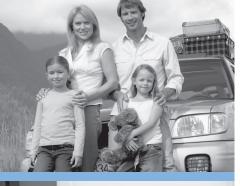
We cover what matters.



BlueCard®PPO Plan Benefits

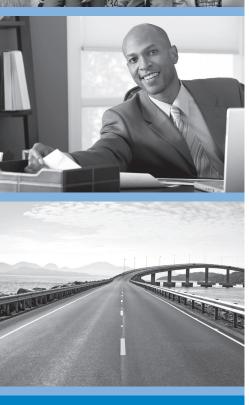


The University of Alabama in Huntsville

HSA Qualified HDHP

BlueCard® PPO

Effective January 01, 2025



BlueCross BlueShield of Alabama

The University of Alabama in Huntsville BlueCard® PPO - HSA Qualified HDHP Effective January 01, 2025

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
	of the provider's charge that Blue Cross and/o	
benefits. The allowed amount	may vary depending upon the type provider an	
	HEALTH SAVINGS ACCOUNT (HSA)	
	ount established with pre-taxed money in ord	
health plan that satisfies certain governmen	enrolled in an HSA-Qualified High Deductible trequirements for use in conjunction with a	HSA This plan is designed to meet those
	IDHP allows you the opportunity to make cor	
	ontribution amount is indexed each year by th	
contribution is \$4,300 for single coverage a	nd \$8,550 for family coverage. If you have ar	
please consult your tax accountant.		
SUI	MMARY OF COST SHARING PROVISI	ONS
(Includes	Mental Health Disorders and Substar	nce Abuse)
	of-pocket maximums will be calculated in acc	
Calendar Year Deductible	\$1,650 self-only coverage; \$3,300 family co	overage
For family coverage, no benefits, except		
preventive care, are paid by the plan to any family member until the total medical expenses		
paid by the family equal the family deductible		
amount.		
Calendar Year Out-of-Pocket Maximum	\$3,500 self-only coverage; \$7,000 family	There is no out-of-pocket maximum for
	coverage	out-of-network services.
All deductibles, copays and coinsurance for in- network services and out-of-network mental		
health disorders and substance abuse		
emergency services apply to the out-of-pocket		
maximum including prescription drugs		
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		
Once the family Calendar Year Out-of-Pocket		
Maximum is met, applicable expenses will pay		
at 100% of the allowed amount for the remainder of the year		
-		
INPAT	IENT HOSPITAL AND PHYSICIAN BE	NEFITS
(Includes	Mental Health Disorders and Substar	nce Abuse)
Precertification is required for inpatient ad	missions (except medical emergency services	s, maternity and as required by Federal law);
notification within 48 hours for medical eme	ergencies. Generally, if precertification is not ob 248-2342 (toll-free) for precertification.	otained, no benefits are available. Call 1-800-
Inpatient Hospital and Residential		In Alabama, available only for medical
Treatment Facilities	subject to calendar year deductible 365	emergency services or accidental injury
	days per confinement	
		Outside Alabama, covered at 60% of the
		allow ed amount, subject to calendar year deductible; 365 days per confinement
		acadonolo, oco dayo per commenent
Inpatient Physician Visits and	Covered at 90% of the allowed amount,	In Alabama, covered at 50% of the
Consultations	subject to calendar year deductible	allow ed amount, subject to calendar year
		deductible
		Outside Alabama, covered at 60% of the
		allow ed amount, subject to calendar year
		deductible
		<u>I</u>

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BENEFIT	IN-NETWORK	OUT-OF-NETWORK
	OUTPATIENT HOSPITAL BENEFITS	
· ·	Mental Health Disorders and Substar or some outpatient hospital benefits and prov	
AlabamaBlue.com/Provid	lerAdministeredPrecertificationDrugList. Pleas ertification is not obtained, no benefits are ava	e see your benefit booklet.
Outpatient Surgery (Including	Covered at 90% of the allowed amount,	In Alabama, not covered
Ambulatory Surgical Centers)	subject to calendar year deductible	Outside Alabama, covered at 60% of the
		allow ed amount, subject to calendar year deductible
Emergency Room (Medical Emergency)	Covered at 90% of the allowed amount, subject to calendar year deductible	Covered at 90% of the allowed amount, subject to calendar year deductible
		Mental Health Disorders and Substance Abuse Services apply to in-network out- of-pocket maximum
Emergency Room (Non-Medical Emergency)	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 60% of the allowed amount, subject to calendar year deductible
Emergency Room (Accident)	Covered at 90% of the allowed amount, subject to calendar year deductible	Covered at 90% of the allowed amount, subject to calendar year deductible
Emergency Room (Physician)	Covered at 90% of the allowed amount, subject to calendar year deductible	Covered at 90% of the allowed amount, subject to calendar year deductible
		Mental Health Disorders and Substance Abuse Services apply to the in-network out-of-pocket maximum
Chemotherapy, Dialysis, IV Therapy, Outpatient Diagnostic Lab, Radiation	Covered at 90% of the allowed amount, subject to calendar year deductible	In Alabama, not covered
Therapy & X-ray		Outside Alabama, covered at 60% of the allow ed amount, subject to calendar year deductible
Intensive Outpatient Services and	Covered at 90% of the allowed amount,	In Alabama, not covered
Partial Hospitalization for Mental Health Disorders and Substance Abuse	subject to calendar year deductible	Outside Alabama, covered at 60% of the
Services		allow ed amount, subject to calendar year deductible
(Includes	PHYSICIAN BENEFITS Mental Health Disorders and Substar	nce Abuse)
Precertification is requi	red for some physician benefits and provider-	administered drugs; v isit
	lerAdministeredPrecertificationDrugList. Pleas ertification is not obtained, no benefits are ava	
Office Visits and Consultations	Covered at 90% of the allowed amount, subject to calendar year deductible	In Alabama, covered at 50% of the allow ed amount, subject to calendar year deductible
		Outside Alabama, covered at 60% of the allow ed amount, subject to calendar year deductible
Second Surgical Opinions	Covered at 90% of the allowed amount, subject to calendar year deductible	In Alabama, covered at 50% of the allow ed amount, subject to calendar year deductible
		Outside Alabama, covered at 60% of the allow ed amount, subject to calendar year deductible

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Maternity Care Covered at 90% of the allow ed amount, subject to calendar year deductible Covered at 90% of the allow ed amount, subject to calendar year deductible In Alabama, covered at 50% of the allow ed amount, subject to calendar year deductible Outside Alabama, covered at 50% of the allow ed amount, subject to calendar year deductible Diagnostic Lab & X-ray Covered at 90% of the allow ed amount, subject to calendar year deductible Diagnostic Lab & X-ray Covered at 90% of the allow ed amount, subject to calendar year deductible Outside Alabama, covered at 50% of the allow ed amount, subject to calendar year deductible Nurse Practitioner/Nurse Midwife Covered at 90% of the allow ed amount, subject to calendar year deductible In Alabama, covered at 50% of the allow ed amount, subject to calendar year deductible Outside Alabama, covered at 50% of the allow ed amount, subject to calendar year deductible Outside Alabama, covered at 50% of the allow ed amount, subject to calendar year deductible Outside Alabama, covered at 50% of the allow ed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allow ed amount, subject to calendar year deductible	BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Consultations program, go to AlabamaBlue, commissions are available to diagnose, treat and prescribe medication (when necessary) for certain medicalissues. Telephone and Online Video Physician Consultations Program – Demark (September 1998) Dem			Not covered
Available to diagnose, treat and prescribe medication (when necessary) for cardian medical issues. Covered at 90% of the allowed amount, and prescribe medication (when necessary) for certain demand or call in 1-855-477-459.	consultations program, go to AlabamaBlue.com/Teleconsultation or call 1-		
Subject to calendar year deductible Subject to calendar year deductible	available to diagnose, treat and prescribe medication (when necessary) for certain		
and prescribe medication (when necessary) for Teladoc.com/Alabama or call 1-855-477-4549 Tolephone and Online Video Physician Consultations Program — Behavioral Health Services A service available to diagnose, treat and prescribe medication (when necessary) for certain behavioral health onditions is available to great and appointment with a TeladocTM to skedulus an appointment with a TeladocTM behavioral health provider or call 1-855-477-4549 Surgery & Anesthesia Covered at 90% of the allow ed amount, subject to calendar year deductible with non-MD provider Surgery & Anesthesia Covered at 90% of the allow ed amount, subject to calendar year deductible with non-MD provider Surgery & Anesthesia Covered at 90% of the allow ed amount, subject to calendar year deductible Maternity Care Covered at 90% of the allow ed amount, subject to calendar year deductible Outside Alabama, covered at 50% of the allow ed amount, subject to calendar year deductible Diagnostic Lab & X-ray Covered at 90% of the allow ed amount, subject to calendar year deductible Diagnostic Lab & X-ray Covered at 90% of the allow ed amount, subject to calendar year deductible Diagnostic Lab & X-ray Covered at 90% of the allow ed amount, subject to calendar year deductible Nurse Practitioner/Nurse Midwife Covered at 90% of the allow ed amount, subject to calendar year deductible Nurse Practitioner/Nurse Midwife Covered at 90% of the allow ed amount, subject to calendar year deductible Outside Alabama, covered at 50% of the allow ed amount, subject to calendar year deductible Nurse Practitioner/Nurse Midwife Nurse Practitioner/Nurse Midwife Covered at 90% of the allow ed amount, subject to calendar year deductible Outside Alabama, covered at 50% of the allow ed amount, subject to calendar year deductible Outside Alabama, covered at 50% of the allow ed amount, subject to calendar year deductible Outside Alabama, covered at 50% of the allow ed amount, subject to calendar year deductible		-	Not Covered
Physician Consultations Program - Behavioral Health Services A service available to diagnose, treat and prescribe medication (when necessary) for certain behavioral health conditions savailable through TeladocTM. To schedule an appointment with a TeladocTM behavioral health provider, go to Teladoc.com/Alabama or call 1-855-477-4549 Surgery & Anesthesia Covered at 90% of the allow ed amount, subject to calendar year deductible with non-MD provider	and prescribe medication (when necessary) for certain dermatology issues. To enroll, go to		
Maternity Care Covered at 90% of the allow ed amount, subject to calendar year deductible	Physician Consultations Program – Behavioral Health Services A service available to diagnose, treat and prescribe medication (when necessary) for certain behavioral health conditions is available through TeladocTM. To schedule an appointment with a TeladocTM behavioral health provider, go to Teladoc.com/Alabama	subject to calendar year deductible initial consult with MD; at 90% of the allowed amount, subject to calendar year deductible ongoing consult with MD; covered at 90% of the allowed amount, subject to calendar year deductible with	Not Covered
Diagnostic Lab & X-ray Covered at 90% of the allowed amount, subject to calendar year deductible Diagnostic Lab & X-ray Covered at 90% of the allowed amount, subject to calendar year deductible In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible In Alabama, covered at 60% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 50% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allowed amount, subject to calendar year deduc	Surgery & Anesthesia	-	allow ed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allow ed amount, subject to calendar year
subject to calendar year deductible Outside Alabama, covered at 60% of the allow ed amount, subject to calendar year deductible Nurse Practitioner/Nurse Midwife Covered at 90% of the allow ed amount, subject to calendar year deductible In Alabama, covered at 50% of the allow ed amount, subject to calendar year deductible Outside Alabama, covered at 50% of the allow ed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allow ed Alabama, covered	Maternity Care	·	allow ed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allow ed amount, subject to calendar year
subject to calendar year deductible allow ed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the	Diagnostic Lab & X-ray		allow ed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allow ed amount, subject to calendar year
deductible	Nurse Practitioner/Nurse Midwife	The state of the s	allow ed amount, subject to calendar year deductible Outside Alabama, covered at 60% of the allow ed amount, subject to calendar year

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BENEFIT	IN-NETWORK	OUT-OF-NETWORK		
Applied Behavioral Analysis (ABA) Therapy Limited to ages 0-18 for autism spectrum	Covered at 90% of the allowed amount, subject to calendar year deductible	Covered at 60% of the allowed amount, subject to calendar year deductible		
disorders				
	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			
(Includes Routine Immunizations and Preventive	Mental Health Disorders and Substan Covered at 100% of the allowed amount,	Not Covered		
Services	no copay or deductible	Not covered		
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 Certain immunizations may also be obtained through the Pharmacy Vaccine Network. See Alabama Blue.com/VaccineNetworkDrugList for more information				
Note: In some cases, office visit copays or to claims as required by Section 1557 of the A	acility copays may apply. Blue Cross and Blu	ue Shield of Alabama will process these		
claims as required by Section 1337 of the A	PRESCRIPTION DRUG BENEFITS			
(Includes	Mental Health Disorders and Substan	ice Abuse)		
Precertification is required f	or some drugs; if precertification is not obtaine			
Retail Prescription Drug Card Benefits The pharmacy networkfor the plan is Prime Participating Network	Covered at 90% of the allowed amount subject to calendar year deductible	Not Covered		
 Some copays combined for diabetic supplies Prescription drugs (other than maintenance drugs) - up to a 31-Day supply 	Tier 1 Drugs: Member pays 10% of the allowed amount			
 Maintenance drugs - up to 90-day supply may be purchased 	Tier 2 Drugs: Member pays 10% of the allowed amount			
 View the maintenance drug list that applies to the plan at AlabamaBlue.com/ MaintenanceDrugList The only in-network pharmacy for some 	Tier 3 Drugs: Member pays 10% of the allowed amount			
Tier 4 (specialty) drugsisthe Pharmacy Select Network ; visit	Tier 4 (specialty) Drugs: Member pays 10% of the allowed amount			
AlabamaBlue.com/SelfAdministered SpecialtyDrugList for a list of these specialty drugs				
 View the NetResults 1.0 (Up to 4 Tier) drug lists that apply to the plan at AlabamaBlue.com/ NetResults1DrugList4T Locate a Prime Participating Network pharmacy at AlabamaBlue.com/ 				
PrimeParticipatingPharmacyLocator Some immunizations may be received from an in-networkpharmacy that participates in the Pharmacy Vaccine Network. A list of the eligible vaccines these pharmacies may provide can be found at: AlabamaBlue.com/				
VaccineNetworkDrugList.				

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BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Extended Supply Prescription Drug	Covered at 90% of the allowed amount	Not Covered
Card Benefits	subject to calendar year deductible	
The extended supply pharmacy network for the plan is the Prime Participating	Tier 1 Drugs:	
Network ESN Network	Member pays 10% of the allowed amount	
 Only maintenance prescription drugs can be purchased through this extended supply 		
pharmacy service up to a 90-day supply	Tier 2 Drugs:	
Specialty drugs are not available through system ded graphly pharms as year rise.	Member pays 10% of the allowed amount	
extended supply pharmacy service View the NetResults 1.0 (Up to 4 Tier) drug	Tier 3 Drugs:	
lists that apply to the plan at	Member pays 10% of the allowed amount	
AlabamaBlue.com/ NetResults1DrugList4T	Tion 4 (and sighty) Drugge	
Locate a Prime Participating Network	Tier 4 (specialty) Drugs: Not covered	
pharmacy at AlabamaBlue.com/		
PrimeParticipatingPharmacyLocator Select Generic Specialty and Biosimilar	100% of the allowed amount, subject to	Not Covered
Drugs	the calendar year deductible	That Govered
Generic specialty and biosimilar drugs can be	<u>-</u>	
dispensed for up to a 30-day supply. The only		
in-networkpharmacy 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/		
SelectGenericSpecialtyandBiosimil arDrugList.		
ar Drugeist.		
Generic specialty and biosimilar drugs are not		
available through the Home Delivery Network Mail Order Pharmacy Benefits	Covered at 90% of the allowed amount	Not Covered
Up to a 90-day supply	subject to calendar year deductible	THE COVERED
Mail Order Drugsare available through		
Home Delivery Network (Enroll online at AlabamaBlue.com/HomeDeliveryNetwork	Tier 1 Drugs: Member pays 10% of the allow ed amount	
or call 1-855-793-5326)	Wember pays 10% of the allowed amount	
Maintenance-over 31 day supply and Non- Maintenance-up to 31 day supply drugs can	Tier 2 Drugs:	
be purchased through this mail order	Member pays 10% of the allowed amount	
 pharmacy View the maintenance drug list that applies 	Tier 3 Drugs:	
to the plan at AlabamaBlue.com /	Member pays 10% of the allow ed amount	
MaintenanceDrugList		
View the NetResults 1.0 drug list that applies to the plan at AlabamaBlue.com/	Tier 4 (specialty) Drugs: Not covered	
NetResults1DrugList4T	Not covered	
Specialty Drugsare not available through mail order		
	EFITS FOR OTHER COVERED SERVI	CES
	Mental Health Disorders and Substan	
	covered services; please see your benefit boo	
·	benefits are av ailable.	
Allergy Testing & Treatment	Covered at 90% of the allowed amount,	Covered at 60% of the allowed amount,
	subject to calendar year deductible	subject to calendar year deductible
Ambulance Service	Covered at 90% of the allowed amount,	Covered at 90% of the allow ed amount,
	subject to calendar year deductible	subject to calendar year deductible
A in A we have a second	O	O
Air Ambulance Only covered if pre-approved by Case	Covered at 90% of the allowed amount, subject to calendar year deductible	Covered at 90% of the allowed amount, subject to calendar year deductible
Management	Sasjoot to Saloridal year deductible	Sasjoot to saloridal year deductible
Coverage includes transport for members hospitalized more than 150 miles from their		
home address to a local in-networkfacility		

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BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Participating Chiropractic Services Limited to 24 visits per person per calendar year	Covered at 90% of the allowed amount, subject to calendar year deductible	In Alabama, covered at 50% of the allow ed amount, subject to calendar year deductible
		Outside Alabama, covered at 60% of the allow ed amount, subject to calendar year deductible
Durable Medical Equipment (DME)	Covered at 90% of the allowed amount, subject to calendar year deductible	Covered at 60% of the allowed amount, subject to calendar year deductible
Rehabilitative Occupational, Physical and Speech Therapy	Covered at 90% of the allowed amount, subject to calendar year deductible	Covered at 60% of the allowed amount, subject to calendar year deductible
Limited to a maximum of 35 visits per person per therapy each calendar year		
Habilitative Occupational, Physical and Speech Therapy Limited to a maximum of 35 visits per person	Covered at 90% of the allowed amount, subject to calendar year deductible	Covered at 60% of the allowed amount, subject to calendar year deductible
per therapy per calendar year		
Occupational, Physical and Speech Therapy for Autism Spectrum Disorders ages 0-18	Covered at 90% of the allowed amount, subject to calendar year deductible	Covered at 60% of the allowed amount, subject to calendar year deductible
Nutritionist Visits	Covered at 90% of the allowed amount,	Covered at 60% of the allowed amount,
Limited to a maximum of 8 visits per person per calendar year. Employee is responsible for any charges above the allowance.	subject to calendar year deductible	subject to calendar year deductible
Home Health and Hospice	Covered at 90% of the allowed amount, subject to calendar year deductible	In Alabama, no benefits are available if a non-preferred provider is used
		Outside Alabama, covered at 60% of the allow ed amount, subject to calendar year deductible
Home Infusion	Covered at 90% of the allowed amount, subject to calendar year deductible	Covered at 60% of the allowed amount, subject to calendar year deductible
·	HEALTH MANAGEMENT BENEFITS Mental Health Disorders and Substan	
Individual Case Management	Coordinates care in event of catastrophic or lengthy illness or injury. For more information, please call 1-800-821-7231.	
Chronic Condition 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.	
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.	
Baby Yourself®	A maternity program; For more information, please call 1-800-222-4379. You can also enroll online at AlabamaBlue.com/BabyYourself.	
Pivot Tobacco Cessation	A tobacco cessation program for (employees, spouses and dependents age 18 and over) that blends digital technology and behavioral science to help members quit tobacco use. Pivot members receive a mobile app, individual coaching, breath sensor device, and nicotine replacement therapy (when applicable). This program lasts 6 months. Call 1-650-249-3959 for participation information.	
Wondr Health ®	Wondr Health [®] is an online clinical behavioral weight loss program.	

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 (Alabama Blue.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 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.
- 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.
- 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.
- Pivot, an independent company, provides a smoking cessation and digital health coaching platform for members of Blue Cross and Blue Shield of Alabama.

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.

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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 law s 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 gualified 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. عن المعلومات بتبسيقات يسبق التنباه: إذا كنت تتحدث العربية، تتوفي المعلومات بتبسيقات يسبق المساعدة اللغوية المجانية. كما تتوفي أيضنًا المساعدات والخدمات الإضافية المداسبة لتوفير المعلومات بتبسيقات يسبق

. الوصول إليها مَجانًا. اتصل بالرقم 3144-16-55-18. (الهاتف النّصي: 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 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 Sprachassistenzdienste 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: ध्यान आपोः श्रो तमे गुश्रराती जीवता हीय. तो लाषा सहायता सेवा, तमारा माटे निःशुन्ड उपवज्य छे. 1-855-216-3144 पर ड्रॉव डरो (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।.

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

Korean: 주의: 한국어을(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: ເອົາໃຈໃສ່: ຖ້າເຈົ້າເວົ້າ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາຟຣີແມ່ນມີໃຫ້ທ່ານ. ການຊ່ວຍເຫຼືອ ແລະ

ການບໍລິການທີ່ເໝາະສົມໃນການສະໜອງຂໍ້ມນໃນຮຸບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້ແມ່ນຍັງສາມາດໃຊ້ໄດ້ໂດຍບໍ່ເສຍຄ່າ. ໂທ 1-855-216-3144 (TTY: 711) ຫື ໂທຫາຝ່າຍບໍລິການລຸກຄ້າ.

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. Lique para 1-855-216-3144 (TTY: 711) ou lique para o Atendimento ao Cliente.

Russian: ВНИ МАНИ Е. 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 (ТТҮ: 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. Tumaw ag sa 1-855-216-3144 (TTY: 711) o tumaw ag sa Serbisyo sa Customer.

Turkish: DİKKAT Konuşmanız 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 Müsteri Hizmetlerini aravın.

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 phủ hợp để cung cấp thông tin ở định dạng dễ tiếp cận. Vui lòng gọi số 1-855-216-3144 (TTY: 711) hoặc gọi Dich Vu Khách Hàng.

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