

ARMOR HEALTH

Health Policies for Individuals and Families



Blue Cross and Blue Shield of Nebraska's (BCBSNE) Armor Health policies provide a great alternative to traditional Affordable Care Act (ACA) individual policies.

Armor Health policies offer:



\$10 telehealth visits



Physician office visits with copay options



Enroll any time of the year



Pharmacy coverage with \$0 preferred generics



Inpatient and outpatient physician and hospital services



12 months of coverage¹



Out-of-network benefits



Preventive services covered at 100% in network



Outpatient coverage for mental illness and substance abuse



Emergency care services

¹After the 12 month coverage period ends, members may re-apply with underwriting for a new coverage period
An independent licensee of the Blue Cross and Blue Shield Association.

Policies to fit your budget and needs

	Option 1	Option 2	Option 3
	In-network	In-network	In-network
Deductible			
Individual	\$2,500	\$5,000	\$7,500
Family	\$5,000	\$10,000	\$15,000
Type of Deductible	Embedded	Embedded	Embedded
Coinsurance			
Hospital/medical/surgical/other	20%	20%	20%
Out-of-Pocket Maximum			
Individual	\$4,500	\$7,000	\$9,500
Family	\$9,000	\$14,000	\$19,000
Physician Office			
PCP Office Services	\$30	\$30	Deductible & Coinsurance
Specialist Office Services	\$60	\$60	Deductible & Coinsurance
Telehealth Services	\$10	\$10	Deductible & Coinsurance
Preventive Benefits			
	Covered at 100%	Covered at 100%	Covered at 100%
Pregnancy and Maternity			
	Not covered	Not covered	Not covered
Lifetime Maximum			
	\$1,000,000	\$1,000,000	\$1,000,000
Pre-Existing Conditions			
	12-month waiting period for pre-existing conditions ¹		
Pharmacy			
Preferred generic drugs		\$0 copay ²	
Non-preferred generic drugs		\$75 copay ²	



NEED TO SEE IF YOUR DOCTOR IS IN NETWORK?

Go to nebraskablue.com/find-a-doctor, select your network option, and search for your doctor.

State-wide access

With Blue Cross and Blue Shield of Nebraska (BCBSNE) coverage, you can have peace of mind knowing that you have access to a large network of hospitals, doctors, and other health care providers. Our NNetwork BLUE network is made up of 95% of Nebraska's doctors and 100% of the state's non-governmental acute care hospitals.³ That makes obtaining in-network care easy and convenient.



95%

of Nebraska's doctors

100%

of the state's non-governmental acute care

Out-of-State networks

BCBSNE members have access to a national network called the BlueCard® Program. The BlueCard Program gives members access to doctors and hospitals almost everywhere within the United States. Members are covered whether they need care in urban or rural areas.

Outside of the United States, members have access to doctors and hospitals in nearly 200 countries and territories around the world through the Blue Cross Blue Shield Global® Core Program.



Enroll in an Armor Health policy!

Call your insurance broker or a member of our sales team at 888-926-9808 to apply.

¹Individual pre-ACA members transferring to Armor coverage on Jan. 1, 2020, will have the pre-existing waiting period waived. For new members, after 12 months of continuous Armor Health coverage, the pre-existing waiting period is removed.

²Cost-share amounts indicated will be deducted from the allowable amount and will not be applied to the applicable deductible and/or out-of-pockets amounts.

³Source BCBSNE statistics, 6/24/19