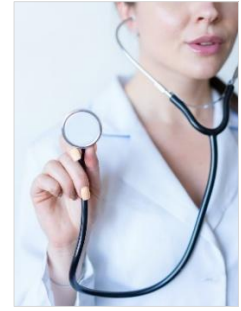


2026 ADOA RETIREE PPO PLAN

The ADOA retiree medical plan is a PPO with the following features:

- Nationwide network. Choose between the [BCBSAZ](#) or [UHC](#).
- In & out of network coverage: Costs are lower when you see network providers.
- Preventive care at no cost
- No deductible or coinsurance
- Copays for some services including office visits, prescriptions.



Network	In-Network	Out-of-Network
	BCBSAZ or UHC	BCBSAZ or UHC
Deductible	\$0 individual\ \$0 family	\$5,000 single\ \$10,00 family
Coinsurance	0%	50% ¹
Out-of-Pocket Maximum	\$7,350 individual\ \$14,700 family	\$8,700 individual\ \$17,400 family
Copayment¹ or Coinsurance <i>applies after the deductible</i>		
<i>Preventive Care</i>	\$0	50%
<i>Primary Care</i>	\$25	50%
<i>Specialist</i>	\$45	50%
<i>Virtual Visit</i>	\$25	50%
<i>Urgent Care</i>	\$80	50%
<i>Emergency Room</i>	\$250	\$250
<i>In-patient Hospital</i>	\$300	50%
<i>Out-patient Facility</i>	\$150	50%
<i>Lab & X-Ray Services</i>	\$0	50%
<i>Major Radiology</i>	\$100	50%

¹ Copayments listed are per visit.

Prescription Coverage

	Retail – 30 days	Retail – 90 days	Mail Order – 90 days
Generic	\$15.00	\$37.50	\$30.00
Preferred Brand	\$40.00	\$100.00	\$80.00
Non-Preferred Brand	\$60.00	\$150.00	\$120.00

2026 MONTHLY ADOA RETIREE PPO PREMIUMS

	Without Medicare		With Medicare
Retiree	\$857.32	Retiree	\$639.01
Retiree + One	\$2,005.22	Retiree + One (both with Medicare)	\$1,269.35
Family	\$2,702.08	Retiree + One (one with Medicare)	\$1,480.42
		Family (at least two with Medicare)	\$1,685.72

View the *Summary of Benefits and Coverage (SBC)* for each plan on the [Benefit Plan Documents and Policies](#) webpage for more plan details including out-of-network benefits.