

Effective January 1, 2019

Group Medical Plan

Group Number: 79912

Divisions: 007, 008, 009, 07S & 09S



The University of Alabama at Huntsville 79912 BlueCard® PPO

Effective January 01, 2019

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BENEFIT	IN-NETWORK	OUT-OF-NETWORK		
Benefit payments are based on the amount benefits. The allowed amount	of the provider's charge that Blue Cross and/o may vary depending upon the type provider an	r Blue Shield plans recognize for payment of nd where services are received		
	MMARY OF COST SHARING PROVISION			
	(Includes Mental Health Disorders and Substance Abuse)			
Calendar Year Medical Deductible	\$150 per individual per calendar year			
Calendar Year Pharmacy Deductible	\$150 per individual per calendar year			
Calendar Year Out-of-Pocket Maximum	\$2,500 individual; \$7,150 family			
	In-network: All copays, deductibles and coinsur health and substance abuse ER and ER physicial pocket maximum, excluding prescription drug columns.	n services will apply to the in-network out-of-		
	Out-of-network: Only other covered services apply to the out-of-pocket maximum.			
	There is a separate \$2,500 individual; \$7,150 far	mily prescription drug out-of-pocket maximum.		
	After you reach your individual Calendar Year Out-of-Pocket Maximum, applicable expenses for you will be covered at 100% of the allowance for the remainder of the calendar year.			
INPAT	IENT HOSPITAL AND PHYSICIAN BEN	NEFITS		
	Mental Health Disorders and Substan			
Precertification is required for inpatient admissions (except medical emergency services and maternity); 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.				
Inpatient Hospital and Residential	Covered at 100% of the allowed amount	Covered at 80% of the allowed amount for		
Treatment Facilities	for semi-private room and board, intensive care units, general nursing services and usual hospital ancillaries, subject to \$400 per admission copay and subject to calendar year deductible; 365 days per confinement.	semi-private room and board, intensive care units, general nursing services and usual hospital ancillaries, subject to \$400 per admission copay and subject to calendar year deductible; 365 days per confinement.		
		Note: In Alabama, available only for accidental injury		
Inpatient Physician Visits and Consultations	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, covered at 50% of the allowed amount, subject to calendar year deductible		
	OUTPATIENT HOSPITAL BENEFITS			
	Mental Health Disorders and Substan			
Precertification is required for some outpatient hospital benefits and provider-administered drugs; visit AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList. Please see your benefit booklet. If precertification is not obtained, no benefits are available.				
Outpatient Surgery (Including	Covered at 100% of the allowed	Covered at 80% of the allowed amount,		
Ambulatory Surgical Centers)	amount, subject to \$150 hospital copay and subject to calendar year deductible	subject to calendar year deductible		
Emergency Room (Medical Emergency)	Covered at 100% of the allowed amount, subject to \$150 hospital copay and subject to calendar year deductible	Covered at 100% of the allowed amount, subject to \$150 hospital copay and subject to calendar year deductible		
		For mental health disorders and substance abuse services, the copay will apply to the innetwork out-of-pocket.		

BENEFIT	IN-NETWORK	OUT-OF-NETWORK			
Emergency Room Non-Emergency	Covered at 80% of the allowed amount, subject to \$150 hospital copay and subject to calendar year deductible	Covered at 80% of the allowed amount, subject to \$150 hospital copay and subject to calendar year deductible			
Emergency Room (Accident) Note: If you have a medical emergency as defined by the plan after 72 hours of an accident, refer to Emergency Room (Medical Emergency) above.	Covered at 100% of the allowed amount, subject to \$150 hospital copay and subject to calendar year deductible	Covered at 100% of the allowed amount, subject to \$150 hospital copay and subject to calendar year deductible for services rendered within 72 hours; covered at 80%, subject to the calendar year deductible when services are rendered after 72 hours after the accident and not a medical emergency as defined by the plan			
Emergency Room (Physician)	Covered at 100% of the allowed amount, subject to \$50 physician copay and subject to calendar year deductible	Covered at 100% of the allowed amount, subject to \$50 physician copay and subject to calendar year deductible In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible For mental health disorders and substance abuse services, the copay, deductible and coinsurance will apply to the in-network out-of-network pocket.			
Chemotherapy, Hemodialysis, IV Therapy, Radiation Therapy & X-ray	Covered at 100% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible			
Diagnostic Lab & X-ray	Covered at 100% of the allowance, subject to the medical deductible. However, MRI(s), CAT, PET & Thallium Scans, Cardiac Scans, colonoscopy, endoscopy and heart catheterizations covered at 100% of the allowance, subject to the \$100 copay (one copay per test) and the medical deductible.	Covered at 80% of the allowed amount, subject to calendar year deductible However, MRI(s), CAT, PET & Thallium Scans, Cardiac Scans, colonoscopy, endoscopy and heart catheterizations covered at 100% of the allowance, subject to the \$100 copay (one copay per test) and the medical deductible.			
Intensive Outpatient Services and Partial Hospitalization for Mental Health Disorders and Substance Abuse Services	Covered at 100% of the allowed amount, subject to \$50 daily hospital copay and subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible			
	PHYSICIAN BENEFITS				
,	Mental Health Disorders and Substan	,			
AlabamaBlue.com/Provid	red for some physician benefits and provider- erAdministeredPrecertificationDrugList. Please	e see your benefit booklet.			
Office Visits and Outpatient	ertification is not obtained, no benefits are ava	covered at 80% of the allowed amount,			
Consultations	amount, subject to \$35 physician copay and subject to calendar year deductible	subject to calendar year deductible In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible			

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Office Visits and In-Person Consultations rendered by a Specialist	Covered at 100% of the allowed amount, subject to \$50 physician copay and 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
Nurse Practitioner/Nurse Midwife/Clinical Nurse Specialist/Mental Health Nurse Practitioner/Mental Health Clinical Nurse Specialist and Physician Assistant's Office Visits and Consultations	Covered at 100% of the allowed amount, subject to \$20 physician copay and subject to calendar year deductible Services must be rendered under the supervision of a doctor.	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
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 1-855-477-4549	Covered at 100% of the allowed amount, subject to \$20 payment per consultation	Not Covered
Surgery Performed in a Physician's Office	Covered at 100% of the allowed amount, subject to \$35 physician copay and subject to calendar year deductible if performed by a Primary Care Physician or a \$50 office visit copay and subject to calendar year deductible if performed by a Specialist	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
Surgery & Anesthesia	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, 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 80% of the allowed amount, subject to calendar year deductible In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Hemodialysis, Chemotherapy, Radiation Therapy & IV Therapy	Covered at 100% of the allowed amount, subject to \$35 physician copay and 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
Diagnostic Lab & X-ray	Covered at 100% of the allowed amount, subject to calendar year deductible However, MRI(s), CAT, PET & Thallium Scans, Cardiac Scans, colonoscopy, endoscopy and heart catheterizations covered at 100% of the allowance, subject to \$35 copay and the medical deductible.	Covered at 80% of the allowed amount, subject to calendar year deductible However, MRI(s), CAT, PET & Thallium Scans, Cardiac Scans, colonoscopy, endoscopy and heart catheterizations covered at 80% of the allowance, subject to \$35 copay and the medical deductible. In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible

Ilisting of the specific drugs, immunizations and preventive services or call our Customer Service Department for a printed copy Note: In some cases, office visit copays or facility copays may apply. Blue Cross and Blue Shield of Alabama will 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 availabed at 100% of the allowed amount. Tier 2, Tier 3 and Tier 4 drugs subject to separate \$150 prescription drug deductible per person per calendar year.	BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Routine Immunizations and Preventive Services See AlabamaBlue.com/ PreventiveServices and AlabamaBlue.com/ NetResultsACAPreventiveDrugList for a listing of the specific drugs, immunizations and preventive services or call our Customer Service Department for a printed copy Note: In some cases, office visit copays or facility copays may apply. Blue Cross and Blue Shield of Alabama will 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 availabed and the prime Participating Network Tier 2, Tier 3 and Tier 4 drugs subject to separate \$150 prescription drug deductible per person per calendar year.		PREVENTIVE CARE BENEFITS	
See AlabamaBlue.com/ PreventiveServices and AlabamaBlue.com/ NetResultsACAPreventiveDrugList for a listing of the specific drugs, immunizations and preventive services or call our Customer Service Department for a printed copy Note: In some cases, office visit copays or facility copays may apply. Blue Cross and Blue Shield of Alabama will 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 at 100% of the allowed amount. Tier 2, Tier 3 and Tier 4 drugs subject to separate \$150 prescription drug deductible per person per calendar year.		ental Health Disorders and Substan	ce Abuse)
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And AlabamaBlue.com/ NetResultsACAPreventiveDrugList for a listing of the specific drugs, immunizations and preventive services or call our Customer Service Department for a printed copy Note: In some cases, office visit copays or facility copays may apply. Blue Cross and Blue Shield of Alabama will 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 availabed and the plan is Prime Participating Network The pharmacy network for the plan is Prime Participating Network Precertification is required for some drugs; if precertification is not obtained, no benefits are available separate \$150 prescription drug deductible per person per calendar year.	ne	o copay or deductible	
NetResultsACAPreventiveDrugList for a listing of the specific drugs, immunizations and preventive services or call our Customer Service Department for a printed copy Note: In some cases, office visit copays or facility copays may apply. Blue Cross and Blue Shield of Alabama will 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 at 100% of the allowed amount. Tier 2, Tier 3 and Tier 4 drugs subject to separate \$150 prescription drug deductible per person per calendar year.			
Ilisting of the specific drugs, immunizations and preventive services or call our Customer Service Department for a printed copy Note: In some cases, office visit copays or facility copays may apply. Blue Cross and Blue Shield of Alabama will 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 availabed and the plan is Prime Participating Network The pharmacy network for the plan is Prime Participating Network Province Department for a printed copy PRESCRIPTION DRUG BENEFITS (Includes Mental Health Disorders and Substance Abuse) Covered at 100% of the allowed amount. Tier 2, Tier 3 and Tier 4 drugs subject to separate \$150 prescription drug deductible per person per calendar year.			
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 of the plan is Prime Participating Network Process or call our Customer Service Department for a printed copy PRESCRIPTION DRUG BENEFITS (Includes Mental Health Disorders and Substance Abuse) Covered at 100% of the allowed amount. Tier 2, Tier 3 and Tier 4 drugs subject to separate \$150 prescription drug deductible per person per calendar year.	pecific drugs, immunizations and		
Note: In some cases, office visit copays or facility copays may apply. Blue Cross and Blue Shield of Alabama will 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 availabed and the properties of the plan is Prime Participating Network The pharmacy network for the plan is Prime Participating Network Properties of the Affordable Care Act. PRESCRIPTION DRUG BENEFITS (Includes Mental Health Disorders and Substance Abuse) Covered at 100% of the allowed amount. Tier 2, Tier 3 and Tier 4 drugs subject to separate \$150 prescription drug deductible per person per calendar year.			
PRESCRIPTION DRUG BENEFITS (Includes Mental Health Disorders and Substance Abuse) Precertification is required for some drugs; if precertification is not obtained, no benefits are availabed. Retail Prescription Drug Card Benefits The pharmacy network for the plan is Prime Participating Network Tier 2, Tier 3 and Tier 4 drugs subject to separate \$150 prescription drug deductible per person per calendar year.	tment for a printed copy		
Precertification is required for some drugs; if precertification is not obtained, no benefits are available. Retail Prescription Drug Card Benefits The pharmacy network for the plan is Prime Participating Network Covered at 100% of the allowed amount. Tier 2, Tier 3 and Tier 4 drugs subject to separate \$150 prescription drug deductible per person per calendar year.			
 Retail Prescription Drug Card Benefits The pharmacy network for the plan is Prime Participating Network Covered at 100% of the allowed amount. Tier 2, Tier 3 and Tier 4 drugs subject to separate \$150 prescription drug deductible per person per calendar year. 			huse)
The pharmacy network for the plan is separate \$150 prescription drug déductible per person per calendar year.	(Include	es Mental Health Disorders and Substance A	,
Prime Participating Network per person per calendar year.	(Include Precertification is required for cription Drug Card Benefits C	es Mental Health Disorders and Substance A some drugs; if precertification is not obtaine Covered at 100% of the allowed amount.	ed, no benefits are available.
	Precertification is required for cription Drug Card Benefits	es Mental Health Disorders and Substance A some drugs; if precertification is not obtaine Covered at 100% of the allowed amount. Tier 2, Tier 3 and Tier 4 drugs subject to	ed, no benefits are available.
505 50pa/5 50	Precertification is required for cription Drug Card Benefits macy network for the plan is	es Mental Health Disorders and Substance A some drugs; if precertification is not obtaine Covered at 100% of the allowed amount. Tier 2, Tier 3 and Tier 4 drugs subject to be eparate \$150 prescription drug deductible	ed, no benefits are available.
supplies \$15 copay per prescription	Precertification is required for cription Drug Card Benefits macy network for the plan is articipating Network	es Mental Health Disorders and Substance A some drugs; if precertification is not obtained covered at 100% of the allowed amount. Fier 2, Tier 3 and Tier 4 drugs subject to exparate \$150 prescription drug deductible per person per calendar year.	ed, no benefits are available.
Prescription drugs - up to a 31-Day supply	Precertification is required for cription Drug Card Benefits macy network for the plan is principating Network pays combined for diabetic	es Mental Health Disorders and Substance A some drugs; if precertification is not obtained covered at 100% of the allowed amount. Fier 2, Tier 3 and Tier 4 drugs subject to be person per calendar year. Tier 1 Drugs:	ed, no benefits are available.
• The only in-network pharmacy for some Tier 3 Drugs:	Precertification is required for cription Drug Card Benefits macy network for the plan is articipating Network pays combined for diabetic fon drugs - up to a 31-Day supply	es Mental Health Disorders and Substance A some drugs; if precertification is not obtained covered at 100% of the allowed amount. Tier 2, Tier 3 and Tier 4 drugs subject to preparate \$150 prescription drug deductible per person per calendar year. Tier 1 Drugs: 15 copay per prescription Tier 2 Drugs:	ed, no benefits are available.

•	The only in-network pharmacy for some Tier 4 (specialty) drugs is the Pharmacy Select Network ; visit AlabamaBlue.com/DrugList for a list of these specialty drugs	Tier 3 Drugs: \$65 copay per prescription Tier 4 (specialty) Drugs: \$125 copay per prescription	
•	View the NetResults 1.0 (Up to 4 Tier) drug lists that apply to the plan at AlabamaBlue.com/DrugList	Annual Out-of-Pocket Maximum: \$2,500 per person \$7,150 per family	
•	Locate a Prime Participating Network pharmacy at AlabamaBlue.com/pharmacy	If Generic drug is available and Tier 3 (Non Preferred) Brand drug is selected, member will be responsible for the difference in price <u>plus</u> the applicable Tier 3 (Non Preferred) brand copay.	
	tended Supply Prescription Drug	Covered at 100% of the allowed amount. Tier 2 and Tier 3 drugs subject to separate \$150 prescription drug deductible per	Not Covered
	The extended supply pharmacy network for the plan is the Prime Participating Network ESN Network	person per calendar year. Tier 1 Drugs: \$15 copay per prescription	
•	Prescription drugs-up to 31 day supply	Tier 2 Drugs:	
•	Maintenance only-up to 90 days with two copays	\$45 copay per prescription Tier 3 Drugs: \$65 copay per prescription	
•	Tier 4 (specialty) drugs are not available through extended supply pharmacy service	Tier 4 (specialty) Drugs: Not Covered	
•	View the NetResults 1.0 (Up to 4 Tier) and maintenance drug lists that apply to the plan at AlabamaBlue.com/DrugList	Annual Out-of-Pocket Maximum: \$2,500 per person \$7,150 per family	
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If Generic drug is available and Tier 3 (Non Preferred) Brand drug is selected, member will be responsible for the difference in price <u>plus</u> the applicable Tier 3 (Non Preferred) brand copay.

Locate a **Prime Participating Network ESN Network** pharmacy at **AlabamaBlue.com/pharmacy**

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Mail Order Pharmacy Benefits	Covered at 100% of the allowed amount.	Not Covered
Prescription drugs-up to 31 day supply	Tier 2 and Tier 3 drugs subject to separate \$150 prescription drug deductible per	
Maintenance only-up to 90 days with two	person per calendar year.	
copays	Tier 1 Drugs:	
Mail Order Drugs are available through	\$10 copay per prescription	
Home Delivery Network (Enroll online at AlabamaBlue.com or call 1-800-391-	Tier 2 Drugs:	
1886)	\$35 copay per prescription Tier 3 Drugs:	
 View the NetResults 1.0 (Up to 4 Tier) 	\$55 copay per prescription	
drug lists that apply to the plan at AlabamaBlue.com/DrugList	Tier 4 (specialty) Drugs: Not covered	
	Annual Out-of-Pocket Maximum: \$2,500 per person \$7,150 per family	
	If Generic drug is available and Tier 3 (Non Preferred) Brand drug is selected, member will be responsible for the difference in price <u>plus</u> the applicable Tier 3 (Non Preferred) brand	
PEA	copay. IEFITS FOR OTHER COVERED SERVI	CES
	Mental Health Disorders and Substan	
	r covered services; please see your benefit boo	
·	benefits are available.	· · · · · · · · · · · · · · · · · · ·
Allergy Testing & Treatment	Covered at 100% 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,	Covered at 80% of the allowed amount,
Ambulance Service	subject to calendar year deductible	subject to calendar year deductible
	,	,
Participating Chiropractic Services	Covered at 80% of the allowed amount,	Covered at 80% of the allowed amount,
Limited to a maximum of 24 visits per person	subject to calendar year deductible	subject to calendar year deductible
each calendar year		Non-Participating in Alabama, covered
		at 50% of the allowed amount, subject to calendar year deductible
Durable Medical Equipment (DME)	Covered at 80% of the allowed amount,	Covered at 80% of the allowed amount,
,	subject to calendar year deductible	subject to calendar year deductible
Rehabilitative Occupational and	Covered at 80% of the allowed amount,	Covered at 80% of the allowed amount,
Speech Therapy	subject to calendar year deductible	subject to calendar year deductible
Occupational and speech therapy limited to a maximum of 20 visits per person per therapy		
each calendar year		
Habilitative Occupational and Speech	Covered at 80% of the allowed amount,	Covered at 80% of the allowed amount,
Therapy	subject to calendar year deductible	subject to calendar year deductible
Occupational and speech therapy limited to a maximum of 20 visits per person per therapy each calendar year		
Physical Therapy	Covered at 80% of the allowed amount,	Covered at 80% of the allowed amount,
i iiysicai Tiiciapy	subject to calendar year deductible	subject to calendar year deductible
	_	-
Occupational and Speech Therapy for	Covered at 80% of the allowed amount,	Covered at 80% of the allowed amount,
Autism Spectrum Disorders ages 0-18	subject to calendar year deductible	subject to calendar year deductible

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Nutritionist Visits Limited to a maximum of eight visits per person each calendar year.	Covered at 100% of the allowed amount, subject to \$20 physician copay and subject to calendar year deductible	Covered at 100% of the allowed amount, subject to \$20 physician copay and subject to calendar year deductible
Note: Employee is also responsible for any charges above the allowance.		
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 Non PPO in Alabama, no benefits are available if a non-Preferred provider is used
HEALTH MANAGEMENT BENEFITS (Includes Mental Health Disorders and Substance Abuse)		
Individual Case Management	Coordinates care in event of catastrophic or lengthy illness or injury. For more information, please call 1-800-821-7231.	
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 conditions.	
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 Services	Air ambulance 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.	
Quit for Life Tobacco Cessation Program	A tobacco cessation program for <i>subscriber</i> , <i>spouse and dependents</i> that provides support to participants through telephone-based counseling and nicotine replacement therapy. Call 1-888-768-7848 for participation information.	

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 or the average charge for care in the area.
- 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.
- Teladoc[®] is an independent company providing phone and online physician consultation services to Blue Cross and Blue Shield of Alabama members.
- 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 services 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 transport 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 services terminate if coverage by your health plan ends.
- Prime Therapeutics LLC[®] is an independent company providing pharmacy benefit management services for Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association.

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

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 b**ạ**n nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho b**ạ**n. 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 3144-216-855-1 (الهاتف النصى: 711). 473

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

Hindi: ध्यान दें: अगर आपकी भाषा हिंदी है, तो आपके लिए भाषा सहायता सेवाएँ निःशुल्क उपलब्ध हैं। 1-855-216-3144 (ITY: 711) पर कॉल करें। Laotian: โปดฉาบ: ท้าอ่า ท่างเอ้าพาสา ລາວ, ກາงบำลึกางฉ่อยเตือด้างพาสา, โดยบ่ำสังค่า, แม่งมีพ้อมใต้ท่าง. โทธ 1-855-216-3144 (ITY: 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 (ITY: 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。