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# BlueCard<sup>®</sup> PPO Plan Benefits

**Alabama Road Builders  
Health and Welfare Trust**  
BlueCard<sup>®</sup> PPO

Effective January 01, 2025



**BlueCross BlueShield  
of Alabama**

An Independent Licensee of the Blue Cross and Blue Shield Association

## Prescription Drugs: ValueONE Network

### ValueONE Network Facts:

- 51,000 major national and regional pharmacy chains, retailers and grocers, and independent pharmacies participate in the ValueONE Retail Network. This includes many national pharmacies you may already be using.
- 50,000 major national and regional pharmacy chains, retailers and grocers, and independent pharmacies participate in the ValueONE Extended Supply Network (ESN). This includes many national pharmacies you may already be using.
- Generally, ValueONE Retail Network pharmacies can fill up to a 30-day supply of retail drugs while ValueONE ESN Network pharmacies can fill up to a 90-day supply of certain medications (prescription must be written for up to a 90-day supply). Refer to your benefit booklet for the specific day supply permitted by your benefit plan. Since the type of pharmacy differs within the ValueONE Network, be sure to check your specific pharmacy.
- If you do not use a ValueONE Network pharmacy, you may be responsible for the full cost of your prescription medication. Benefits may not be provided for out-of-network pharmacies.
- To maximize your pharmacy benefits, you will need to transfer all your prescriptions to a ValueONE Network pharmacy.

### Find a ValueONE Network Pharmacy

You can locate all of the participating pharmacies in your area at

**AlabamaBlue.com/ValueONERetailPharmacyLocator**. Click on “Find a Pharmacy by Name or Location” located under Find a Pharmacy. When searching for a participating pharmacy, make sure either “ValueONE Retail Network” or “ValueONE ESN Network” is listed under “Network Participation” located to the right of the pharmacy address.

**Alabama Road Builders Health and Welfare Trust**  
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| BENEFIT                                                                                                                                                                                                                                                                                                                                                                                                                            | IN-NETWORK                                                                                                                                                                                                                                                                                                                                                                             | OUT-OF-NETWORK                                                                                                                                                                       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p style="text-align: center;"><b>Benefit payments are based on the amount of the provider's charge that Blue Cross and/or Blue Shield plans recognize for payment of benefits. The allowed amount may vary depending upon the type provider and where services are received.</b></p>                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                      |
| <p><b>SUMMARY OF COST SHARING PROVISIONS</b><br/> <b>(Includes Mental Health Disorders and Substance Abuse)</b></p>                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                      |
| <p><b>Calendar year deductibles and out-of-pocket maximums will be calculated in accordance with applicable Federal law.</b></p>                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                      |
| <p><b>Calendar Year Deductible</b></p> <p>The in-network and out-of-network calendar year deductibles are separate and do not apply to each other</p>                                                                                                                                                                                                                                                                              | <p>\$5,000 individual; \$10,000 family</p>                                                                                                                                                                                                                                                                                                                                             | <p>\$5,000 individual; \$10,000 family</p>                                                                                                                                           |
| <p><b>Calendar Year Out-of-Pocket Maximum</b></p> <p>All deductibles, copays and coinsurance for in-network services and all deductibles, copays and coinsurance for out-of-network mental health disorders and substance abuse emergency services apply to the out-of-pocket maximum.</p>                                                                                                                                         | <p>\$7,000 individual; \$14,000 family</p> <p>The dollar amount of any specialty drug financial assistance provided by providers or manufacturers will not apply to the in-network out-of-pocket maximum</p> <p>After you reach your Calendar Year Out-of-Pocket Maximum, applicable expenses for you will be covered at 100% of the allowed amount for remainder of calendar year</p> | <p>There is no out-of-pocket maximum for out-of-network services.</p>                                                                                                                |
| <p><b>INPATIENT HOSPITAL AND PHYSICIAN BENEFITS</b><br/> <b>(Includes Mental Health Disorders and Substance Abuse)</b></p>                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                      |
| <p style="text-align: center;"><b>Precertification is required for inpatient admissions (except medical emergency services and maternity and as required by Federal law); notification within 48 hours for medical emergencies. Generally, if precertification is not obtained, no benefits are available. Call 1-800-248-2342 (toll-free) for precertification.</b></p>                                                           |                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                      |
| <p><b>Inpatient Hospital</b></p>                                                                                                                                                                                                                                                                                                                                                                                                   | <p>Covered at 80% of the allowed amount, subject to calendar year deductible</p>                                                                                                                                                                                                                                                                                                       | <p>Covered at 60% of the allowed amount, subject to calendar year deductible</p> <p><b>Note:</b> In Alabama, available only for medical emergency services and accidental injury</p> |
| <p><b>Inpatient Physician Visits and Consultations</b></p>                                                                                                                                                                                                                                                                                                                                                                         | <p>Covered at 80% of the allowed amount, subject to calendar year deductible</p>                                                                                                                                                                                                                                                                                                       | <p>Covered at 60% of the allowed amount, subject to calendar year deductible</p> <p><b>In Alabama,</b> covered at 50% of the allowed amount, subject to calendar year deductible</p> |
| <p><b>OUTPATIENT HOSPITAL BENEFITS</b><br/> <b>(Includes Mental Health Disorders and Substance Abuse)</b></p>                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                      |
| <p style="text-align: center;"><b>Precertification is required for some outpatient hospital benefits; please see benefit booklet. Precertification is also required for provider-administered drugs; visit <a href="http://AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList">AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList</a>. If precertification is not obtained, no benefits are available.</b></p> |                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                      |
| <p><b>Outpatient Surgery (Including Ambulatory Surgical Centers)</b></p>                                                                                                                                                                                                                                                                                                                                                           | <p>Covered at 80% of the allowed amount, subject to calendar year deductible</p>                                                                                                                                                                                                                                                                                                       | <p>Covered at 60% of the allowed amount, subject to calendar year deductible</p> <p><b>In Alabama,</b> not covered</p>                                                               |

| BENEFIT                                                                                                                                                                                                                                                                                                                                                                            | IN-NETWORK                                                                                                              | OUT-OF-NETWORK                                                                                                                                                                                                                                                                                              |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Emergency Room (Medical Emergency)</b>                                                                                                                                                                                                                                                                                                                                          | Covered at 80% of the allowed amount, subject to calendar year deductible                                               | Covered at 80% of the allowed amount, subject to calendar year deductible<br><br><b>Mental Health Disorders and Substance Abuse Services</b> covered at 80% of the allowed amount, subject to in-network calendar year deductible                                                                           |
| <b>Emergency Room (Accident)</b><br><b>Note:</b> If you have a medical emergency as defined by the plan after 72 hours of an accident, refer to <b>Emergency Room (Medical Emergency)</b> above.                                                                                                                                                                                   | Covered at 80% of the allowed amount, subject to calendar year deductible                                               | Covered at 80% of the allowed amount, subject to calendar year deductible for services rendered within 72 hours; covered at 60% of the allowed amount, subject to the calendar year deductible when services are rendered after 72 hours of the accident and not a medical emergency as defined by the plan |
| <b>Emergency Room (Physician)</b>                                                                                                                                                                                                                                                                                                                                                  | Covered at 80% of the allowed amount, subject to calendar year deductible                                               | Covered at 80% of the allowed amount, subject to calendar year deductible<br><br><b>Mental Health Disorders and Substance Abuse Services</b> covered at 80% of the allowed amount, subject to in-network calendar year deductible                                                                           |
| <b>Chemotherapy, Dialysis, IV Therapy, Outpatient Diagnostic Lab, Pathology, Radiation Therapy &amp; X-ray</b>                                                                                                                                                                                                                                                                     | Covered at 80% of the allowed amount, subject to calendar year deductible                                               | Covered at 60% of the allowed amount, subject to calendar year deductible<br><br><b>In Alabama</b> , not covered                                                                                                                                                                                            |
| <b>Intensive Outpatient Services and Partial Hospitalization for Mental Health Disorders and Substance Abuse Services</b>                                                                                                                                                                                                                                                          | Covered at 80% of the allowed amount, subject to calendar year deductible                                               | Covered at 60% of the allowed amount, subject to calendar year deductible<br><br><b>In Alabama</b> , not covered                                                                                                                                                                                            |
| <b>PHYSICIAN BENEFITS</b><br><b>(Includes Mental Health Disorders and Substance Abuse)</b>                                                                                                                                                                                                                                                                                         |                                                                                                                         |                                                                                                                                                                                                                                                                                                             |
| Precertification is required for some physician benefits; please see benefit booklet. Precertification is also required for provider-administered drugs; visit <a href="http://AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList">AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList</a> .<br>If precertification is not obtained, no benefits are available. |                                                                                                                         |                                                                                                                                                                                                                                                                                                             |
| <b>Office Visits and Consultations</b>                                                                                                                                                                                                                                                                                                                                             | Covered at 100% of the allowed amount, after \$35.00 primary care physician copay or \$50.00 specialist physician copay | Covered at 60% of the allowed amount, subject to calendar year deductible<br><br><b>In Alabama</b> , covered at 50% of the allowed amount, subject to calendar year deductible                                                                                                                              |

| BENEFIT                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | IN-NETWORK                                                                         | OUT-OF-NETWORK                                                                                                                                                                       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>Telephone and Online Video Physician Consultations Program - Medical and Behavioral Health</b></p> <p>To enroll in the telephone and online video consultations program, go to <a href="http://AlabamaBlue.com/Teleconsultation">AlabamaBlue.com/Teleconsultation</a> or call 1-800-997-6196.</p> <p>Telephone and online video consultations are available to diagnose, treat and prescribe medication (when necessary) for certain medical and behavioral health issues.</p> | Covered at 100% of the allowed amount, subject to \$35.00 payment per consultation | Not Covered                                                                                                                                                                          |
| <p><b>Second Surgical Opinions</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                               | Covered at 80% of the allowed amount, subject to calendar year deductible          | <p>Covered at 60% of the allowed amount, subject to calendar year deductible</p> <p><b>In Alabama</b>, covered at 50% of the allowed amount, subject to calendar year deductible</p> |
| <p><b>Surgery &amp; Anesthesia</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                               | Covered at 80% of the allowed amount, subject to calendar year deductible          | <p>Covered at 60% of the allowed amount, subject to calendar year deductible</p> <p><b>In Alabama</b>, covered at 50% of the allowed amount, subject to calendar year deductible</p> |
| <p><b>Maternity Care</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Covered at 80% of the allowed amount, subject to calendar year deductible          | <p>Covered at 60% of the allowed amount, subject to calendar year deductible</p> <p><b>In Alabama</b>, covered at 50% of the allowed amount, subject to calendar year deductible</p> |
| <p><b>Chemotherapy, Diagnostic Lab, Dialysis, IV Therapy, Pathology, Radiation Therapy &amp; X-ray</b></p>                                                                                                                                                                                                                                                                                                                                                                           | Covered at 100% of the allowed amount, no copay or deductible                      | <p>Covered at 60% of the allowed amount, subject to calendar year deductible</p> <p><b>In Alabama</b>, covered at 50% of the allowed amount, subject to calendar year deductible</p> |
| <p><b>Applied Behavioral Analysis (ABA) Therapy</b></p> <p>Limited to ages 0-18 for autism spectrum disorders</p>                                                                                                                                                                                                                                                                                                                                                                    | Covered at 80% of the allowed amount, subject to calendar year deductible          | Covered at 60% of the allowed amount, subject to calendar year deductible                                                                                                            |

| BENEFIT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | IN-NETWORK                                                                                                                                                                                                                                                                                                                                                                                                                                                            | OUT-OF-NETWORK |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| <b>PREVENTIVE CARE BENEFITS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                |
| <p><b>Routine Immunizations and Preventive Services</b></p> <ul style="list-style-type: none"> <li>See <a href="http://AlabamaBlue.com/PreventiveServices">AlabamaBlue.com/PreventiveServices</a> and <a href="http://AlabamaBlue.com/SourceRxACAPPreventiveDrugList">AlabamaBlue.com/SourceRxACAPPreventiveDrugList</a> for listing of specific drugs, immunizations and preventive services or call our Customer Service Department for a printed copy</li> <li>Certain immunizations may also be obtained through the Pharmacy Vaccine Network. See <a href="http://AlabamaBlue.com/VaccineNetworkDrugList">AlabamaBlue.com/VaccineNetworkDrugList</a> for more information</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Covered at 100% of the allowed amount, no copay or deductible                                                                                                                                                                                                                                                                                                                                                                                                         | Not Covered    |
| <p><b>Note:</b> In some cases, office visit copays or facility copays may apply. Blue Cross and Blue Shield of Alabama will process these claims as required by Section 1557 of the Affordable Care Act.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                |
| <b>PRESCRIPTION DRUG BENEFITS<br/>(Includes Mental Health Disorders and Substance Abuse)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                |
| <b>Precertification is required for some drugs; if precertification is not obtained, no benefits are available.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                |
| <p><b>Retail Prescription Prepaid Benefits</b></p> <p>The retail pharmacy network for the plan is <b>ValueONE Retail Network</b></p> <ul style="list-style-type: none"> <li>Locate a <b>ValueONE Retail Network</b> pharmacy at <a href="http://AlabamaBlue.com/ValueONEPharmacyLocator">AlabamaBlue.com/ValueONEPharmacyLocator</a></li> </ul> <p>Maintenance drugs – up to a 30-day supply</p> <ul style="list-style-type: none"> <li>View the maintenance drug list that applies to the plan at <a href="http://AlabamaBlue.com/MaintenanceDrugList">AlabamaBlue.com/MaintenanceDrugList</a></li> </ul> <p>Prescription drugs (other than maintenance drugs) - up to a 30-day supply</p> <ul style="list-style-type: none"> <li>Some copays combined for diabetic supplies</li> <li>View the <b>SourceRx 1.0</b> drug list that applies to the plan at <a href="http://AlabamaBlue.com/SourceRx1DrugList4T">AlabamaBlue.com/SourceRx1DrugList4T</a></li> </ul> <p>The only in-network pharmacy for some Tier 4 (specialty) drugs is the <b>Pharmacy Select Network</b></p> <ul style="list-style-type: none"> <li>Tier 4 (specialty) drugs can be dispensed for up to a 30-day supply</li> <li>View the Specialty Drug List at <a href="http://AlabamaBlue.com/SelfAdministeredSpecialtyDrugList">AlabamaBlue.com/SelfAdministeredSpecialtyDrugList</a></li> </ul> <p>Some immunizations may be received from an in-network pharmacy that participates in the Pharmacy Vaccine Network. A list of the eligible vaccines these pharmacies may provide can be found at: <a href="http://AlabamaBlue.com/VaccineNetworkDrugList">AlabamaBlue.com/VaccineNetworkDrugList</a>.</p> | <p>Covered at 100% of the allowed amount, subject to the following copays for a 30-day supply for each prescription:</p> <p><b>Tier 1 Drugs:</b><br/>\$15 copay per prescription</p> <p><b>Tier 2 Drugs:</b><br/>\$60 copay per prescription</p> <p><b>Tier 3 Drugs:</b><br/>\$100 copay per prescription</p> <p><b>Tier 4 (specialty) Drugs:</b><br/>\$425 copay per prescription</p> <p>Covered Insulin Products: \$99.00 maximum cost share per 30-day supply.</p> | Not Covered    |

| BENEFIT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | IN-NETWORK                                                                                                                                                                                                                                                                                                                                                                                                                                           | OUT-OF-NETWORK                                                                                                         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| <p><b>Extended Supply Prescription Prepaid Benefits</b></p> <p>The extended supply pharmacy network for the plan is the <b>ValueONE ESN Network</b></p> <ul style="list-style-type: none"> <li>Locate a <b>ValueONE</b> Pharmacy at <b>AlabamaBlue.com/ValueONEESNPharmacyLocator</b></li> </ul> <p>Maintenance drugs - up to 90-day supply may be purchased but copay applies for each 30-day supply</p> <ul style="list-style-type: none"> <li>View the maintenance drug list that applies to the plan at <b>AlabamaBlue.com/MaintenanceDrugList</b></li> </ul> <p>Prescription drugs (other than maintenance drugs) - up to a 30-day supply</p> <ul style="list-style-type: none"> <li>Some copays combined for diabetic supplies</li> <li>View the <b>SourceRx 1.0</b> drug list that applies to the plan at <b>AlabamaBlue.com/SourceRx1DrugList4T</b></li> <li><b>Tier 4 (specialty)</b> drugs are not available through extended supply pharmacy service</li> </ul> | <p>Covered at 100% of the allowed amount, subject to the following copays for a 30-day supply for each prescription:</p> <p><b>Tier 1 Drugs:</b><br/>\$15 copay per prescription</p> <p><b>Tier 2 Drugs:</b><br/>\$60 copay per prescription</p> <p><b>Tier 3 Drugs:</b><br/>\$100 copay per prescription</p> <p><b>Tier 4 (specialty) Drugs:</b><br/>Not covered</p> <p>Covered Insulin Products: \$99.00 maximum cost share per 30-day supply.</p> | <p>Not Covered</p>                                                                                                     |
| <p><b>Select Generic Specialty and Biosimilar Drugs</b></p> <p>Generic specialty and biosimilar drugs can be dispensed for up to a 30-day supply. The only in-network pharmacy for some generic specialty and biosimilar drugs is the <b>Pharmacy Select Network</b>.</p> <ul style="list-style-type: none"> <li>View the Select Generic Specialty and Biosimilar Drug List that applies to the plan at <b>AlabamaBlue.com/SelectGenericSpecialtyandBiosimilarDrugList</b>.</li> </ul> <p>Generic specialty and biosimilar drugs are not available through the Home Delivery Network.</p>                                                                                                                                                                                                                                                                                                                                                                                  | <p>100% of the allowed amount, no deductible or copayment</p>                                                                                                                                                                                                                                                                                                                                                                                        | <p>Not Covered</p>                                                                                                     |
| <p><b>BENEFITS FOR OTHER COVERED SERVICES</b><br/>(Includes Mental Health Disorders and Substance Abuse)</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                        |
| <p><b>Precertification is required for some other covered services; please see your benefit booklet. If precertification is not obtained, no benefits are available.</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                        |
| <p><b>Allergy Testing &amp; Treatment</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <p>Covered at 80% of the allowed amount, subject to calendar year deductible</p>                                                                                                                                                                                                                                                                                                                                                                     | <p>Covered at 60% of the allowed amount, subject to calendar year deductible</p>                                       |
| <p><b>Ambulance Service</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <p>Covered at 80% of the allowed amount, subject to calendar year deductible</p>                                                                                                                                                                                                                                                                                                                                                                     | <p>Covered at 80% of the allowed amount, subject to calendar year deductible</p>                                       |
| <p><b>Participating Chiropractic Services</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <p>Covered at 80% of the allowed amount, subject to calendar year deductible</p>                                                                                                                                                                                                                                                                                                                                                                     | <p>Covered at 60% of the allowed amount, subject to calendar year deductible</p> <p><b>In Alabama, not covered</b></p> |

| BENEFIT                                                                                                                                                                                | IN-NETWORK                                                                | OUT-OF-NETWORK                                                                                                                                                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Durable Medical Equipment (DME)</b>                                                                                                                                                 | Covered at 80% of the allowed amount, subject to calendar year deductible | Covered at 60% of the allowed amount, subject to calendar year deductible<br><br><b>In Alabama</b> , covered at 50% of the allowed amount, subject to calendar year deductible |
| <b>Rehabilitative Occupational, Physical and Speech Therapy</b><br><br>Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per calendar year | Covered at 80% of the allowed amount, subject to calendar year deductible | Covered at 60% of the allowed amount, subject to calendar year deductible<br><br><b>In Alabama</b> , covered at 50% of the allowed amount, subject to calendar year deductible |
| <b>Habilitative Occupational, Physical and Speech Therapy</b><br><br>Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per calendar year   | Covered at 80% of the allowed amount, subject to calendar year deductible | Covered at 60% of the allowed amount, subject to calendar year deductible<br><br><b>In Alabama</b> , covered at 50% of the allowed amount, subject to calendar year deductible |
| <b>Occupational, Physical and Speech Therapy for Autism Spectrum Disorders ages 0-18</b>                                                                                               | Covered at 80% of the allowed amount, subject to calendar year deductible | Covered at 60% of the allowed amount, subject to calendar year deductible<br><br><b>In Alabama</b> , covered at 50% of the allowed amount, subject to calendar year deductible |
| <b>Home Health and Hospice</b>                                                                                                                                                         | Covered at 80% of the allowed amount, subject to calendar year deductible | Covered at 60% of the allowed amount, subject to calendar year deductible<br><br><b>In Alabama</b> , not covered                                                               |
| <b>Home Infusion</b>                                                                                                                                                                   | Covered at 100% of the allowed amount, subject to \$425.00 copay          | Covered at 60% of the allowed amount, subject to calendar year deductible<br><br><b>In Alabama</b> , not covered                                                               |
| <b>Medical Nutrition Therapy Services</b><br><br>For adults and children, limited to 6 hours per member per calendar year                                                              | Covered at 100% of the allowed amount, after \$35.00 copay                | Covered at 60% of the allowed amount, subject to calendar year deductible                                                                                                      |



| BENEFIT                                                                                     | IN-NETWORK                                                                                                                                                                                                               | OUT-OF-NETWORK |
|---------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| <b>HEALTH MANAGEMENT BENEFITS</b><br>(Includes Mental Health Disorders and Substance Abuse) |                                                                                                                                                                                                                          |                |
| <b>Individual Case Management</b>                                                           | Coordinates care in event of catastrophic or lengthy illness or injury. For more information, please call 1-800-821-7231.                                                                                                |                |
| <b>Chronic Condition Management</b>                                                         | Coordinates care for chronic conditions such as asthma, diabetes, coronary artery disease, congestive heart failure, chronic obstructive pulmonary disease and other specialized conditions.                             |                |
| <b>Baby Yourself<sup>®</sup></b>                                                            | A maternity program; For more information, please call 1-800-222-4379. You can also enroll online at <a href="http://AlabamaBlue.com/BabyYourself">AlabamaBlue.com/BabyYourself</a> .                                    |                |
| <b>Contraceptive Management</b>                                                             | Covers prescription contraceptives, which include: birth control pills, injectables, diaphragms, IUDs and other non-experimental FDA approved contraceptives; subject to applicable deductibles, copays and coinsurance. |                |
| <b>Air Medical Transport</b>                                                                | Air medical transportation to a network hospital near home if hospitalized while traveling more than 150 miles from home; to arrange transportation, call AirMed at 1-877-872-8624.                                      |                |

**Useful Information to Maximize Benefits**

- To maximize your benefits, always use in-network providers for services covered by your health benefit plan. To find in-network providers, check a provider directory, provider finder website ([AlabamaBlue.com](http://AlabamaBlue.com)) or call 1-800-810-BLUE (2583).
- In-network hospitals, physicians and other healthcare providers have a contract with a Blue Cross and/or Blue Shield Plan for furnishing healthcare services at a reduced price (examples: BlueCard<sup>®</sup> PPO, PMD). In-network pharmacies are pharmacies that participate with Blue Cross and Blue Shield of Alabama or its Pharmacy Benefit Manager(s). In Alabama, in-network services provided by mental health disorders and substance abuse professionals are available through the Blue Choice Behavioral Health Network. Sometimes an in-network provider may furnish a service to you that is not covered under the contract between the provider and a Blue Cross and/or Blue Shield Plan. When this happens, benefits may be denied or reduced. Please refer to your benefit booklet for the type of provider network that we determine to be an in-network provider for a particular service or supply.
- Out-of-network providers generally do not contract with Blue Cross and/or Blue Shield Plans. If you use out-of-network providers, you may be responsible for filing your own claims and paying the difference between the provider's charge and the allowed amount. The allowed amount may be based on the negotiated rate payable to in-network providers in the same area or the average charge for care in the area, or in accordance with applicable Federal law.
- Please be aware that providers/specialists may be listed in a PPO directory or provider finder website, but not covered under this benefit plan. Please check your benefit booklet for more detailed coverage information.
- Bariatric Surgery, Gastric Restrictive procedures and complications arising from these procedures are not covered under this plan. Please see your benefit booklet for more detail and for a complete listing of all plan exclusions.
- Please refer to your benefit book or contact Blue Cross directly about coverage for your hospital charges and other related medical services. Approval for air medical transportation does not mean that hospitalization and other medical expenses will be covered. All coverage determinations for medical benefits are subject to the terms, conditions, limitations and exclusions of the health plan. Air medical transportation services are provided through a contract with AirMed International, LLC, an independent company that does not provide Blue Cross and Blue Shield of Alabama products. Blue Cross is not responsible for any mistakes, errors or omissions that AirMed, its employees or staff members make. Air medical transportation services terminate if coverage by your health plan ends.

**This is not a contract, benefit booklet or Summary Plan Description. Benefits are subject to the terms, limitations and conditions of the group contract (including your benefit booklet). Check your benefit booklet for more detailed coverage information. Please visit our website, [AlabamaBlue.com](http://AlabamaBlue.com).**

## Notice of Nondiscrimination

### Discrimination is Against the Law

Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association, complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (consistent with the scope of sex discrimination described in 45 CFR § 92.101(a)(2)). We do not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Blue Cross and Blue Shield of Alabama:

- Provides reasonable modifications and free appropriate auxiliary aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and 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, such as qualified interpreters and information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our 1557 Compliance Coordinator. If you believe that we have 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 in person or by mail, fax, or email at: Blue Cross and Blue Shield of Alabama, Compliance Office, 450 Riverchase Parkway East, Birmingham, Alabama 35244, Attn: 1557 Compliance Coordinator, 1-855-216-3144, 711 (TTY), 1-205-220-2984 (fax), 1557Grievance@bcbsal.org (email). If you need help filing a grievance, our 1557 Compliance 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>.

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

**English:** ATTENTION: 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 1-855-216-3144 (TTY: 711) or call Customer Service.

**Arabic:** انتباه: إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر أيضًا المساعدات والخدمات الإضافية المناسبة لتوفير المعلومات بتيسقات يسهل الوصول إليها مجانًا. اتصل بالرقم 1-855-216-3144 (الهاتف النصي: 711) أو الاتصال بخدمة العملاء.

**Chinese:** 请注意: 如果您说普通话, 我们可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, 以易读格式向您提供信息。请拨打 1-855-216-3144 (TTY 用户请拨打 711) 或致电客户服务部。

**French:** À NOTER : Si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et des services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1 855 216 3144 (TTY : 711) ou contactez le service client.

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistentendienste zur Verfügung. Geeignete Hilfsmittel und Dienstleistungen zur Bereitstellung von Informationen in zugänglichen Formaten sind ebenfalls kostenlos erhältlich. Rufen Sie +1 855 216 3144 (Durchwahl: 711) oder den Kundendienst an.

**Gujarati:** ધ્યાન આપો: જો તમે ગુજરાતી બોલો છો, તો તમારા માટે નિ:શુલ્ક ભાષા સહાય સેવાઓ ઉપલબ્ધ છે. સુલભ ફોર્મેટમાં માહિતી પ્રદાન કરવા માટેની યોગ્ય સહાય અને સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 1-855-216-3144 (TTY: 711) પર અથવા ગ્રાહક સેવા પર કોલ કરો.

**Hindi:** ध्यान दें: अगर आप हिन्दी बोलते हैं, तो आपके लिए नि:शुल्क भाषा सहायता सेवाएँ उपलब्ध हैं। आसान प्रारूप में सूचना उपलब्ध कराने के लिए उपयुक्त सहायक साधन और सेवाएँ भी नि:शुल्क उपलब्ध हैं। 1-855-216-3144 (TTY: 711) पर कॉल करें या ग्राहक सेवा को कॉल करें।

**Japanese:** ご案内: 日本語を話される方には、無料の言語アシスタントサービスをご用意しております。アクセシブルな形式で情報を提供するたため、補助器具や支援サービスも無料で提供しております。1-855-216-3144 (TTY: 711) もしくは、カスタマーサービスにお電話でお問合せください。

**Korean:** 주의: 한국어(를) 하시면 무료 언어 지원 서비스를 이용하실 수 있습니다. 접근 가능한 형식으로 정보를 제공하기 위한 적절한 보조 도구와 서비스도 무료로 제공됩니다. 1-855-216-3144(TTY: 711)로 전화하거나 고객 서비스에 문의하세요.

**Lao:** ເຂົາໃຈໃສ່: ຖ້າເຈົ້າເວົ້າ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາພຣີເຊັນມີໃຫ້ທ່ານ. ການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການທີ່ເໝາະສົມໃນການສະໜອງຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້ແມ່ນອັງກິດສາມາດໃຊ້ໄດ້ໂດຍບໍ່ເສຍຄ່າ. ໂທ 1-855-216-3144 (TTY: 711) ຫຼື ໂທຫາຜ່ານບໍລິການຊ່ວຍເຫຼືອ.

**Portuguese:** ATENÇÃO: Se você falar português, serviços gratuitos de assistência linguística estão disponíveis para você. Também estão disponíveis gratuitamente ajudas e serviços auxiliares adequados para fornecer informações em formatos acessíveis. Ligue para 1-855-216-3144 (TTY: 711) ou ligue para o Atendimento ao Cliente.

**Russian:** ВНИМАНИЕ. Если ваш язык русский язык, к вашим услугам бесплатная языковая помощь. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-855-216-3144 (TTY: 711) или обратитесь в службу поддержки клиентов.

**Spanish:** ATENCIÓN: Si usted habla español, hay disponibles servicios gratuitos de asistencia lingüística. También hay disponibles, de forma gratuita, ayudas y servicios auxiliares adecuados para dar información en formatos accesibles. Llame al 1-855-216-3144 (TTY: 711) o llame a Servicio al cliente.

**Tagalog:** ATTENTION: Kung nagsasalita ka ng Tagalog, available sa iyo ang mga libreng serbisyo sa tulong sa wika. Available rin ang naaangkop na mga pantulong na tulong at serbisyo nang walang bayad para magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-855-216-3144 (TTY: 711) o tumawag sa Serbisyo sa Customer.

**Turkish:** DİKKAT: Konuşmanızı durumunda Türkçe, ücretsiz dil yardımı hizmetlerinden yararlanabilirsiniz. Erişilebilir formatlarda bilgi sağlamak için uygun yardımcı araçlar ve hizmetler de ücretsiz olarak sunulmaktadır. 1-855-216-3144 (TTY: 711) nolu telefonu veya Müşteri Hizmetlerini arayın.

**Vietnamese:** CHÚ Ý: Nếu quý vị nói tiếng việt thì dịch vụ hỗ trợ ngôn ngữ miễn phí có sẵn cho quý vị. Chúng tôi cũng có các hỗ trợ và dịch vụ phụ trợ miễn phí phù hợp để cung cấp thông tin ở định dạng dễ tiếp cận. Vui lòng gọi số 1-855-216-3144 (TTY: 711) hoặc gọi Dịch Vụ Khách Hàng.