We cover what matters.



BlueCard®PPO Plan Benefits







Competitor AHP Plan BlueCard® PPO Group #97720

Effective January 1, 2024





Prescription Drugs: PreferredONE Network

PreferredONE Network Facts:

- 55,000 major national and regional pharmacy chains, retailers and grocers, and independent pharmacies participate in the **PreferredONE Retail Network**. This includes many national pharmacies you may already be using.
- 45,000 major national and regional pharmacy chains, retailers and grocers, and independent
 pharmacies participate in the PreferredONE Extended Supply Network (ESN). This includes many
 national pharmacies you may already be using.
- Generally, PreferredONE Retail Network pharmacies can fill up to a 30-day supply of retail drugs
 while PreferredONE 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 PreferredONE
 Network, be sure to check your specific pharmacy.
- If you do not use a PreferredONE 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 PreferredONE Network pharmacy.

Find a PreferredONE Network Pharmacy

You can locate all of the participating pharmacies in your area at **AlabamaBlue.com/pharmacy**. Click on "Find a Pharmacy by Name or Location" located under Find a Pharmacy. When searching for a participating pharmacy, make sure either "PreferredONE Retail Network" or "PreferredONE ESN Network" is listed under "Network Participation" located to the right of the pharmacy address.

Effective January 1, 2024 BlueCard® PPO

	BlueCard® PPO				
BENEFIT	IN-NETWORK	OUT-OF-NETWORK			
	of the provider's charge that Blue Cross and/ol				
benefits. The allowed amount may vary depending upon the type provider and where services are received.					
SUMMARY OF COST SHARING PROVISIONS					
(Includes Mental Health Disorders and Substance Abuse) Calendar year deductibles and out-of-pocket maximums will be calculated in accordance with applicable Federal law.					
Calendar Year Deductible	\$750 individual; \$1,500 family	Addition with appropriate 1 odd at law.			
Calendar Year Out-of-Pocket Maximum	\$7,000 individual; \$14,000 family				
	In-Network Services: Deductibles, copays and coinsurance apply to the out-of-pocket maximum, including prescription drugs.				
	Out-of-Network Services: Deductibles, copays and coinsurance apply to the out-of-pocket maximum.				
	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.				
	After you reach Calendar Year Out-of-Pocket Maximum, applicable expenses covered at 100% of the allowed amount				
INPAT	IENT HOSPITAL AND PHYSICIAN BEN	NEFITS			
	Mental Health Disorders and Substan				
	missions (except medical emergency services, rgencies. Generally, if precertification is not ol 248-2342 (toll-free) for precertification.				
Inpatient Hospital	Covered at 100% of the allowed amount, after \$250 daily hospital copay days 1-6 for each admission	Covered at 80% of the allowed amount, subject to \$1,000 per admission deductible			
		Note: In Alabama, available only for medical emergency services and accidental injury			
Inpatient Physician Visits and Consultations	Covered at 100% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible			
	Mental Health Disorders and Substance Abuse Services covered at 100% of the allowed amount, no copay or deductible	Mental Health Disorders and Substance Abuse Services covered at 80% of the allowed amount, no copay or deductible			
	OUTPATIENT HOSPITAL BENEFITS	allowed amount, no copay or deductible			
(Includes	Mental Health Disorders and Substan	os Abuso)			
Precertification is required for some outpa drugs; visit Alal	atient hospital benefits. Precertification is also pamaBlue.com/ProviderAdministeredPrecertif	o required for some provider-administered icationDrugList.			
Outpatient Surgery (Including	ertification is not obtained, no benefits are averaged at 100% of the allowed amount,	Covered at 80% of the allowed amount,			
Ambulatory Surgical Centers)	after \$250 hospital copay	subject to calendar year deductible			
		In Alabama, not covered			
Emergency Room (Medical Emergency)	Covered at 100% of the allowed amount, after \$250 hospital copay	Covered at 100% of the allowed amount, after \$250 hospital copay			
Emergency Room (Accident)	Covered at 100% of the allowed amount, after \$250 hospital copay	Covered at 100% of the allowed amount, after \$250 hospital copay			
Emergency Room (Physician)	Covered at 100% of the allowed amount, after \$50 physician copay	Covered at 100% of the allowed amount, after \$50 physician copay			
Outpatient Diagnostic Lab, Pathology & X-ray	Covered at 100% of the allowed amount, after \$250 hospital copay	Covered at 80% of the allowed amount, subject to calendar year deductible			
Laboratory testing performed in the physician's office, but sent to an outpatient hospital for processing subject to hospital copay		In Alabama, not covered			
Covered routine mammograms not subject to hospital copay					

BENEFIT	IN-NETWORK	OUT-OF-NETWORK			
Chemotherapy, Dialysis, IV Therapy & Radiation Therapy	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% of the allowed amount, subject to calendar year deductible			
		In Alabama, not covered			
Intensive Outpatient Services and Partial Hospitalization for Mental Health Disorders and Substance Abuse	Covered at 100% of the allowed amount, after \$50 hospital copay	Covered at 80% of the allowed amount, subject to calendar year deductible			
Services		In Alabama, not covered			
(Includes	PHYSICIAN BENEFITS Mental Health Disorders and Substar	nce Abuse)			
AlabamaE	Precertification is required for some physician benefits. Precertification is also required for some provider-administered drugs; visit AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList. If precertification is not obtained, no benefits are available.				
Office Visits and Consultations-Primary Care Physician	Covered at 100% of the allowed amount, after \$40 primary care physician copay	Covered at 50% of the allowed amount, subject to calendar year deductible			
Office Visits and Consultations- Specialist	Covered at 100% of the allowed amount, after \$50 specialist physician copay	Covered at 50% of the allowed amount, subject to calendar year deductible			
Telephone and Online Video Physician Consultations Program A service, through Teladoc™ to diagnose, treat and prescribe medication (when necessary) for certain medical issues. To enroll, go to Teladoc.com/Alabama or call 1-855-477-4519	Covered at 100% of the allowed amount, after \$10 payment per consultation	Not Covered			
Surgery & Anesthesia	Covered at 100% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible			
Second Surgical Opinions	Covered at 100% of the allowed amount, after \$50 physician copay	Covered at 50% of the allowed amount, subject to calendar year deductible			
Maternity Care	Covered at 100% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible			
Diagnostic X-ray	Covered at 100% of the allowed amount, after \$10 copay per procedure	Covered at 50% of the allowed amount, subject to calendar year deductible			
Angiography/Arteriography, Cardiac cath/Arteriography, CAT Scan, ERCP, MRI, Muga-gated cardiac scan, PET/SPECT & UGI endoscopy	Covered at 100% of the allowed amount, after \$100 copay per procedure	Covered at 50% of the allowed amount, subject to calendar year deductible			
Chemotherapy, Diagnostic Lab, Dialysis, Pathology & Radiation Therapy	Covered at 100% of the allowed amount, no copay or deductible	Covered at 50% of the allowed amount, subject to calendar year deductible			
Applied Behavioral Analysis (ABA) Therapy Limited to ages 0-18, for autism spectrum disorders	Covered at 100% of the allowed amount, after \$40 primary care physician copay	Covered at 50% of the allowed amount, subject to calendar year deductible			

BENEFIT IN-NETWORK OUT-OF-NETWORK TELEHEALTH SERVICES Benefits are provided for Telehealth Services subject to applicable cost-sharing for in-network and out-of-network services, when services rendered are performed within the scope of the health care providers license and deemed medically necessary. PREVENTIVE CARE BENEFITS **Routine Immunizations and Preventive** Covered at 100% of the allowed amount. Not Covered Services no copay or deductible: in addition to the standard, the following are covered: See AlabamaBlue.com/ PreventiveServices and Lipid panel (one per year) AlabamaBlue.com/ Urinalysis (one per year) SourceRxACAPreventiveDrugList Complete CBC (one per year) for listing of specific drugs, immunizations and preventive services or call our Customer Service Department for a printed copy Certain immunizations may also be obtained through the Pharmacv Vaccine Network. See AlabamaBlue.com/VaccineNetwork **DrugList** for more information Note: 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. PRESCRIPTION DRUG BENEFITS (Includes Mental Health Disorders and Substance Abuse) Precertification is required for some drugs; if precertification is not obtained, no benefits are available. **Retail Prescription Prepaid Benefits** Covered at 100% of the allowed amount Not Covered after the following copays or coinsurance: Locate a PreferredONE Retail Network Tier 1 Drugs: pharmacy at AlabamaBlue.com/ \$15 copay per prescription PreferredONERetailPharmacyLocator (Walgreens Anchor) Tier 2 Drugs: Maintenance and Non-Maintenance drugs \$50 copay per prescription up to a 30-day supply Specialty drugs may be purchased up to a Tier 3 Drugs: 30-day supply \$75 copay per prescription The only in-network pharmacy for some Tier 4 (Specialty) Drugs: Tier 4 (specialty) drugs is the **Pharmacy** Select Network; visit AlabamaBlue.com/ 50% of the allowed amount per SelfAdminsteredSpecialtyDrugList for a prescription list of these specialty drugs

Covered Insulin Products \$99 maximum

cost share per 30-day supply

View the SourceRx 1.0 (Up to 4 Tier)

drug lists that apply to the plan at AlabamaBlue.com/Source

Locate a PreferredONE Network (Walgreens Anchor) pharmacy at AlabamaBlue.com/PreferredOneRetail

Some copays combined for diabetic

Rx1DrugList4T

PharmacyLocator

supplies

BENEFIT	IN-NETWORK	OUT-OF-NETWORK		
Extended Supply Prescription Prepaid Benefits The extended supply pharmacy network for the plan is the PreferredONE ESN Network	Covered at 100% of the allowed amount after the following copays: Tier 1 Drugs: \$15 copay per prescription	Not covered		
Locate a PreferredONE ESN Network Pharmacy at AlabamaBlue.com/PreferredOneESN PharmacyLocator	Tier 2 Drugs: \$50 copay per prescription			
Maintenance and non-maintenance can be purchased through this extended supply pharmacy service – up to a 90-day supply with a copay for each 30-day supply	Tier 3 Drugs: \$75 copay per prescription Tier 4 (Specialty) Drugs: Not covered			
View the SourceRx 1.0 drug lists and maintenance drug lists that apply to the plan at	Covered Insulin Products \$99 maximum			
AlabamaBlue.com/SourceRx1DrugList4T	cost share per 30-day supply			
Tier 4 (specialty) drugs are not available through this extended supply pharmacy service				
Select Generic Specialty and Biosimilar drugs	100% of the allowed amount, no copay or deductible	Not covered		
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 Pharmacy Select Network.				
View the Select Generic Specialty and Biosimilar Drug List that applies to the plan at AlabamaBlue.com/SelectGenericSpecialty andBiosimilarDrugList.				
Generic specialty and biosimilar drugs are not available through the Home Delivery Network.				
Mail Order Pharmacy Benefits	Covered at 100% of the allowed amount after the following copays:	Not Covered		
Up to a 90-day supply with one copay	Tier 1 Drugs:			
 Mail Order Drugs are available through Home Delivery Network (Enroll online at AlabamaBlue.com/HomeDelivery Network or call 1-855-793-5326) 	\$37.50 copay per prescription Tier 2 Drugs: \$125 copay per prescription			
 Maintenance drugs can be purchased through this mail order pharmacy 	Tier 3 Drugs:			
 View the SourceRx 1.0 (Up to 4 Tier) drug lists that apply to the plan at AlabamaBlue.com/ SourceRx1DrugList4T 	\$187.50 copay per prescription Tier 4 (Specialty) Drugs: Not covered			
Tier 4 (specialty) drugs are not available through mail order	Covered Insulin Products \$99 maximum cost share per 30-day supply			
Note: if you have less than a 90-day supply, you will pay the same copay as a 90-day supply when using this mail order program	cost share per 30-day suppry			
	IEFITS FOR OTHER COVERED SERVI			
(Includes Mental Health Disorders and Substance Abuse) Precertification is required for some other covered services; please see your benefit booklet. If precertification is not obtained, no benefits are available.				
Allergy Testing & Treatment	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible		
Ambulance Service	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to in-network calendar year deductible		

BENEFIT	IN-NETWORK	OUT-OF-NETWORK	
Participating Chiropractic Services	Covered at 80% of the allowed amount,	Covered at 80% of the allowed amount,	
Limited to a 12 visit maximum per member per calendar year	subject to calendar year deductible	subject to calendar year deductible	
	0 1 1000/ 511 11	In Alabama, not covered	
Durable Medical Equipment (DME)	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible	
		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible	
Rehabilitative Occupational, Speech and Physical Therapy	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible	
Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per calendar year		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible	
Habilitative Occupational, Speech and Physical Therapy	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible	
Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per calendar year		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible	
Occupational, Physical and Speech Therapy for Autism Spectrum Disorders ages 0-18	Covered at 80% of the allowed amount subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible	
		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible	
Preferred Home Health and Hospice	Covered at 100% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible	
		In Alabama, not covered	
Home Infusion Services	Covered at 100% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible	
		In Alabama, not covered	
Medical Nutrition Therapy For Adults and Children, 6 hours per member per calendar year	Covered at 100% of the allowed amount, after \$40 physician copay	Covered at 50% of the allowed amount, subject to calendar year deductible	
(Includes	HEALTH MANAGEMENT BENEFITS		
Individual Case Management	Mental Health Disorders and Substance Abuse) Coordinates care in event of catastrophic or lengthy illness or injury. For more information, please call 1-800-821-7231.		
Chronic Disease Management	Coordinates care for chronic conditions such as asthma, diabetes, coronary artery disease, congestive heart failure and chronic obstructive pulmonary disease and other specialized diseases.		
Baby Yourself®	A maternity program; For more information, please call 1-800-222-4379. You can also enroll online at AlabamaBlue.com/BabyYourself.		
Air Medical Transport	Air medical transportation service 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.		
Contraceptive Management	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.		

BENEFIT IN-NETWORK OUT-OF-NETWORK

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) 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® 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, 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.
- Teladoc Health is an independent company that Blue Cross and Blue Shield of Alabama has contracted with to provide you with teleconsultation services. Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association
- 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.

Notice of Nondiscrimination

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), 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 https://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 (ITY: 711) Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-216-3144 (ITY: 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 بـ 3144-216-1855.1 (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 કોલ 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: โปดลาบ: ท้าอ่า ท่ามเอ้ามาตา ລาอ, ภามบ่อ๊ภามต่อยเตือด้ามพาสา, โดยบ่เสัฐค่า, แม่มมิพ้อมใต้ท่าม. โดв 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 bezplatnej 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 (ITY: 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。