

Medical Plan Comparison – In-Network Services

The chart below is a comparison of in-Network services only. For a complete list of other benefits coverage and out-of-Network services, view the Summary Plan Descriptions at benefitoptions.az.gov. For the first time since 2009, there will be an increase in copays.

		EPO PLAN ¹	PPO PLAN	HDHP with HSA ²
		IN-NETWORK	IN-NETWORK	IN-NETWORK
		Aetna BCBSAZ Cigna UnitedHealthcare	Aetna BCBSAZ ³ UnitedHealthcare	Aetna
Plan Year Deductible ⁴	EE Only	None	\$500	\$1,350
	EE + Adult	None	\$1,000	\$2,700
	EE + Child	None	\$1,000	\$2,700
	Family	None	\$1,000	\$2,700
Out-of-Pocket Maximum ^{4,5}	EE Only	\$7,350	\$1,000	\$2,000
	EE + Adult	\$14,700	\$2,000	\$4,000
	EE + Child	\$14,700	\$2,000	\$4,000
	Family	\$14,700	\$2,000	\$4,000
Lifetime Maximum		Unlimited	Unlimited	Unlimited
EMPLOYEE COPAYMENT / CO-INSURANCE²				
Behavioral Health	Inpatient	\$250	\$250	10% after deductible
	Outpatient	\$20	\$20	10% after deductible
Chiropractic		\$40	\$40	10% after deductible
Durable Medical Equipment		\$0	\$0	10% after deductible
Emergency ER copay waived if admitted	Ambulance	\$0	\$0	10% after deductible
	ER	\$200	\$200	10% after deductible
	Urgent care	\$75	\$75	10% after deductible
Inpatient Hospital Admission		\$250	\$250	10% after deductible
Laboratory		\$0	\$0	10% after deductible
Office Visits	PCP	\$20	\$20	10% after deductible
	Preventive	\$0	\$0	\$0
	Specialist ⁶	\$40	\$40	10% after deductible
	OB/GYN	\$20	\$20	10% after deductible
Outpatient Services		\$100	\$100	10% after deductible
Radiology (CAT, MRI, PET) (X-rays are covered 100% ⁷)		\$100	\$100	10% after deductible

1 If an employee goes out-of-Network, there is no coverage, except in emergency situations.
2 HDHP with HSA Plan members have access to the Aetna network but can save 15% when using Banner facilities.
3 For the NAU only BCBS PPO Plan details, go to nau.edu/human-resources/benefits/benefit-plan-document/
4 Copayments apply after the Plan deductible is met. Copayments and Deductible apply to the out-of-pocket maximum.
5 The Plan pays 100% after the out-of-pocket maximum is met.
6 All Mayo Clinic Primary Care Physicians (PCP) contract with Cigna HealthCare as specialists, therefore all primary care services administered by Mayo PCPs will be subject to the \$40 specialist copayment.
7 EPO/PPO plans only.