BlueCross BlueShield of Alabama

: AAAS-Value AHP Plan

Coverage For: Individual + Family Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-292-8868 or visit us at AlabamaBlue.com. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.bcbsal.org/sbcglossary/ or call 1-800-292-8868 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$1,500 / individual or \$3,000 / family in-network. \$2,000 / individual or \$4,000 /family out-of-network.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Preventive services innetwork are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	Yes. \$1,200 per admission for out- of-network. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For in-network \$7,500 individual/\$15,000 family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limit</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billed charges, health care this plan doesn't cover, cost sharing for most out-of-network benefits, pre-certification penalties and specialty drug coupon payments.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>AlabamaBlue.com</u> or call 1-800-810-BLUE for a list of network providers.	This <u>plan</u> uses a <u>provider</u> network. You will pay less if you use a <u>provider</u> in the <u>plan</u> 's network. You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a referral to see a specialist?	No.	You can see the specialist you choose without a referral.

		What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Primary care visit to treat an injury or illness	\$40 copay/visit Deductible does not apply	50% coinsurance	Precertification is required for some <u>provider</u> administered drugs; if no precertification is	
	Specialist visit	\$60 <u>copay</u> /visit <u>Deductible</u> does not apply	50% coinsurance	obtained, no benefits are available	
If you visit a health care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No Charge Deductible does not apply	Not Covered	Please visit AlabamaBlue.com/PreventiveServices; additional services are available. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.	
	Diagnostic test (x-ray, blood work)	No Charge Deductible does not apply	50% coinsurance	Benefits listed are physician services; benefits listed are laboratory services; \$10 copay/x-ray for	
If you have a test	Imaging (CT/PET scans, MRIs)	\$350 <u>copay</u> /test <u>Deductible</u> does not apply	50% coinsurance	in-network services; facility benefits are also available; precertification may be required; if no precertification is obtained, no benefits are available	
If you need drugs to treat your illness or	Tier 1 Drugs	\$15 <u>copay</u> (retail) \$37.50 <u>copay</u> (mail order) <u>Deductible</u> does not apply	Not Covered	Prior authorization required for specific drugs; if no	
condition More information about	Tier 2 Drugs	\$60 <u>copay</u> (retail) \$150 <u>copay</u> (mail order) <u>Deductible</u> does not apply	Not Covered	precertification is obtained, no benefits are available; covered insulin products may have lower patient responsibility; select generic specialty and	
prescription drug coverage is available at AlabamaBlue.com/phar	Tier 3 Drugs	\$100 <u>copay</u> (retail) \$250 <u>copay</u> (mail order) <u>Deductible</u> does not apply	Not Covered	biosimilar drugs on the Select Generic Specialty and Biosimilar Drug List will have lower member cost share	
macy	Tier 4 Drugs	50% <u>coinsurance</u> (retail) <u>Deductible</u> does not apply	Not Covered		

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>AlabamaBlue.com</u>.

		What You Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$350 <u>copay</u> <u>Deductible</u> does not apply	50% coinsurance	In Alabama, out-of-network not covered; precertification may be required; if no precertification is obtained, no benefits are available
	Physician/surgeon fees	0% coinsurance	50% coinsurance	None
If you need immediate medical attention	Emergency room care	Accident: \$350 copay/visit Deductible does not apply Medical Emergency: \$350 copay/visit Deductible does not apply	Accident: \$350 copay/visit Deductible does not apply Medical Emergency: \$350 copay/visit Deductible does not apply	Physician charges will apply
	Emergency medical transportation	20% coinsurance	20% coinsurance	Subject to in-network overall deductible
	Urgent care	\$60 copay/visit Deductible does not apply	50% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	\$350 <u>copay</u> /day days 1-6 <u>Deductible</u> does not apply	\$1,200 per admission deductible & 50% coinsurance	In Alabama, out-of-network benefits are only available for accidental injury and medical emergency; precertification is required; if no precertification is obtained, no benefits are available
	Physician/surgeon fees	0% coinsurance	50% coinsurance	None

 $[\]hbox{* For more information about limitations and exceptions, see the $\underline{\text{plan}}$ or policy document at $\underline{\text{AlabamaBlue.com}}$.}$

		What You Will Pay			
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Outpatient services	\$60 <u>copay</u> /visit <u>Deductible</u> does not apply	50% coinsurance		
If you need mental health, behavioral health, or substance abuse services	Inpatient services	Physician: No Charge Deductible does not apply Inpatient Hospital: \$350 copay/day days 1-6 Deductible does not apply	Physician: 50% coinsurance Deductible does not apply Inpatient Hospital: \$1,200 per admission deductible & 50% coinsurance	Precertification is required for intensive outpatient, partial hospitalization , and inpatient hospitalization ; if no precertification is obtained, no benefits are available	
	Office visits	0% coinsurance	50% coinsurance	Cost sharing does not apply for preventive	
If you are pregnant	Childbirth/delivery professional services	0% coinsurance	50% coinsurance	services. Depending on the type of services, a copayment, coinsurance or deductible may apply.	
	Childbirth/delivery facility services	\$350 <u>copay</u> /day days 1-6 <u>Deductible</u> does not apply	\$1,200 per admission deductible & 50% coinsurance	Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound); precertification may be required for some inpatient services; if no precertification is obtained, no benefits are available	

 $^{^* \} For \ more \ information \ about \ limitations \ and \ exceptions, \ see \ the \ \underline{\textbf{plan}} \ or \ policy \ document \ at \ \underline{AlabamaBlue.com}.$

		What You	Will Pay		
Common Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
	Home health care	No Charge <u>Deductible</u> does not apply	50% coinsurance	In Alabama, out-of-network not covered; precertification may be required; if no precertification is obtained, no benefits are available; benefits are also available for home infusion services	
	Rehabilitation services	20% coinsurance	50% coinsurance	Benefits listed are for Habilitative and Rehabilitative	
If you need help recovering or have other special health	Habilitation services	20% coinsurance	50% coinsurance	services; each service has a combined maximum of 30 visits for occupational, physical and speech therapy per year; children ages 0-18 with an autistic diagnosis are allowed unlimited visits for occupational, physical and speech therapy	
needs	Skilled nursing care	Not Covered	Not Covered	Not covered; member pays 100%	
	Durable medical equipment	20% <u>coinsurance</u>	50% coinsurance	Precertification may be required; if no precertification is obtained, no benefits are available	
	Hospice services	No Charge <u>Deductible</u> does not apply	50% coinsurance	In Alabama, out-of-network not covered; precertification may be required; if no precertification is obtained, no benefits are available	
Kabild.na.ad	Children's eye exam	No Charge <u>Deductible</u> does not apply	Not Covered	Please visit AlabamaBlue.com/PreventiveServices	
If your child needs dental or eye care	Children's glasses	Not Covered	Not Covered	Not covered; member pays 100%	
uental of eye care	Children's dental check-up	No Charge Deductible does not apply	Not Covered	Please visit AlabamaBlue.com/PreventiveServices	

 $[\]hbox{* For more information about limitations and exceptions, see the $\underline{\text{plan}}$ or policy document at $\underline{\text{AlabamaBlue.com}}$.}$

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)			
Acupuncture	Glasses, child	Routine eye care (Adult)	
Bariatric surgery	 Hearing aids 	 Routine foot care 	
Cosmetic surgery	 Long-term care 	 Skilled nursing care 	
Dental care (Adult)	 Private-duty nursing 	 Weight loss programs 	

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

- Chiropractic care (limited to 15 visits per member per calendar year)
- Infertility treatment (Assisted Reproductive Technology not covered)
- Non-emergency care when traveling outside the U.S.

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

Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa
or Blue Cross and Blue Shield of Alabama at 1-800-292-8868. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Your plan administrator at the phone number listed in your benefit booklet. You may also contact Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa or Alabama Department of Insurance at 1-334-269-3550 or https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa or Alabama Department of Insurance at 1-334-269-3550 or https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa or Alabama Department of Insurance at 1-334-269-3550 or https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa or Alabama Department of Insurance at 1-334-269-3550 or https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa or Alabama Department of Insurance at 1-334-269-3550 or <a href="https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa/about-ebsa/ask-a-question/ask-ebsa/ask-a-question/ask-ebsa/ask-a-question/ask-ebsa/ask-a-question/ask-ebsa/ask-a-question/ask-ebsa/ask-a-question/ask-ebsa/ask-a-question/ask-ebsa/ask-a-question/ask-ebsa/ask-a-question/ask-ebsa/ask

Does this plan provide Minimum Essential Coverage? Yes

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

Does this plan meet Minimum Value Standards? Yes

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

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

^{*} For more information about limitations and exceptions, see the plan or policy document at AlabamaBlue.com.

About these Coverage Examples:



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

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The <u>plan's</u> overall <u>deductible</u>	\$1,500	■ The <u>plan's</u> overall <u>deductible</u>	\$1,500	■ The <u>plan's</u> overall <u>deductible</u>	\$1,500
Specialist copayment	\$60	Specialist copayment	\$60	Specialist copayment	\$60
Hospital (facility)		Hospital (facility)		Hospital (facility)	
<u>copayment</u>	\$350	<u>copayment</u>	\$350	<u>copayment</u>	\$350
■ Other <u>copayment/coinsurance</u>	\$350/20%	■ Other <u>copayment/coinsurance</u>	\$350/20%	■ Other <u>copayment/coinsurance</u>	\$350/20%
This EXAMPLE event includes services like:		This EXAMPLE event includes services like:		This EXAMPLE event includes services like:	

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

Specialist visit (anesthesia)

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

Total Example Cost	\$5,600
--------------------	---------

Emergency room care (including medical supplies)

Diagnostic tests (x-ray)

Durable medical equipment (crutches) Rehabilitation services (physical therapy)

Total Example Cost \$2,800

In this example. Peg would pay:

Tano example, reg weala pay.			
Cost Sharing			
Deductibles*	\$1,500		
Copayments	\$700		
Coinsurance	\$0		
What isn't covered			
Limits or exclusions \$60			
The total Peg would pay is	\$2,260		

In this example. Joe would pay:

<u> </u>		
Cost Sharing		
<u>Deductibles*</u>	\$200	
<u>Copayments</u>	\$900	
Coinsurance	\$0	
What isn't covered		
Limits or exclusions	\$40	
The total Joe would pay is	\$1,140	

In this example Mia would nave

"	n uns example, ima would pay.				
	Cost Sharing				
	<u>Deductibles*</u>	\$1,500			
	<u>Copayments</u>	\$500			
	Coinsurance	\$80			
	What isn't covered				
	Limits or exclusions	\$0			
	The total Mia would pay is	\$2,080			

Note: These numbers assume the patient does not participate in the <u>plan's</u> wellness program. If you participate in the <u>plan's</u> wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: AlabamaBlue.com.

*Note: This plan has other deductibles for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

Language Access Services and Notice of Nondiscrimination only apply to administrative services that Blue Cross and Blue Shield of Alabama provides to your employer.

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. We do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Blue Cross and Blue Shield of Alabama:

- Provides free 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 services to people whose primary language is not English, such as qualified interpreters and information written in other languages

If you need these 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), 1557 Grievance@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.

Foreign Language Assistance

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-216-3144 (TTY: 711)

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-216-3144 (TTY: 711)번으로 전화해 주십시오.

Chinese: 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-855-216-3144 (TTY: 711)。

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-216-3144 (TTY: 711).

انتباه: إذا كنت تتحدث العربية، توجد خدمات مساعدة فيما يتعلق باللغة، بدون تكلفة، متاحة لك. اتصل ب3144-1-855-216 (الهاتف النصى: 711). Arabic:

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-216-3144 (TTY: 711).

French: ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-855-216-3144 (ATS: 711).

French Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-855-216-3144 (TTY: 711).

Gujarati: ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હોય, તો ભાષા સહાયતા સેવા, તમારા માટે નિઃશુલ્ક ઉપલબ્ધ છે. 1-855-216-3144 પર કૉલ કરો (TTY: 711).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-855-216-3144 (TTY: 711).

Hindi: ध्यान दें: अगर आपकी भाषा हिंदी है, तो आपके लिए भाषा सहायता सेवाएँ निःशुल्क उपलब्ध हैं। 1-855-216-3144 (TTY: 711) पर कॉल करें।

Laotian: ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-855-216-3144 (TTY: 711).

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-855-216-3144 (телетайп: 711).

Portuguese: ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-855-216-3144 (TTY: 711).

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-855-216-3144 (TTY: 711).

Turkish: DİKKAT: Eğer Türkçe konuşuyor iseniz, dil yardımı hizmetlerinden ücretsiz olarak yararlanabilirsiniz. 1-855-216-3144 (TTY: 711) irtibat numaralarını arayın.

Italian: ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-855-216-3144 (TTY: 711).

Japanese: 注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。1-855-216-3144(TTY: 711)まで、お電話にてご連絡ください。