$25 | \$60 | \$135 | \$270 | \$540 | Fulfillment | Embedded |
| Silver 3000 ELITE | d | \$3,000 | \$6,000 | \$6,000 | \$12,000 | 20% | 40% | \$8,500 | \$34,000 | \$17,000 | \$68,000 | \$35 | \$35 | n/a | \$200 | n/a | \$70 | \$35 | \$70 | \$25 | \$60 | \$100 | \$200 | \$400 | Fulfillment | Embedded |
| Silver 3000 ESSENTIAL | d | \$3,000 | \$6,000 | \$6,000 | \$12,000 | 30% | 50% | \$8,500 | \$34,000 | \$17,000 | \$68,000 | \$45 | \$45 | n/a | \$250 | n/a | n/a | \$45 | n/a | \$25 | \$60 | \$100 | \$200 | \$400 | Fulfillment | Embedded |
| Silver 4000 ELITE | d | \$4,000 | \$8,000 | \$8,000 | \$16,000 | 30% | 50% | \$8,500 | \$34,000 | \$17,000 | \$68,000 | \$45 | \$45 | n/a | \$250 | n/a | \$60 | \$45 | \$60 | \$25 | \$60 | \$100 | \$200 | \$400 | Fulfillment | Embedded |
| Silver 4500 HSA | | \$4,500 | \$9,000 | \$9,000 | \$18,000 | 0% | 20% | \$4,500 | \$18,000 | \$9,000 | \$36,000 | Ded/Coins | Ded/Coins | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | Embedded | Embedded |
| Silver 4700 HSA | | \$4,700 | \$9,400 | \$9,400 | \$18,800 | 20% | 40% | \$7,000 | \$28,000 | \$14,000 | \$56,000 | Ded/Coins | Ded/Coins | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | Embedded | Embedded |
| Silver 8500 HRA | | \$8,500 | \$17,000 | \$17,000 | \$34,000 | 0% | 20% | \$8,500 | \$34,000 | \$17,000 | \$68,000 | \$40 | \$40 | n/a | n/a | n/a | \$80 | \$40 | \$80 | \$25 | \$60 | \$100 | \$200 | \$400 | Fulfillment | Embedded |
| Bronze 6250 ELITE** | | \$6,250 | \$12,500 | \$12,500 | \$25,000 | 50% | 50% | \$8,500 | \$34,000 | \$17,000 | \$68,000 | \$30 | \$30 | n/a | n/a | n/a | n/a | \$30 | n/a | \$30 | n/a | n/a | n/a | n/a | Embedded | Embedded |
| Bronze 6850 HSA** | | \$6,850 | \$13,700 | \$13,700 | \$27,400 | 0% | 20% | \$6,850 | \$27,400 | \$13,700 | \$54,800 | Ded/Coins | Ded/Coins | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | Embedded | Embedded |

**Expanded Bronze

Deductible Types

Fulfillment - Each family member is subject to the individual deductible until two or three family members have met their individual deductible limit.

Aggregate (True Family) - Each family member is subject to the family deductible until the family deductible limit is met.

Embedded - Each family members is subject to the individual deductible limit until the sum total family deductible limit has been reached.

UNLESS OTHERWISE MENTIONED BELOW, COPAYS ARE NOT SUBJECT TO DEDUCTIBLE

d: (OP) copay refers to OP facility fee only (NOT phys/surg services) & is copay, then deductible, then coinsurance.