Summary of Benefits and Coverage: What this <u>Plan</u> Covers & What You Pay for Covered Services Coverage Period: 01/01/2026-12/31/2026 VM Consolidated, Inc. Basic High Deductible Health Plan HDHP – Broad Network Coverage for: Individual & Family | <u>Plan</u> Type: HSA-qualified PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit azblue.com/member. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-855-818-0237 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	In-network: \$3,500/individual and \$7,000/family per calendar year Out-of-network: \$5,000/individual and \$10,000/family per calendar year	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> . Unless a <u>copay</u> , fee, or other percent is shown, the <u>coinsurance</u> percent of the <u>allowed amount</u> that you pay for most services is 20% <u>in-network</u> and 50% <u>out-of-network</u> .
Are there services covered before you meet your deductible?	Yes. Certain <u>in-network preventive</u> services are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	In-network: \$5,000/individual and \$10,000/family per calendar year Out-of-network: \$10,000/individual and \$20,000/family per calendar year	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, out-of-network prior authorization charges, balance-bills, and costs for health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.

Important Questions	Answers	Why This Matters:
Will you pay less if you use a <u>network provider</u> ?	Yes. See www.azblue.com or call 1-855-818-0237 for a list of in-network providers.	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

All <u>copayment</u> and <u>coinsurance</u> costs shown in this chart are after your <u>deductible</u> has been met, if a <u>deductible</u> applies.

Common Medical Event	Services You May Need	What Yo Network Provider (You will pay the least)	u Will Pay Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	20% coinsurance	50% <u>coinsurance</u> & <u>balance</u> bill	Claim may be denied or \$500 charge if no <u>prior</u> <u>authorization</u> for <u>out-of-network</u> services. Chiropractic services, limit of 20 visits/ <u>calendar</u>	
If you visit a health	Specialist visit	20% coinsurance	<u>om</u>	year. Medical telehealth consultations covered through BlueCare Anywhere SM .	
care <u>provider's</u> office or clinic	Preventive care/screening/ immunization No charge, deductible does bill bill		Preventive services not required to be covered by state or federal law are not covered. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.		
If you have a test	Diagnostic test (x-ray, blood work) Imaging (CT/PET scans, MRIs)	20% <u>coinsurance</u>	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u> may apply	Claim may be denied or \$500 charge if no <u>prior</u> <u>authorization</u> for <u>out-of-network</u> services.	

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* For more information about limitations, exceptions and prior authorization, see the <u>plan</u> or policy document at <u>www.azblue.com/member</u>.

		What Yo	u Will Pay	Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
If you need drugs to treat your illness or condition More information about	Prescription drugs	20% <u>coinsurance</u> (retail and mail order)	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	Some drugs require <u>prior authorization</u> and won't be covered without it. Mail order not covered <u>out-of-network</u> . Preventive drugs covered at no charge, <u>deductible</u> does not apply.
prescription drug coverage is available at www.azblue.com	Specialty drugs	20% coinsurance	Not covered	Specialty <u>copay</u> covers up to a 30-day supply. No coverage without <u>prior authorization</u> .
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center) Physician/surgeon fees	20% coinsurance	50% coinsurance & balance bill 50% coinsurance & balance	Claim may be denied or \$500 charge if no prior authorization for out-of-network services.
If you was alimous aliate	Emergency room care	20% <u>co</u> i	bill may apply	Out-of-network providers can't balance bill for the difference between the allowed amount and the billed charge.
If you need immediate medical attention	Emergency medical transportation	20% coinsurance		None
	Urgent care	20% coinsurance	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	None

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* For more information about limitations, exceptions and prior authorization, see the <u>plan</u> or policy document at <u>www.azblue.com/member</u>.

		What You Will Pay		Limitations Expontions & Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Facility fee (e.g., hospital room)	000/	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	Claim may be denied or \$500 charge if no <u>prior</u>
If you have a hospital	Physician/surgeon fees	20% coinsurance	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u> may apply	authorization for out-of-network services.
stay	Long-term acute care	20% coinsurance	50% coinsurance & balance bill	Claim may be denied or \$500 charge if no <u>prior</u> <u>authorization</u> for <u>out-of-network</u> services. Limit of 365 total LTAC days per member.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	20% coinsurance	50% coinsurance & balance bill may apply	Claim may be denied or \$500 charge if no <u>prior</u> <u>authorization</u> for <u>out-of-network</u> services. Counseling telehealth consultations and Psychiatric telehealth consultations covered through BlueCare Anywhere SM .
abuse services	Inpatient services	20% coinsurance	50% coinsurance & balance bill may apply	Claim may be denied or \$500 charge if no <u>prior</u> <u>authorization</u> for <u>out-of-network</u> services.
	Office Visits		50% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	Maternity care may include tests and services
If you are pregnant	Childbirth/delivery professional services	20% coinsurance	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u> may apply	Cost sharing does not apply for in-network
	Childbirth/delivery facility services		50% coinsurance & balance	preventive services.

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* For more information about limitations, exceptions and prior authorization, see the <u>plan</u> or policy document at <u>www.azblue.com/member</u>.

		What You Will Pay		Limitations, Exceptions, & Other
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Important Information
	Home health care/Home infusion therapy	20% coinsurance	50% coinsurance & balance	Claim may be denied or \$500 charge if no <u>prior</u> <u>authorization</u> for <u>out-of-network</u> services. Limit of 6 hours of care/member/day. Custodial care excluded.
If you need help recovering or have other	Rehabilitation services • EAR = Extended Active Rehabilitation Facility • PT/ST/OT = Physical Therapy, Occupational Therapy, Speech Therapy	20% coinsurance	50% <u>coinsurance</u> & <u>balance</u> <u>bill</u>	Claim may be denied or \$500 charge if no <u>prior</u> <u>authorization</u> for <u>out-of-network</u> services. Limit of 60 days/ <u>calendar</u> year for EAR. Limit of 60 days/ <u>calendar</u> year for SNF. Combined limit of 60 visits/ <u>calendar</u> year for PT/OT/ST. Combined limit
special health needs	Habilitation services	Not covered	Not covered	of 36 visits/ <u>calendar</u> year for Cardiac and
	Skilled nursing care In skilled nursing facility (SNF)	20% coinsurance	50% coinsurance & balance	Pulmonary Therapies. <u>Plan</u> does not cover group physical and occupational therapy.
	Durable medical equipment	20% coinsurance	50% coinsurance & balance bill	Claim may be denied or \$500 charge if no <u>prior</u> <u>authorization</u> for <u>out-of-network</u> services.
	Hospice services	20% coinsurance	50% coinsurance & balance bill	Claim may be denied or \$500 charge if no <u>prior</u> <u>authorization</u> for <u>out-of-network</u> services.
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	Excluded. <u>Screening</u> for members under age 5 covered under " <u>Preventive care</u> / <u>screening</u> / immunization."
	Children's glasses	Not covered	Not covered	Excluded
	Children's dental check-up	Not covered	Not covered	Excluded

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* For more information about limitations, exceptions and prior authorization, see the <u>plan</u> or policy document at <u>www.azblue.com/member</u>.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Acupuncture
- Alternative medicine
- Bariatric surgery
- Care that is not <u>medically necessary</u>
- Cosmetic surgery, cosmetic services & supplies
- Custodial care
- Dental care except dental accidents
- <u>DME</u> rental/repair charges that exceed <u>DME</u> purchase price
- Experimental and investigational treatments except as stated in <u>plan</u>
- · Fertility and infertility medication and treatment
- Eye wear except after cataract surgery
- Flat feet treatment and services except as stated in plan

- Genetic and chromosomal testing except as stated

 in plan
- Habilitation services
- Hearing aids
- Home health care and infusion therapy exceeding 6 hours of care per member per day
- Inpatient EAR treatment exceeding 60 days per <u>calendar</u> year and inpatient SNF treatment exceeding 60 days per <u>calendar</u> year
- Long-term care, except long-term acute care up to a 365 days benefit <u>plan</u> maximum
- Massage therapy other than allowed under evidence-based criteria
- <u>Out-of-network</u> Mail Order drugs, <u>out-of-network</u>
 <u>Specialty</u> drugs

- <u>Preventive</u> services not required to be covered by state or federal law
- Private-duty nursing
- PT/OT/ST exceeding 60 visits per calendar year
- Respite care except as stated in plan
- Routine foot care
- Routine vision exams
- Services, tests and procedures that are excluded under medical coverage guidelines
- Sexual dysfunction treatment and services
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Chiropractic care limited to 20 visits/<u>calendar</u> year

• Non-emergency care when traveling outside the U.S.

^{*} For more information about limitations, exceptions and prior authorization, see the plan or policy document at www.azblue.com/member.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is:

- For group health coverage subject to ERISA, contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.
- For non-federal governmental group health plans, contact the Department of Health and Human Services, Center for Consumer Information and Insurance Oversight, at 1-877-267-2323 x61565 or www.cciio.cms.gov.
- Church <u>plans</u> are not covered by the Federal <u>COBRA</u> continuation coverage rules. If the coverage is insured, individuals should contact the Arizona Department of Insurance (602-364-2499, or 1-800-325-2548 in Arizona but outside the Phoenix area) regarding their possible rights to continuation coverage under State law.

Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your <u>Grievance</u> and <u>Appeals</u> Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

- For group health coverage subject to ERISA, contact Blue Cross Blue Shield of Arizona at 1-855-818-0237. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. If your coverage is insured, you may also contact the Arizona Department of Insurance at 602-364-2499, or 1-800-325-2548 in Arizona but outside the Phoenix area.
- For non-federal governmental group health plans and church plans that are group health plans, contact Blue Cross Blue Shield of Arizona at 1-855-818-0237. If your coverage is insured, you may also contact the Arizona Department of Insurance at 602-364-2499, or 1-800-325-2548 in Arizona but outside the Phoenix area or https://difi.az.gov/consumer/i/health.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this <u>plan</u> meet the <u>Minimum Value Standards</u>? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

^{*} For more information about limitations, exceptions and prior authorization, see the plan or policy document at www.azblue.com/member.

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

English: Free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-877-475-4799.

Spanish: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al 602-864-4884.

Navajo: Diné bee yániłti'gogo, saad bee aná'awo' bee áka'anída'awo'ít'áá jiik'eh ná hóló. Bee ahit hane'go bee nida'anishí t'áá ákodaat'éhíaíí dóó bee áka'anída'wo'í áko bee baa hane'í bee hadadilyaa bich'i' ahoot'i'íaíí éí t'áá jiik'eh hóló. Kohii' 1-877-475-4799.

Chinese Simplified: 如果您说[中文],我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务,以无障碍格式提供信息。致电 1-877-475-4799。

Chinese Traditional: 如果您說[中文],我們可以為您提供免費語言協助服務。也可以免費提供適當的輔助工具與服務,以無障礙格式提供資訊。請致電1-877-475-4799。

Tagalog: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-877-4799.

French: Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1-877-475-4799.

Vietnamese: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ dịch vụ phù hợp để cung cấp thông tin theo các định dang dễ tiếp cân cũng được cung cấp miễn phí. Vui lòng gọi theo số 1-877-475-4799.

German: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie 1-877-4799.

Korean: 한국어 를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. 1-877-475-4799.

Russian: Если вы говорите на русский, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставляению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-877-475-4799.

Arabic

تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم 1-877-475-1

Hindi: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध होती हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-877-475-4799।

Farsi (Persian)

با شماره همچنین کمکها و خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالبهای قابل دسترس، بهطور رایگان موجود میباشند. صحبت می کنید، خدمات پشتیبانی زبانی رایگان در دسترس شما قرار دارد.فارسیاگر وجه: 1-877-475-17.

Thai: หมายเหตุ: หากคุณใช้ภาษา ไทย เรามีบริการความช่วยเหลือด้านภาษาฟรี นอกจากนี้ ยังมีเครื่องมือและบริการช่วยเหลือเพื่อให้ข้อมูลในรูปแบบที่เข้าถึงได้โดยไม่เสียค่าใช้จ่าย โปรดโทรติดต่อ 1-877-475-4799.

Japanese: 日本語を話される場合、無料の言語支援サービスをご利用いただけます。アクセシブル(誰もが利用できるよう配慮された)な形式で情報を提供するための適切な補助支援やサービスも無料でご利用いただけます。 1-877-475-4799 。

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

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About These Coverage Examples

This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,500
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$3,500	
Copayments	\$0	
Coinsurance	\$1,500	
What isn't covered		
Limits or exclusions	\$50	
The total Peg would pay is	\$5,050	

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,500
■ Specialist coinsurance	20%
■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600

In this example, Joe would pay:

Cost Sharing	
<u>Deductibles</u>	\$3,500
Copayments	\$0
Coinsurance	\$410
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$3,930

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$3,500
■ Specialist coinsurance	20%
■ Hospital (facility) <u>coinsurance</u>	20%
■ Other coinsurance	20%

This EXAMPLE event includes services like:

<u>Emergency room care</u> (including medical supplies)

Diagnostic test (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost \$2,800

In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$2,800
Copayments	\$0
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,800

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

Discrimination is Against the Law

Blue Cross® Blue Shield® of Arizona (AZ Blue) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (including sex characteristics, intersex traits, pregnancy or related conditions, sexual orientation, gender identity, and sex stereotypes). AZ Blue does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

AZ Blue:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language assistance services to people whose primary language is not English, which may include:
 - Qualified interpreters
 - o Information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, call 602-864-4884 for Spanish and 1-877-475-4799 for all other languages and other aids and services.

If you believe that **AZ Blue** has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Section 1557 Coordinator P.O. Box 13466 Phoenix, AZ 85002-3466 Call 602-864-2288; TTY 711 or email us at crc@azblue.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, AZ Blue Section 1557 Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

This notice is available at AZ Blue's website: <u>azblue.com/nondiscrimination-notice</u>.

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