# Arkansas Blue Cross and Blue Shield 2022 Dual Option Health Plans

**Calendar-Year Benefit** 

Name	Medical	Deductibles Coinsurance					urance	0	ut of Pocke	t Maximu	ms		iys						RX Cop							
	Copay	IND	IND	FAM	FAM			IND	IND	FAM	FAM	0T/	МН									Non	Pref		Deductible	Tr00P
	Туре	In-Net	OON	In-Net	OON	IN	OUT	In-Net	OON	In-Net	OON	PT/ ST	Consult/ Eval	IP	OP	ER	UC	PCP	SCP	Gen	Pref	Pref	Spec	Spec	Туре	Туре
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
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
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
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
														1	, u											
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 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
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
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
Gold 1500 ELITE	b	\$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
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
		¢1.000	¢2.000	¢2.000	¢4.000	200/	400/	<u>фс</u> гоо	¢00,000	¢10.000	¢50.000	фо <u>г</u>	фог		¢100		<u>фго</u>	¢οr	<b>6</b> 50	<b>Φ1</b> Γ		фог	¢100	<b>\$</b> 000	E. Hiller and	
Gold 1000 ELITE Bronze 6250 ELITE**	d	\$1,000 \$6,250	\$2,000 \$12,500	\$2,000 \$12,500	\$4,000 \$25,000	20% 50%	40% 50%	\$6,500 \$8,500	\$26,000 \$34,000	\$13,000 \$17,000	\$52,000 \$68,000	\$25 \$30	\$25 \$30	n/a n/a	\$100	n/a	\$50 n/a	\$25 \$30	\$50	\$15 \$30	\$35 n/a	\$65	\$130 n/a	\$260	Fulfillment Embedded	Embedded Embedded
DIVIIZE OZOU ELITE		\$0,2 <u>0</u> 0	\$12,300	\$12,300	φ20,000	3076	5076	\$0,00U	<b></b>	φ17,000	Φ00,000	დეე	დეე	li/a	n/a	n/a	n/a	ააი	n/a	- \$30	li/a	n/a	ll/a	n/a	Ellipedded	Ellipedded
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
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
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
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
Gold 1000 ESSENTIAL	h	\$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
Silver 2000 ESSENTIAL	d U	\$2,000	\$4,000	\$4,000	\$8,000	30%	50%	\$8,500	\$28,000	\$17,000	\$68,000	\$45	\$45	n/a	\$250	n/a	\$90	\$45	n/a	\$25	\$40	\$100	\$200	\$200	Fulfillment	Embedded
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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
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
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
Silver 3000 ELITE		\$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
Gold 1000 ESSENTIAL	b	\$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
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
SHIGH TOUG LEFT L	u	ψ-1,000	ψ0,000	ψ0,000	φ10,000	0070	5070	ψ0,000	ψ0-7,000	φ17,000	φ00,000	ψτυ	ψ+5	n, u	Ψ200	n, u	ψυυ	ΨΤΟ	ψυυ	ΨZJ	ψυυ	<b><i>w</i></b> 100	Ψ200	ψτου	Turrintorit	LINGUUGU

\*\*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 & is copay, then deductible, then coinsurance.



# Arkansas Blue Cross and Blue Shield 2022 Dual Option Health Plans

**Calendar-Year Benefit** 

Name	Medical Copay Type	Deductibles				Coins	urance	0	ut of Pocke	et Maximu	ms		Medical Copays									RX Copa				
		IND In-Net	IND OON	FAM In-Net	FAM OON	IN	OUT	IND In-Net	IND OON	FAM In-Net	FAM OON	OT/ PT/ ST	MH Consult/ Eval	IP	OP	ER	UC	РСР	SCP	Gen	Pref	Non Pref	Pref Spec	Spec	Deductible Type	TrOOP Type
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
Silver 3000 ELITE		\$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
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
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
Gold 1000 ESSENTIAL	b	\$1.000	\$2,000	\$2.000	\$4.000	20%	40%	\$7.000	\$28.000	\$14.000	\$56.000	\$30	\$30	n/a	\$200	n/o	\$50	\$30	\$50	\$15	\$40	\$70	\$140	\$280	Fulfillment	Embedded
Gold 2800 HSA	u	\$1,000	\$2,000	\$2,000	\$4,000	0%	20%	\$2,800	\$28,000	\$14,000	\$22,400	Ded/Coins	Ded/Coins	n/a	\$200 n/a	n/a n/a	50 n/a	asu n∕a	ຈວບ n/a	n/a	եր n/a	۵/۵ n/a	5140 n/a	\$200 n/a	Embedded	Embedded
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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 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
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
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
Silver 3000 ELITE		\$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 4500 HSA		\$3,000	\$9,000	\$9,000	\$12,000	0%	20%	\$4,500	\$18,000	\$9,000	\$36,000	Ded/Coins	Ded/Coins	n/a	\$200 n/a	n/a	5/0 n/a	n/a	n/a	n/a	n/a	n/a	\$200 n/a	_\$400 n/a	Embedded	Embedded
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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 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
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 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
		¢0.000			¢10.000	200/	400/	<b>ΦΟ ΓΟΟ</b>	¢04.000	¢17.000	¢c0.000	ФОГ	¢οr					фог		фог	<b>.</b>	¢100			Eulfilles aut	Each a dalaid
Silver 3000 ELITE		\$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 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
Silver 3000 ELITE		\$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
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

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