

# NAU HDHP Option



PREPARED FOR

**NAU** NORTHERN ARIZONA  
UNIVERSITY

# Enrollment **Roadmap**

- ☐ Plan Design
- ☐ Using Your Benefits
- ☐ AZ Blue Has You Covered
- ☐ Savings Account Offerings
- ☐ Take Charge of Your Health
- ☐ Review



# Your Medical Plan Options



## High Deductible Health Plan (HDHP)

|                                                  |                                              |
|--------------------------------------------------|----------------------------------------------|
| <b>Provider Network:</b>                         | BlueCross BlueShield PPO                     |
| <b>Deductibles<br/>(Non-Embedded):</b>           | \$1,750 individual / \$3,500 family          |
| <b>Coinsurance:</b>                              | 90% / 10%                                    |
| <b>Office Visits (PCP/SCP):</b>                  | Subject to deductible                        |
| <b>Emergency Room:</b>                           | Subject to deductible                        |
| <b>Urgent Care:</b>                              | Subject to deductible                        |
| <b>Out-of-Pocket Limits:<br/>(Non-Embedded):</b> | \$2,000 individual<br>\$4,000 family         |
| <b>Preventive Care:</b>                          | Covered at 100%<br>Not subject to deductible |
| <b>Pharmacy:</b>                                 | Subject to deductible (\$10/\$25/\$45/\$85)  |

\*The above benefits reflect in-network coverage

\*\*OON claims are subject to: OON Deductible; 50% coinsurance & balance bill



# Pharmacy Plan Options



## Saver Plan (HDHP)

|                               |                                                                           |
|-------------------------------|---------------------------------------------------------------------------|
| <b>Tier 1:</b>                | After deductible, \$10 copay for a 30-day supply                          |
| <b>Tier 2:</b>                | After deductible, \$25 copay for a 30-day supply                          |
| <b>Tier 3:</b>                | After deductible, \$45 copay for a 30-day supply                          |
| <b>Tier 4:</b>                | After deductible, \$85 copay for a 30-day supply                          |
| <b>Specialty Drugs:</b>       | After deductible,<br>Tier A: \$30 Tier B: \$60 Tier C: \$90 Tier D: \$120 |
| <b>Preventive Medications</b> | No member cost share                                                      |

\*The above benefits reflect in-network coverage

\*\*Mail Order, 90-day retails and specialty drugs not covered out of network

\*The above benefits reflect in-network coverage



# Using Your Benefits

INSPIRE HEALTH AND MAKE IT EASY

# Using Your Benefits is a Good Thing



Manage Benefits

Check Authorizations

Look at Claims

Download Your ID Cards

Good morning, Jane

Claims

| DATE       | MEMBER     | PROVIDER              | CLAIM TYPE | RATE VISIT | STATUS    |
|------------|------------|-----------------------|------------|------------|-----------|
| 02/04/2025 | Jane Doe   | Smith, Heidi          | Medical    | ⊕          | Processed |
| 01/16/2025 | John Doe   | Banner Medical Center | Medical    | ⊕          | Processed |
| 09/03/2024 | Jane Doe   | Moreno, Katie         | Medical    | ⊕          | Processed |
| 06/18/2024 | Johnny Doe | Martin, Estrella      | Medical    | ⊕          | Processed |

View More

**Access to Advanced Primary Care**

Book an appointment

Log into your patient portal

**Deductibles**

Find out what you have paid toward applicable deductible and out-of-pocket maximum.

View Balances

**Find a Doctor**

Find doctors and facilities near you. Search by doctor or hospital name, condition, or specialty.

Search

**Cost Estimates**

Get estimated costs for hospital stays, MRIs, office visits, surgeries, vaccines, X-rays and more.

Cost Estimates

**Virtual doctor visits 24/7**

Visit virtually with a doctor, counselor, or psychiatrist at any time using your computer or mobile device.

Get Care

**ID Card**

Access and order a new member ID card.

Medical Member ID: 841851232741

View ID Card

**Health and Wellness**

Discover how your behaviors and conditions affect your wellbeing by taking the RealAge Test.

Get Started

**Nurse On Call**

Call 1-866-422-2729 to speak with an experienced registered nurse anytime, day or night.

Select a benefit year to see your covered benefits and eligibility

Please note that Blue Cross Blue Shield of Arizona processes claims based on the benefits in effect on the date of service.

Current Coverage

Who is covered

| Name     | Birth Date | Type       |
|----------|------------|------------|
| Jane Doe | 07/21/1987 | Subscriber |

Prosano 2500

| Document                                         | Revised    | View     |
|--------------------------------------------------|------------|----------|
| <a href="#">Summary of Benefits and Coverage</a> | 01/01/2025 | Download |
| <a href="#">Benefit Book</a>                     | 01/01/2025 | Download |
| <a href="#">Appeals Guidelines</a>               | 01/01/2025 | Download |
| <a href="#">Member Guide</a>                     | 01/01/2025 | Help     |

Authorization Details

SERVICING PROVIDER

**HONORHEALTH SCOTTSDALE  
THOMPSON PEAK MEDICAL  
CENTER**

COMPLETED

Submitted Review Completed

MEMBER  
**MITCHELL KERN**

REFERENCE ID  
**0819MWDQC**

SUBMITTED  
**08/19/2024**

PRIORITY  
**Comm - Standard**

TYPE  
**Transplant**

REFERRING PROVIDER  
**ALON YARKONI**

Claims

Medical Chiropractic Pharmacy

Claims are available from the last 24 months.  
[View all claim documents.](#)

[Export To Excel](#) [Filter](#)

Smith, Heidi **Processed**

PATIENT: JANE DOE

| SERVICE DATE | DATE RECEIVED | YOU OWE |
|--------------|---------------|---------|
| 02/04/2025   | 02/07/2025    | \$0.00  |

[Health Statement \(EOB\)](#) [View Details](#)

Banner Medical Center **Processed**

PATIENT: JOHN DOE

| SERVICE DATE | DATE RECEIVED | YOU OWE |
|--------------|---------------|---------|
| 01/16/2025   | 01/22/2025    | \$0.00  |

[Health Statement \(EOB\)](#) [View Details](#)

Moreno, Katie **Processed**

PATIENT: JANE DOE

| SERVICE DATE | DATE RECEIVED | YOU OWE |
|--------------|---------------|---------|
| 09/03/2024   | 09/10/2024    | \$0.00  |

My ID Card

Medical Dental

Viewing

Next Year's Card

View Back

Medical Member ID: EWX888888888

Group Number: 000050

Register for your member portal  
at [azblue.com/member](https://azblue.com/member)



# AZ Blue Mobile Experience

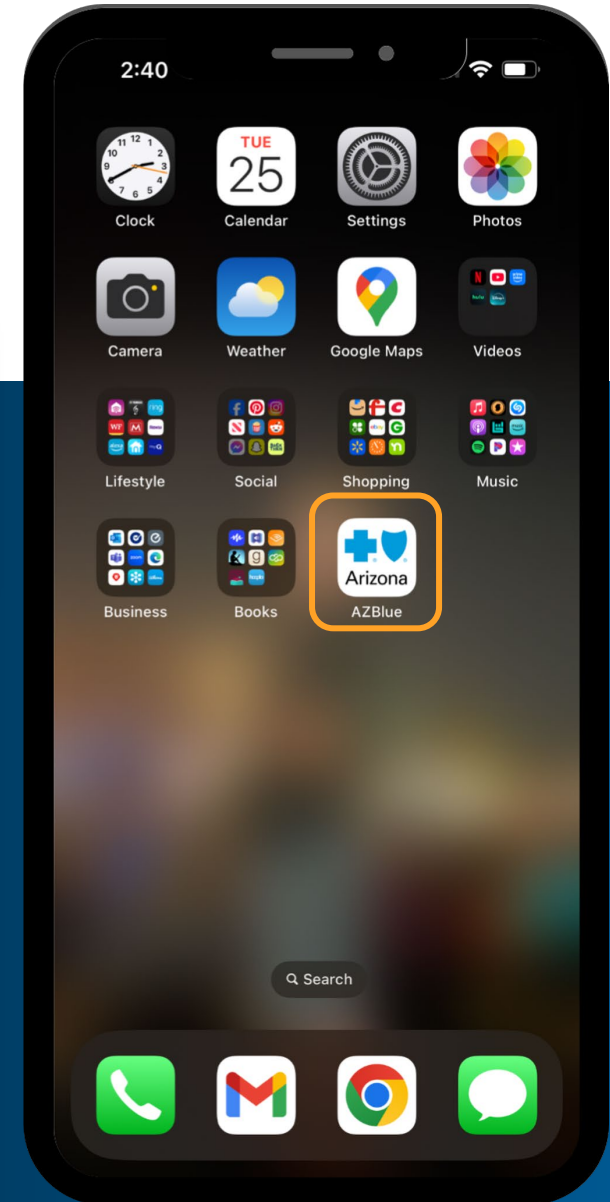
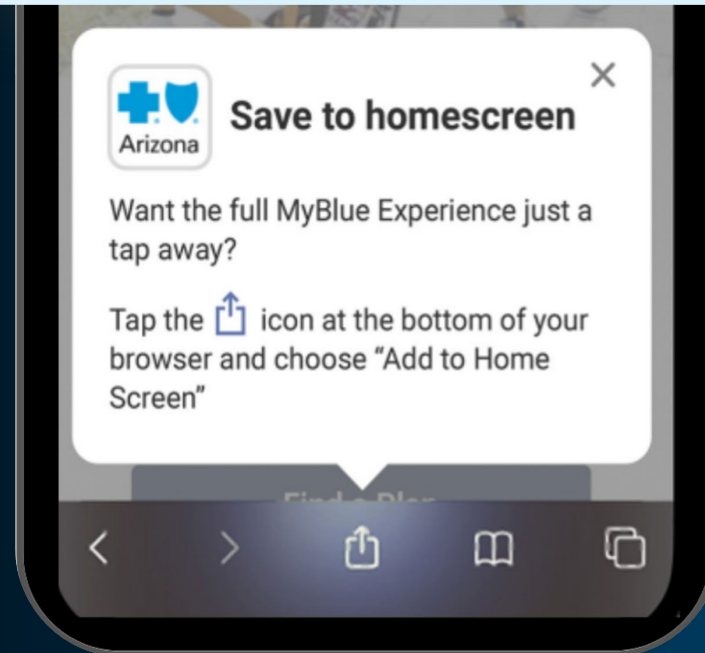
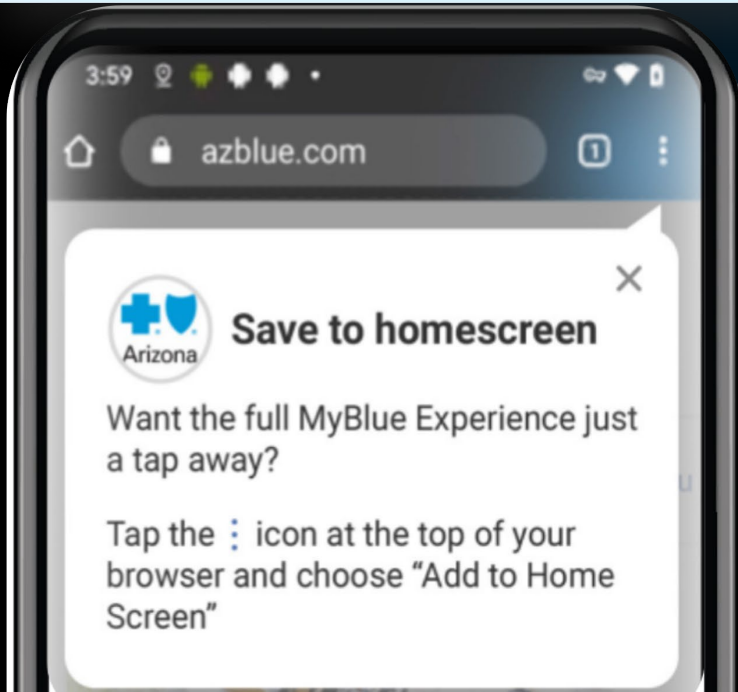
Add AZBlue.com shortcut directly to the home screen of your mobile device.

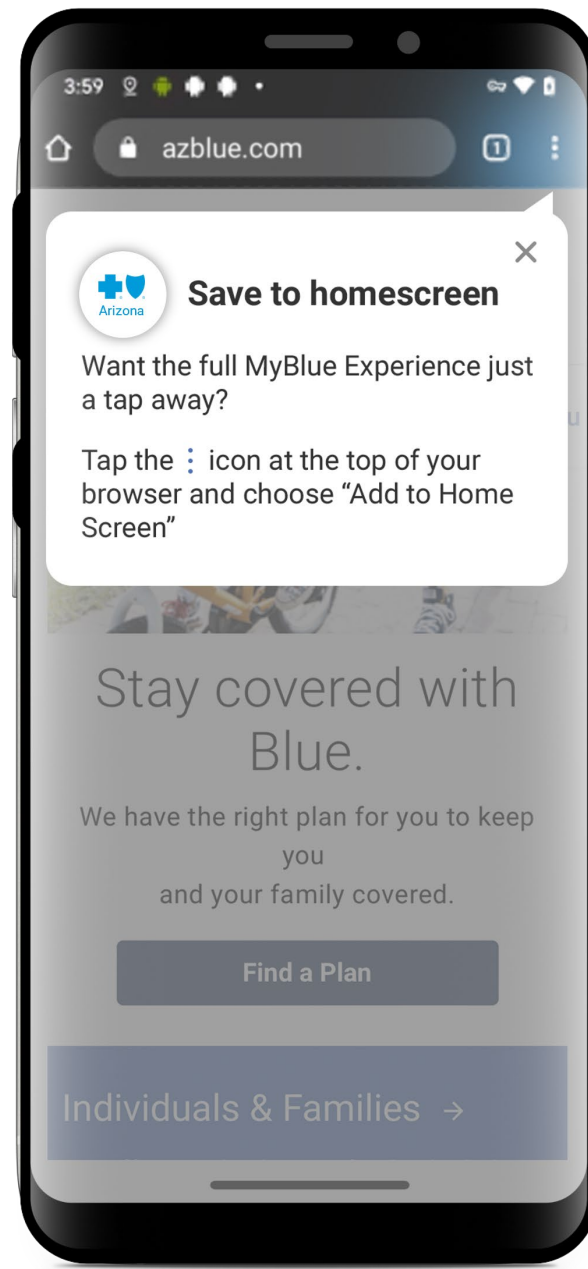
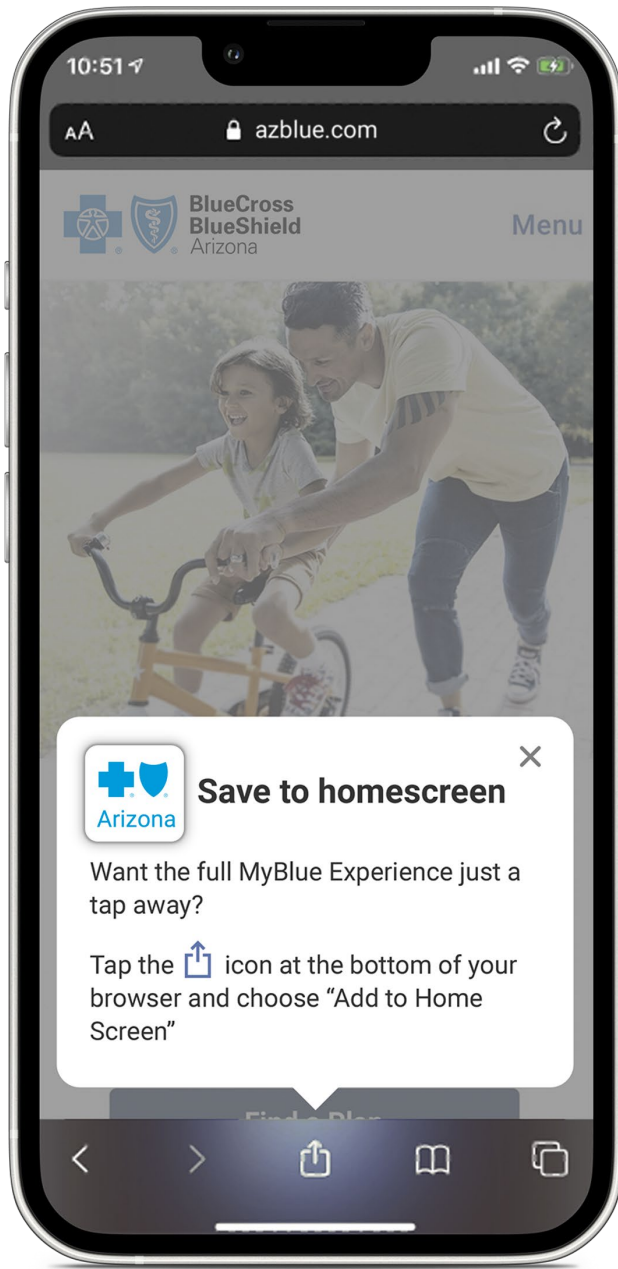


Tap the three dots icon on the top right of your **Chrome** browser and choose "Add to Home Screen".



Click share icon on your **Safari** browser, scroll down and select "Add to Home Screen".





You can add  
**MyBlue** to your  
home screen.



# Preventive Care

The Keys to Staying Healthy & Preventing Disease



**Get Annual Checkups**



**Utilize Preventive Services**



**Get Recommended Screenings**



**Living A Healthy Lifestyle**

- Be tobacco-free
- Be physically active
- Eat a healthy diet
- Maintain a healthy weight
- Take preventive medications when prescribed by a doctor

Preventive Care Services Are  
Often at **No Cost To You**





# Helpful Tips to **Keep Costs Low**

## Choosing the Appropriate Site of Care

|      | Primary Care Provider<br>(PCP)                                                                                                   | Telehealth<br>from AZ Blue<br>(24/7 Telehealth)                                                     | Urgent Care                                                                                                       | Emergency Room<br>(ER)                                  |
|------|----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|
| When | Routine care to stay on top of your health                                                                                       | On <b>demand</b> medical and mental health support wherever you are                                 | For <b>non-life-threatening</b> medical issues when your PCP or Telehealth isn't an option                        | For potentially <b>life-threatening</b> medical issues. |
| How  | Make an appointment with your doctor.<br>Don't have a PCP? Find one at <a href="https://azblue.com/member">azblue.com/member</a> | Sign in to your AZ Blue member account at <a href="https://azblue.com/member">azblue.com/member</a> | Sign in to your AZ Blue member account at <a href="https://azblue.com/member">azblue.com/member</a> to find care. | Call <b>911</b> or locate your nearest Emergency Room   |



USE IN-NETWORK PROVIDERS FOR LOWEST COSTS



# Unsure of what the expenses will be?



Use the Cost Estimator Tool to get an estimate of what you'll pay.

**CAT Scan, Lower Spine**

\$497 / average cost  
\$226 - \$802 Cost range  
[More details](#)

100 miles

Filters • 1Map

Some benefit plans may require Prior Authorization to be completed before providing coverage. Please review your coverage documents and/or call the number on your health plan ID card for more information. This is an important process. It is approval a person gets for care before receiving the care. This helps people know how the care is covered by a health plan.

15 search results

Distance (Closest)



**SMI Imaging LLC** ★ 4.2 • 31 reviews  
Magnetic Resonance Imaging (MRI) Clinic/Center, Radiology Imaging Center  
1345 E Mckellips Rd, Ste 106, Mesa, AZ 85203 • [0.9 miles](#)  
Accepting new patients at this location

Locations • 59

|                                                                          |                                            |                               |
|--------------------------------------------------------------------------|--------------------------------------------|-------------------------------|
| Specialties                                                              | Office hours                               | NETWORKS ACCEPTED             |
| Magnetic Resonance Imaging (MRI) Clinic/Center, Radiology Imaging Center | <a href="#">Open Today - 8:00AM-5:00PM</a> | <a href="#">18 in network</a> |
|                                                                          | Recognitions                               | Location services             |
|                                                                          | None                                       | Wheelchair accessible         |

**\$246 / Your estimate**  
[More details](#)



EnglishMenu

Change your location or plan

**Search Results** [More details](#)

Filters • 2MapSort



**SMI Imaging LLC**  
★ 4.2 • 31 reviews  
Magnetic Resonance Imaging (MRI) Clinic/Center, Radiology Imaging Center  
1345 E Mckellips Rd, Ste 106, Mesa, AZ 85203 • [0.9 miles](#)  
Accepting new patients  
[\(866\) 614-8555](#)

**\$246 / Your estimate**  
[More details](#)

Recognitions

None

Register at [azblue.com/member](https://azblue.com/member)  
Click **Cost estimates** for surgeries, visits, and more



# AZ Blue Has You Covered

INSPIRE HEALTH AND MAKE IT EASY



Wondering if your doctor or hospital is in network?  
Chances are, **YES — we have Arizona's largest network.**

**96%** PCPs & Specialists

**98%** Hospitals

### Top Healthcare Systems

 Banner Health

MAYO  
CLINIC  
 *optional*

 Dignity Health®

 Abrazo Health™

 Phoenix  
Children's

 Carondelet  
Health Network

HONORHEALTH™

 Northern Arizona Healthcare

 City of  
Hope

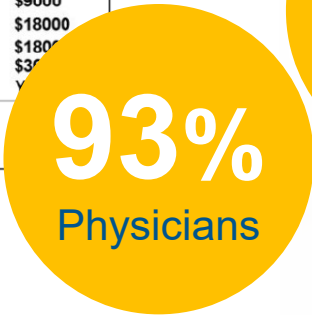
 Tucson  
Medical  
Center



# Nationwide and around the world- you're covered with AZ Blue.

|                                                                                                                                                                                                           |                |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
|  <b>BlueCross BlueShield Arizona</b><br><small>An Independent Licensee of the Blue Cross Blue Shield Association</small> |                |
| <b>JOHN DOE</b><br><b>EPI999999999</b>                                                                                                                                                                    |                |
| Dependent(s) Name                                                                                                                                                                                         |                |
| <b>JANE DOE</b>                                                                                                                                                                                           |                |
| <b>SALLY DOE</b>                                                                                                                                                                                          |                |
| <b>BOBBY SMITH</b>                                                                                                                                                                                        |                |
| Copay PCP                                                                                                                                                                                                 | \$15           |
| Copay Specialist                                                                                                                                                                                          | \$25           |
| Copay Urgent Care/ER                                                                                                                                                                                      | \$50/100       |
| Copay Rx Tier 1/2/3/4                                                                                                                                                                                     | \$5/10/100/200 |
| RX BIN# 603017                                                                                                                                                                                            |                |
| PPO                                                                                                                                                                                                       |                |

|                                  |         |
|----------------------------------|---------|
| <b>PPO Network</b>               |         |
| Group Number                     | BPM01   |
| Plan Year                        | 2023    |
| <b>In-Network Cost Share</b>     |         |
| Deductible Individual            | \$1200  |
| Deductible Family                | \$2400  |
| OOP MAX Individual               | \$8700  |
| OOP MAX Family                   | \$17400 |
| <b>Out-of-Network Cost Share</b> |         |
| Deductible Individual            | \$9000  |
| Deductible Family                | \$18000 |
| OOP MAX Individual               | \$18000 |
| OOP MAX Family                   | \$36000 |
| Pediatric Member-Dental          |         |
| AZDOI                            |         |



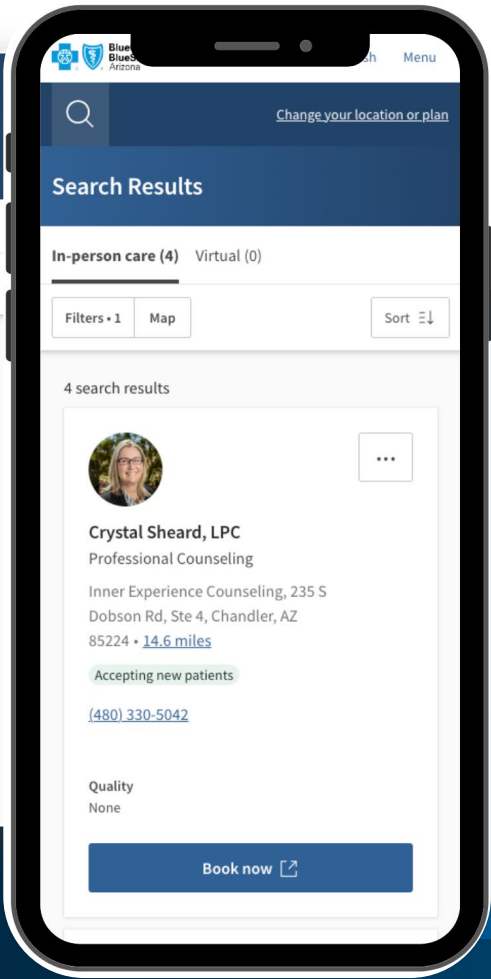
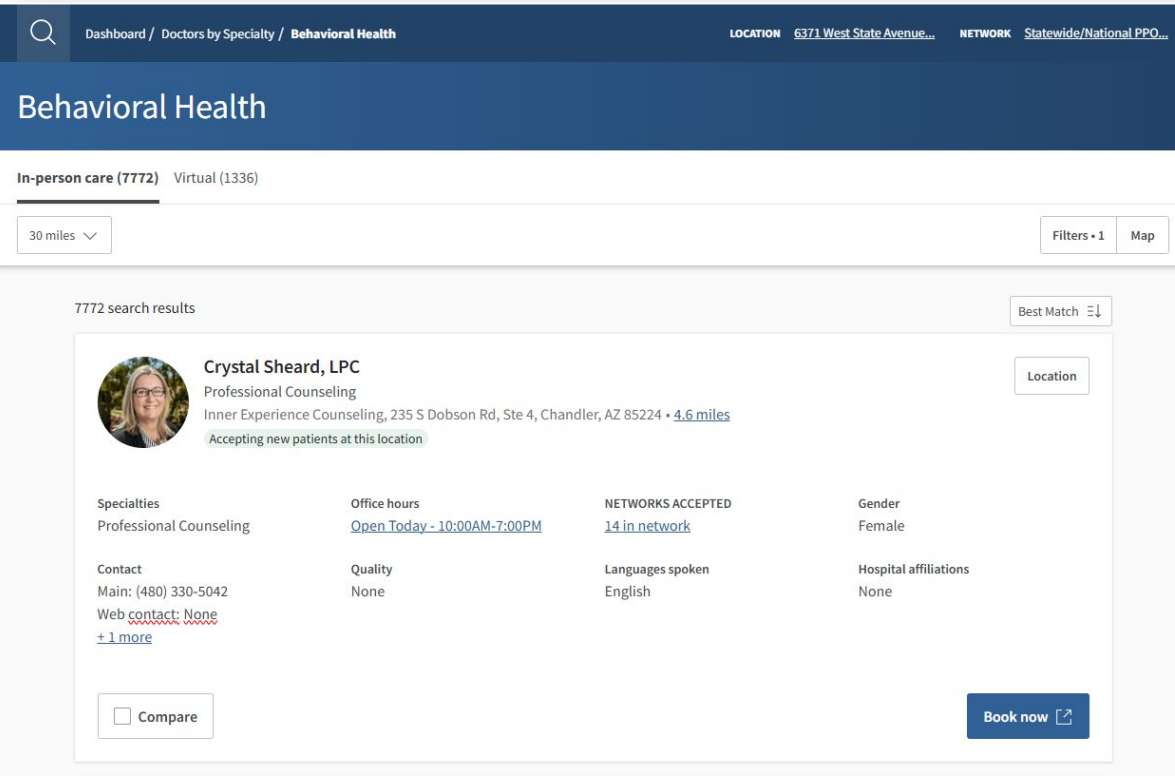
your benefit level  
is on your ID Card.

Before you travel abroad, contact AZBlue for coverage details. Coverage outside the United States may be different.

# Making it Easier to Find Care



## Find a Doctor



## Recently Added Mental Health Providers and Services



- ✓ Provider matching tools
- ✓ Online appointment scheduling
- ✓ Appointments in a few days
- ✓ In-Person visits available

Expanded mental health provider network by **25%** over the past three years.

Log in to [azblue.com/member](https://azblue.com/member), click on Find Care

# NEW: Embedded Scheduling





## Vanessa Workinger, FNP

Family Nurse Practitioner

[View availability](#)

[About](#) [Locations](#) [Reviews](#) [Map](#)

### About

**PHILOSOPHY OF CARE**  
My approach to care is rooted in empathy, collaboration, and clear communication. I strive to meet patients where they are—honoring their unique experiences, values, and needs—while working together to find evidence-based solutions that feel



Vanessa Workinger, FNP-C  
From an accredited US hospital  
Banner Health  
Watch on YouTube



### Vanessa Workinger, FNP

Family Nurse Practitioner  
Banner Primary Care Physicians Arizona LLC, 7701 W Aspera Blvd, Ste 102, 201, 301, Glendale, AZ 85308 • [29 miles](#)  
Accepting new patients at this location

|                                                                                                                                            |                                                            |                                                           |                                    |
|--------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|-----------------------------------------------------------|------------------------------------|
| <b>Specialties</b><br>Family Nurse Practitioner                                                                                            | <b>Office hours</b><br><a href="#">Call (602) 839-3927</a> | <b>NETWORKS ACCEPTED</b><br><a href="#">15 in network</a> | <b>Gender</b><br>Female            |
| <b>Contact</b><br>Main: (602) 839-3927<br>Web contact: <a href="http://www.Banner...">http://www.Banner...</a><br><a href="#">+ 1 more</a> | <b>Recognitions</b><br>None                                | <b>Languages spoken</b><br>English                        | <b>Board certification</b><br>None |

☐ Compare

Next appointment: July 2

[View availability](#)

Next Appointment Time Is Previewed

# Easy to Find Quality Care



### About

|                             |                  |                               |               |
|-----------------------------|------------------|-------------------------------|---------------|
| LANGUAGES SPOKEN<br>English | GENDER<br>Female | HOSPITAL AFFILIATIONS<br>None | BOARD<br>None |
|-----------------------------|------------------|-------------------------------|---------------|

### Locations

#### 7330 N 99th Ave

Primary care provider    Accepting new patients at this location

#### 7330 N 99th Ave

Ste 325  
Glendale, AZ 85307 • [13.3 miles](#)  
[\(623\) 882-1292](#)

|                                                |                                                                                                                                               |                                                                                  |                  |
|------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|------------------|
| SPECIALTIES<br>Family Nurse Practitioner       | OFFICE HOURS<br>Sunday - Closed<br>Monday - 8:00AM-5:00PM<br>Tuesday - 8:00AM-5:00PM<br>Wednesday - 8:00AM-5:00PM<br>Thursday - 8:00AM-5:00PM | <div><p>QUALITY</p><p>Total Care</p><p><a href="#">Quality details</a></p></div> | FACILITY<br>None |
| CONTACT<br>Main: (623) 882-1292<br>Email: None |                                                                                                                                               |                                                                                  |                  |

QUALITY

Total Care

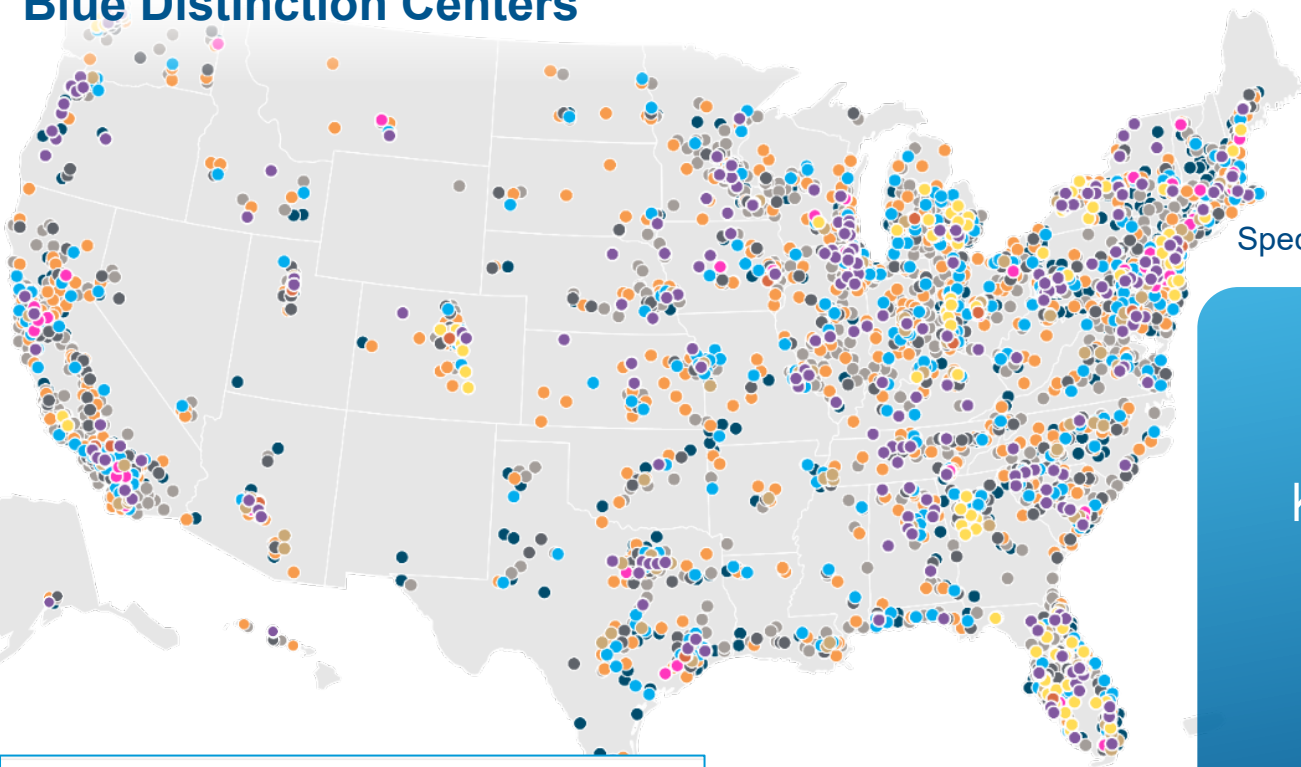
patient-centered medical home

Easy to make  
smart  
healthcare  
decisions

Log in to [azblue.com/member](https://azblue.com/member), click on Find Care, click Doctors by name or specialty or facilities, click on Advanced Search

# High Quality Specialty Care

## Blue Distinction Centers



## Centers of Excellence

Specialty care facilities designated by BCBS as part of our quality recognition program



Knee and hip replacement  
750 facilities



Bariatric surgery  
400 facilities



Cardiac Care  
450 facilities



Spine Surgery  
400 facilities



Transplants  
125 facilities  
New Centers



Maternity Care  
1,100 facilities

Fertility Care

Cellular Immunotherapy

Gene Therapy

Substance Use Treatment and Recovery



**St Joseph's Hospital and Medical Center** ★ 4.2 • 25 reviews

General Acute Care Hospital, Rehabilitation Hospital  
350 W Thomas Rd, Phoenix, AZ 85013 • 15.3 miles

Accepting new patients at this location

### Specialties

General Acute Care Hospital,  
Rehabilitation Hospital

### Contact

Main: (602) 406-3000  
Web contact: <http://www.dignity...>  
[+ 1 more](#)

### Office hours

Call (602) 406-3000

### Recognitions

[Recognition details](#)

### NETWORKS ACCEPTED

12 in network

### Location services

Wheelchair accessible

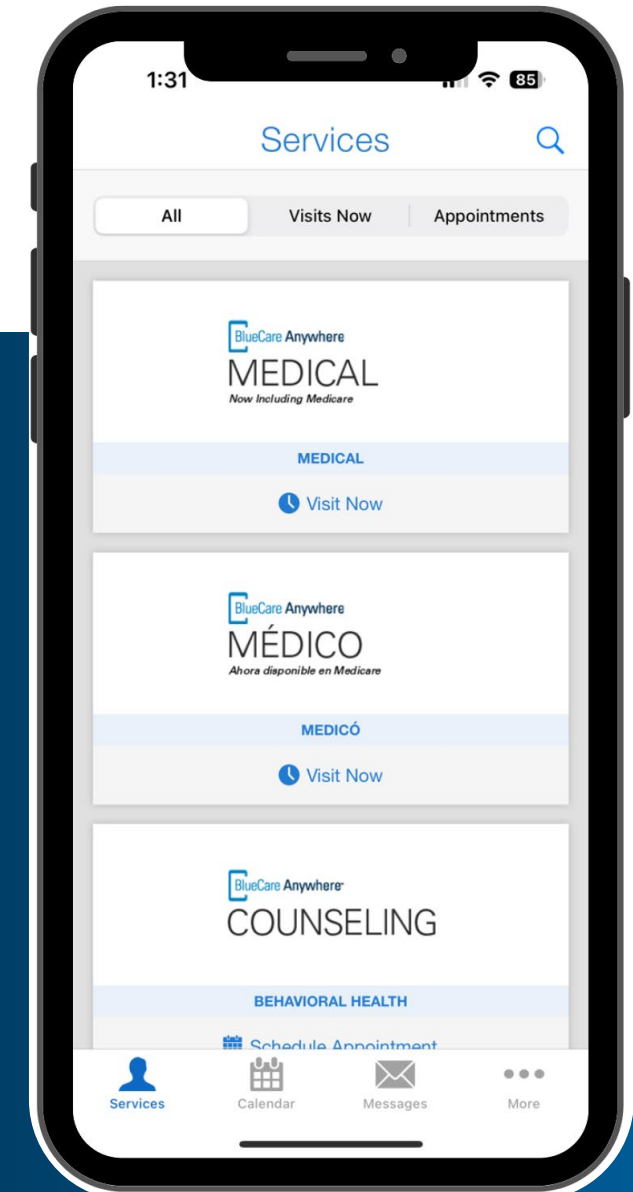
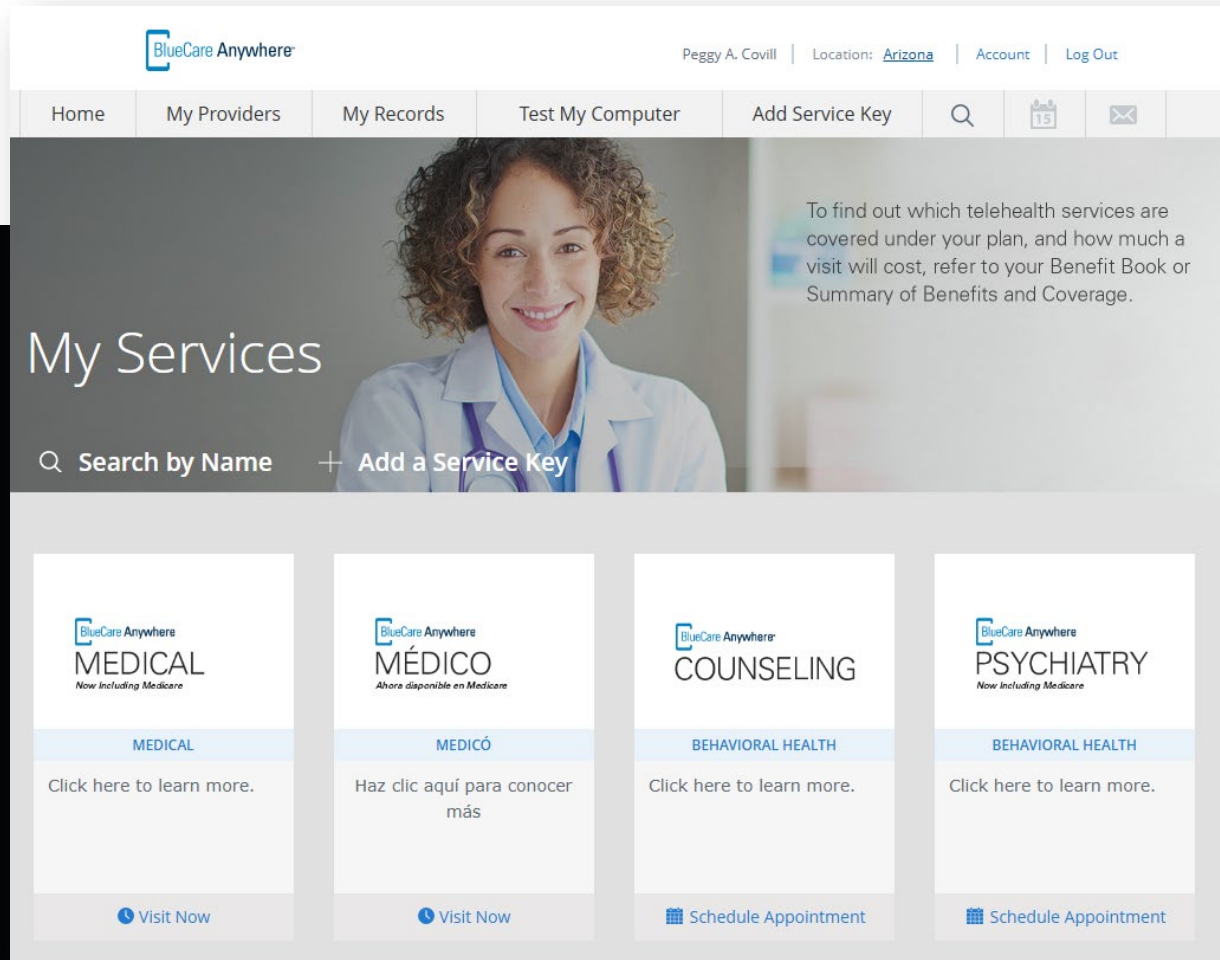
**Blue  
Distinction®  
Center**

# Telehealth from AZ Blue

Formerly known as BlueCare Anywhere



Visit with a physician, counselor, or psychiatrist from your computer, smartphone, or tablet



Log in to [azblue.com/member](https://azblue.com/member) and click on **Get Care** in the Virtual doctor visits 24/7 section on your dashboard

# Savings Plans Health Equity



# Saver Plans Features of a CDHP with HSA



HSA is a personally owned Bank Account, authorized by the IRS allowing you or your employer to make tax exempt contributions to save for future health care expenses

- Personally Owned
- Triple Tax Advantage (contributions, interest/investments & withdrawals)
- Flexible based on your own needs
- Offered through HeathEquity

# How Does an HSA Work?



Use Your HSA Card to Pay for **Qualified Medical Expenses**

# HSA Eligibility and Contribution Limits



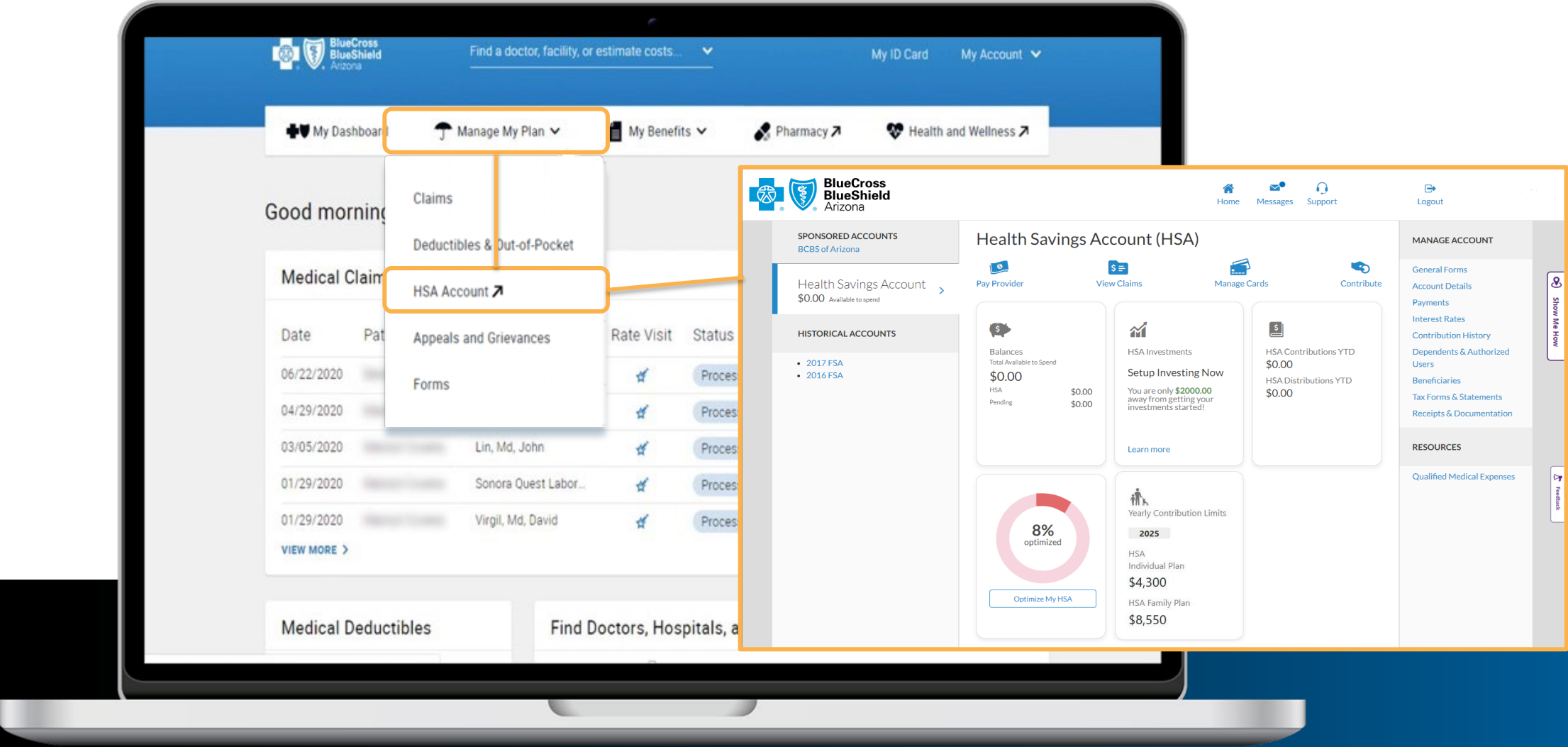
## Eligibility

- ✓ Aged 18+
- ✓ QHDHP enrolled
- ✗ Other insurance (Medicare, VA, IHS)
- ✗ Tax dependent
- ✓ US address
- ✓ Social Security number

## Contribution Limits

|              |         |
|--------------|---------|
| Individual   | \$4,500 |
| Family       | \$9,000 |
| 55+ catch-up | \$1,000 |

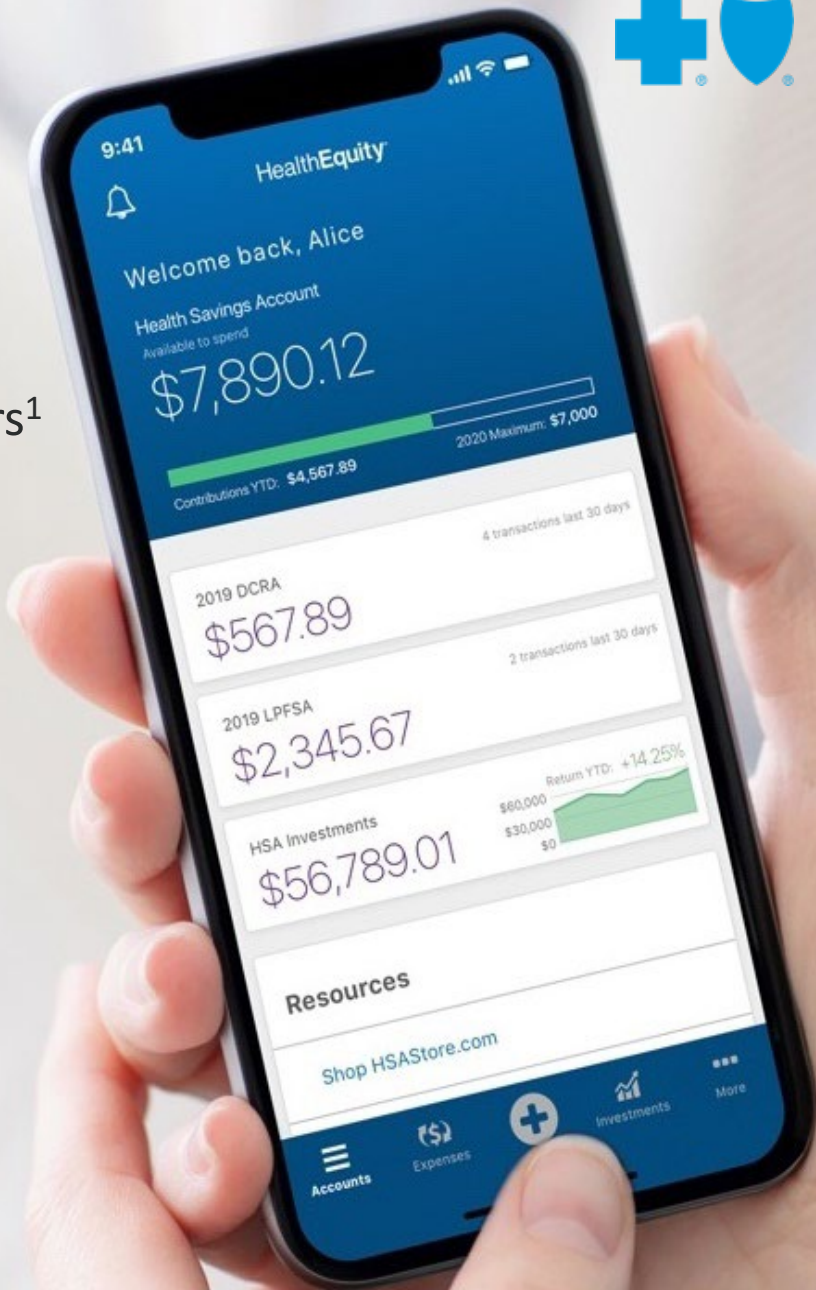
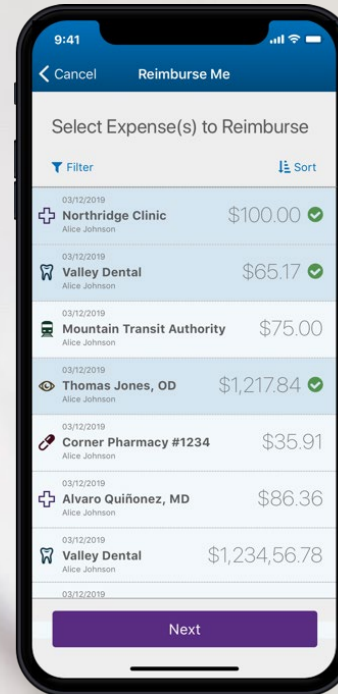
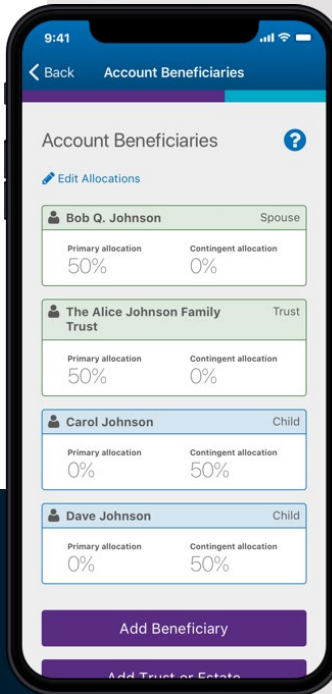
# Access your HSA Account from azblue.com





# HSA like a Pro

- Easily upload receipts and submit reimbursements
- One click to check balance, transactions and investment performance
- Interactive investment platform
- Instant linking to external accounts



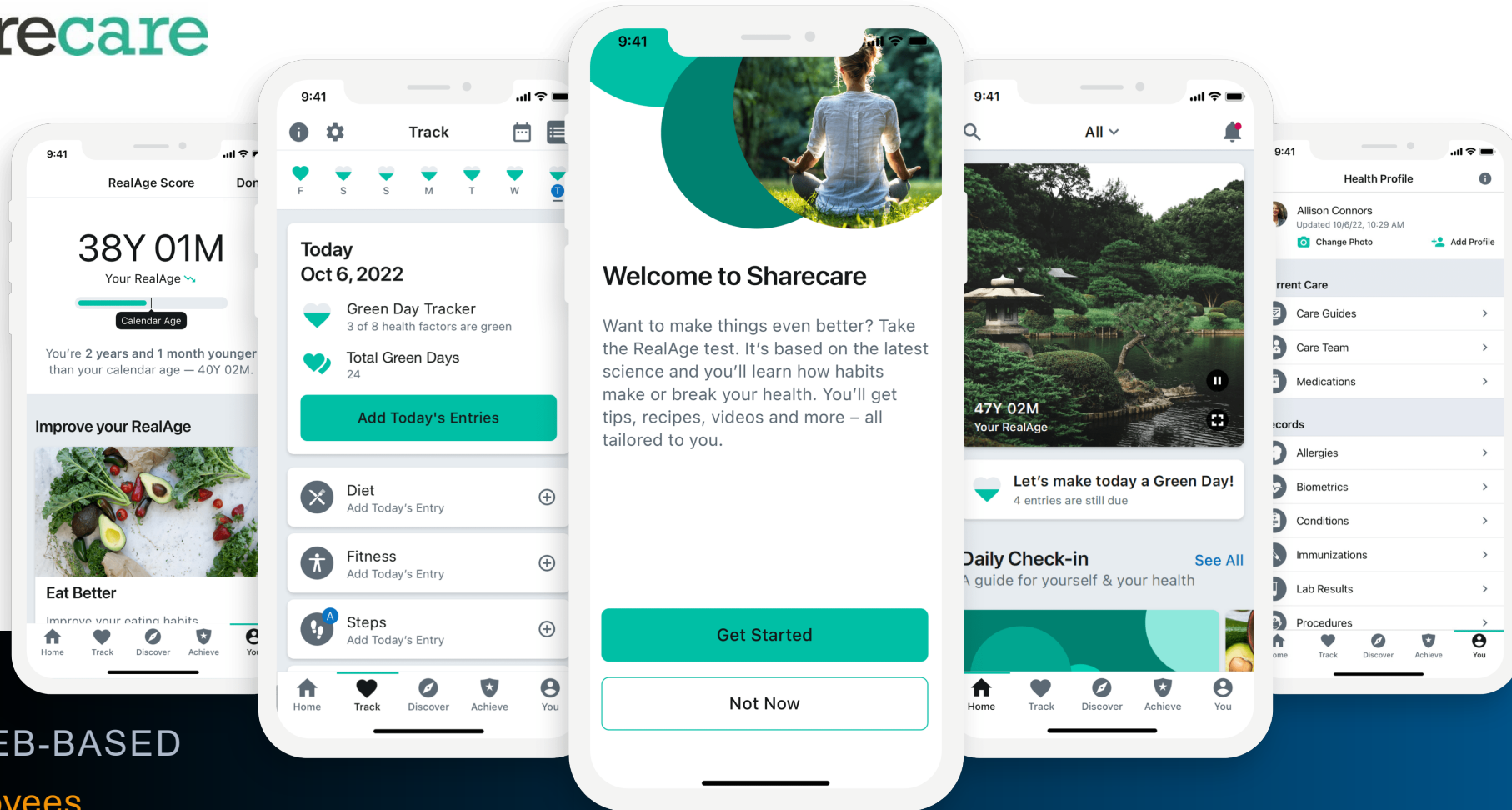


# Take Charge of Your Health

INSPIRE HEALTH AND MAKE IT EASY



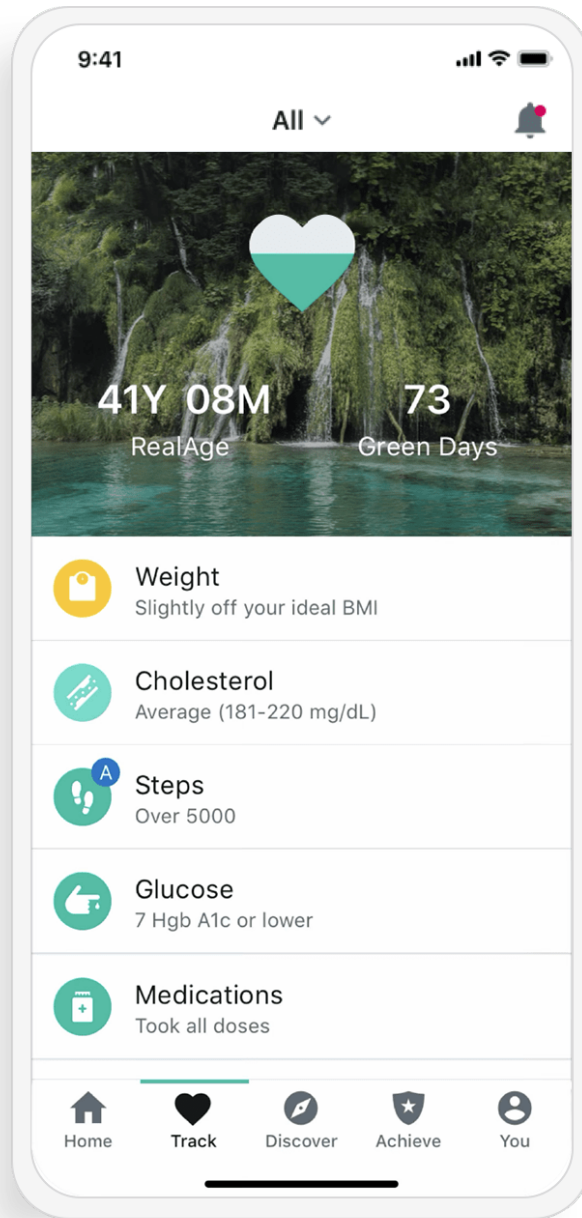
Our comprehensive wellness app  
**brings health to your fingertips.**



APP AND WEB-BASED

100+ Employees

Register at [azblue.sharecare.com](https://azblue.sharecare.com)



## Find your “RealAge” and learn how to turn back the clock

- Take a 15-minute health assessment
- Learn your “real age” in terms of health and vitality
- Use this as a baseline for improvement
- Get personalized content designed to help you grow “younger” and healthier

# Get lifestyle coaching

to reach your health goals

---

- Get expert advice from a highly trained health coach
- Get help with goal setting and problem solving
- Check in monthly to build accountability
- Regular contact with a coach by phone or online

Nutrition | Fitness | Sleep | Tobacco Cessation | Stress Management



# Everyone loves saving money.



PROVIDES DISCOUNTS ON:  
Nutrition | Fitness | Mindfulness | Personal Care and more



**Blue Apron**  
New and existing customers get  
10% off meal subscription orders  
for 6 months



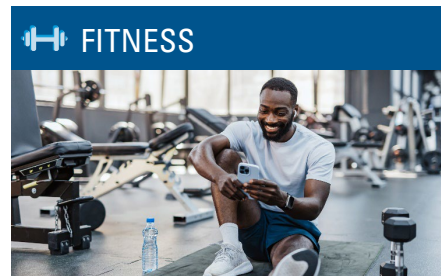
**Save Up To 20% On Avent**  
Products Including Baby Bottles,  
Warmers, Sterilizers, Pacifiers,  
Breast Pumps, and Baby Monitors.



**Choices By WholeHealthLiving**  
Save on Integrative Health  
Practitioners and Wellness  
Products for Only \$9.99/Year



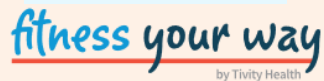
**\$50 Eye Exams and 35% Off Frames**  
When Paired with Prescription Lenses.  
Offer available at participating EyeMed providers  
including LensCrafters®, Pearle Vision®, Target  
Optical®, and others.



**Fitness Your Way**  
Access 13,000+ Gyms Starting  
at \$19/Month.  
Includes many popular gyms, such as select  
Life Time®, Mountainside Fitness, EoS  
Fitness®, Planet Fitness®, and more!



**Sketchers Direct**  
30% Off Select Men's and Women's  
Styles, Plus Free Shipping!



Available discounts are subject to  
change, check the Blue365 Web  
Page for the latest deals

Register for Blue365 through the AZ Blue member portal at [azblue.com/member](https://azblue.com/member)



# AZ Blue's Maternity Support Programs

Guide You Through Every Step of Your Pregnancy Journey

- Save money with **Blue365® Discounts** on bottles, diapers, & more.
- Keep fit and healthy during pregnancy using **Qsharecare**
- Our **High-Risk Maternity Care Management Program** is here to help if complications arise.
- **Most breast pumps and supplies are covered** at no cost by your health plan.



Visit [azblue.com/maternity](https://azblue.com/maternity) to learn more about AZ Blue Maternity Benefits

In 2024, **100%** of participants in the **High-Risk Maternity Care Management program** stayed in it through childbirth.



# Thank You

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INSPIRE HEALTH AND MAKE IT EASY