

OPEN ENROLLMENT CHANGES FOR 2024

Medical Benefit Changes

Removal of salary banded premiums PPO	<p>PPO medical plan premiums will no longer be based on salary. The premium structure for the middle salary band will now be the standard rates. The low and high salary bands are eliminated.</p> <ul style="list-style-type: none"> • Employees in the low salary band (\$40,000 or less) band who are enrolled in PPO coverage will be grandfathered and continue to receive the lower rate. • Premiums will remain the same for employees in the middle salary band (\$40,001-80,000). • Employees currently in the high salary band (\$80,001 or more) will experience a premium decrease. • All new plan participants for 2024 will begin paying rates according to the standard rate schedule.
Grandfathering PPO	<p>UAH historically based premiums in the PPO Health Plan according to the enrolled employee's base annual salary. Employees who earned a base annual salary less than \$40,000 received an increased employer cost share towards the overall rate, thus reducing the employee portion of total health insurance premium.</p> <p>UAH will discontinue the salary banded premium structure effective January 1, 2024. Employees who were actively enrolled in the PPO plan on the last day of the 2023 Plan Year will be grandfathered into that rate structure and will continue to receive the reduced health insurance premiums, per the terms of the grandfather provision:</p> <ul style="list-style-type: none"> • Maintain active employment • Maintain continued benefits eligibility • Maintain continued enrollment in the UAH PPO health plan • Base annual salary remains below \$60,000
Premium Assistance Program PPO	<p>Eligible PPO Plan Participants may take advantage of a new Premium Assistance Program. UAH will begin providing premium assistance to benefit-eligible active employees giving a medical premium discount based on family size and total combined household income set at 1.75x the Federal Poverty Level. To apply for this discount, eligible employees must submit the Premium Assistance Application and furnish acceptable proof of total annual household income based on the most recently filed Federal Income Tax Return and W2. The amount of the discount provided is equal to the single plan employee premium. For 2024, the maximum amount is \$100 per month (up to \$1,200 per year).</p>
Deductible Increase HDHP	<p>Increased calendar year deductible. Government required increase remain in compliance with Health Savings Account (HSA) Qualified Plan terms.</p> <ul style="list-style-type: none"> • Individual deductible: \$1,600 • Family deductible: \$3,200

MENTAL HEALTH PARITY

UAH will no longer opt-out of the Mental Health Parity Act. Age banded annual maximums for Applied Behavior Analysis (ABA) Therapy will be removed. ABA therapy is provided to help children on the autism spectrum improve specific behaviors, such as language and communication, improve attention, focus, social skills, memory, and academics, and decrease problem behaviors. Below is a summary of the 2024 ABA Therapy and Autism benefits.

	PPO	HDHP
Applied Behavioral Analysis (ABA) therapy for children ages 0-18	<p>In-Network: Covered at 100% of the allowed amount, subject to \$55.00 copay and subject to calendar year deductible</p> <p>Out of Network: 80% coinsurance, subject to calendar year deductible</p>	<p>In-Network: Covered at 80% of the allowed amount, subject to calendar year deductible</p> <p>Out of Network: Covered at 60% of the allowed amount, subject to calendar year deductible</p>
Unlimited occupational therapy, physical therapy and speech therapy visits for children ages 0-18 with an Autism Spectrum Disorders diagnosis.	<p>In-Network: 80% coinsurance, subject to calendar year deductible</p> <p>Out of Network: 80% coinsurance, subject to calendar year deductible</p>	<p>In-Network: 80% coinsurance, subject to calendar year deductible</p> <p>Out of Network: 60% coinsurance, subject to calendar year deductible</p>

Pharmacy Benefits

RX SAVINGS SOLUTION PROGRAM

Available to all BCBS members. Rx Savings Solutions in an online tool through your MyBlueCross account that can help you save money on your prescription drugs. The tool analyses drug claims in real-time and identifies savings opportunities based on eligibility, formulary, network, and benefit information. The RxSavings Solutions team can work with providers to obtain a new prescription for a lower cost if one is identified. Download the free app to start saving!

MEDYOURWAY

Blue Cross' new MedsYourWay – Retail Program will be added to your current pharmacy benefit. This program delivers the best available medication pricing with a breakthrough integrated shopping experience. Instead of having to shop multiple pharmacies or discount drug cards, when you present you Blue Cross ID card at the pharmacy and the pharmacy submits a claim, the MedsYourWay - Retail Program automatically compares plan covered benefit pricing to available discount card prices, providing the lowest price option at the pharmacy.

With the MedsYourWay – Retail Program, you will have more opportunities to reduce out-of-pocket costs through the program's ability to compare several discount card prices to offer the lowest available price for the medications. MedsYourWay provides the lowest available cost drug discount cards (DCC) or plan benefit cost for each of the clinical or fulfillment options. Members do not have to take any action to benefit from this new program, the program works directly with the pharmacy behind the scenes.

Tax savings Accounts

ANNUAL LIMIT INCREASES

Health Savings Account (HSA)	IRS Annual Limit Increase: <ul style="list-style-type: none">• Individual Plans: \$4,150• Family Plans: \$8,300• \$1,000 catch-up contribution for age 55+
Flexible Savings Account (FSA)	IRS Annual limit increase to \$3,050

FSA STORE

PayFlex is now partnering with FSA Store, a program that gives you access to exclusive discounts, tools, and services that bring additional value to your FSA beyond tax savings alone. The FSA Store provides a comprehensive selection of over 2,500 FSA eligible services and products that you can use your FSA dollars towards. Products are 100% eligibility guarantee with no substantiation or receipt requirement.

Vision Insurance

VSP is offering enhanced vision insurance coverage for 2024 for the same low premium- no premium cost increase! In addition to the same great vision benefits already provided by VSP, plan participants will now receive an increased standard frame allowance of \$190 OR a \$150 allowance for contacts. These benefits can be used once per calendar year.

Wellness Programs

NEW EAP CARRIER: COMPSYCH

ComPsych will replace Uprise Health as the new Employee Assistance Plan (EAP) carrier. We are excited to partner with ComPsych, as they will provide enhanced EAP support to our employees and their dependents. Their Guidance Resources program gives you counseling support from highly training, carling clinicians, who are available by phone or online 24 hours a day, seven days a week. Eligible employees and their dependents can receive EAP benefits at no cost for personal concerns, including:

- Stress, anxiety and depression
- Marital and family conflicts
- Alcohol or drug use
- Job pressures
- Dealing with change
- Grief and loss

Additional Work-Life Solutions are also available at no charge: Elder care, Legal Guidance, Financial Resources, and much more!

BCBS provides FREE health Coaching for UAH health plan participants through Lark. Lark offers Diabetes Prevention, Diabetes Care, and Hypertension Care programs to help you get healthy and stay healthy. The Lark app is a friendly coach available 24/7 on our smartphone which helps you make small changes that over time become habits and can improve your health. All programs include a free wireless scale and the Diabetes Care and Hypertension Care programs include additional devices which integrate with the app.

Enroll online at: enroll.lark.com/bcbsalabama

Web and Mobile App Features

[Getting Started](#) | [Online Tools](#) | [Mobile App](#)

Blue Cross Blue Shield of Alabama offers a variety of features through their web and mobile app tools. *MyBlue* Cross and the mobile app contain a Virtual ID card feature. They also allow members to find participating providers and compare or estimate costs for medical treatments by using the Treatment Cost Estimator.

Well Beacon: A better way to manage your health

Available through your Blue Cross Blue Shield Account.

- Define your health goals
- Access programs matched to you based on your goals
- Keep track of the go-to providers for your family
- See how your health plan works and what it covers
- Read articles and content picked for you based on your interests
- Get estimates for healthcare services before you go to the doctor
- Schedule an appointment for care through the app

Website: AlabamaBlue.com/myWellBeacon

Download to your mobile device: WellBeacon mobile app

Health Notices

[Health Insurance Model Notices](#)