Blue Saver® Bronze
FOR BUSINESS

Effective for plan years on and after July 1, 2014

Plan Benefits Summary

BlueCross BlueShield of Alabama

AlabamaBlue.com

We cover what matters.

Blue Saver® Bronze for Business
Effective for Plan Years on and after July 1, 2014
BlueCard PPO

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Benefit payments are based on the amount of the provider's charge that Blue Cross and/or Blue Shield plans recognize for payment of benefits. The allowed amount may vary depending upon the type provider and where services are received. Some services require a copay, coinsurance, calendar year deductible or deductible for each admission, visit or service.		
SUMMARY OF COST SHARING PROVISIONS (Includes Mental Health Disorders and Substance Abuse)		
Calendar Year Deductible	$4,200 per individual; $8,400 aggregate amount per family Calendar year deductible amounts met in-network will not apply to the out-of-network calendar year deductible	$4,200 per individual; $8,400 aggregate amount per family Calendar year deductible amounts met out-of-network will not apply to the in-network calendar year deductible
Calendar Year Out-of-Pocket Maximum 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	$6,350 individual (including calendar year deductible); $12,700 aggregate amount per family (including calendar year deductible) After you reach the Calendar Year Out-of-Pocket Maximum, applicable expenses covered at 100% of the allowed amount for remainder of calendar year.	There is no out-of-pocket maximum for out-of-network services
INPATIENT HOSPITAL AND PHYSICIAN BENEFITS (Includes Mental Health Disorders and Substance Abuse)		
Preadmission certification is required for inpatient admissions (except medical emergency services and maternity); notification within 48 hours for emergencies. Call 1-800-248-2342 (toll free) for precertification.		
Inpatient Hospital	Covered at 60% of the allowed amount subject to calendar year deductible	Not covered
Inpatient Physician Visits and Consultations	Covered at 60% of the allowed amount subject to calendar year deductible	Not covered
OUTPATIENT HOSPITAL BENEFITS (Includes Mental Health Disorders and Substance Abuse)		
Outpatient Surgery (Including Ambulatory Surgical Centers)	Covered at 60% of the allowed amount subject to calendar year deductible	Not covered
Emergency Room (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 60% of the allowed amount subject to calendar year deductible	Covered at 60% of the allowed amount subject to calendar year deductible for services within 72 hours; thereafter not covered
Emergency Room Physician	Covered at 60% of the allowed amount subject to calendar year deductible	Covered at 60% of the allowed amount subject to calendar year deductible
Outpatient Diagnostic Lab, X-ray, Pathology, Dialysis, IV Therapy, Chemotherapy & Radiation Therapy **Note:** Precertification is required for certain services	Covered at 60% of the allowed amount subject to calendar year deductible	Not covered
Intensive Outpatient Program (IOP) and Partial Hospitalization Program (PHP) **Note:** Preadmission Certification is required. Call 1-800-248-2342 (toll free). If precertification is not obtained but it is later determined that the services were medically necessary, the member will be required to pay a $250 penalty.	Covered at 60% of the allowed amount subject to calendar year deductible	Not covered
PHYSICIAN BENEFITS (Includes Mental Health Disorders and Substance Abuse)		
Office Visits & Consultations, Second Surgical Opinions	Covered at 100% of the allowed amount after $40 physician visit copay for first three illness related office visits; thereafter, covered at 60% of the allowed amount subject to calendar year deductible	Not covered
Surgery & Anesthesia	Covered at 60% of the allowed amount subject to calendar year deductible	Not covered

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Maternity Care	Covered at 60% of the allowed amount subject to calendar year deductible	Not covered
Limited Diagnostic Laboratory (in the office) **Note:** See **www.bcbsal.com/lab** for a list of services performed in the physician's office	Covered at 60% of the allowed amount subject to calendar year deductible	Not covered
Independent Diagnostic Lab and Pathology Services by an Independent Laboratory **Note:** In Alabama, the only in-network independent lab providers are Select Lab Network Providers	Covered at 60% of the allowed amount subject to calendar year deductible	Not covered
Diagnostic X-ray, Dialysis, IV Therapy, Chemotherapy & Radiation Therapy **Note:** Precertification is required for certain services	Covered at 60% of the allowed amount subject to calendar year deductible	Not covered
PREVENTIVE CARE BENEFITS		
Routine Immunizations and Preventive Services • See **AlabamaBlue.com/preventiveservices** for a listing of the specific immunizations and preventive services • Certain immunizations may also be obtained through the Pharmacy Vaccine Network. See **AlabamaBlue.com/pharmacy** for more information.	Covered at 100% of the allowed amount; no copay or deductible	Not covered
Note: In some cases, office visit copays or facility copays may apply		
ROUTINE VISION BENEFITS		
Pediatric Eye Exam Limited to one visit per calendar year up to age 19	Covered at 60% of the allowed amount subject to calendar year deductible	Not covered
Pediatric Glasses or Contact Lenses Limited to one pair of prescription glasses or contact lenses per calendar year up to age 19	Covered at 60% of the allowed amount subject to calendar year deductible	Covered at 60% of the allowed amount subject to calendar year deductible
PRESCRIPTION DRUG BENEFITS (Includes Mental Health Disorders and Substance Abuse)		
Prescription Drug Card • Some drugs require prior authorization • Prescription drugs other than **Specialty Drugs** – 90-day supply may be purchased but copay applies for each 30-day supply; some copays combined for diabetic supplies • Specialty Drugs - up to a 30-day supply • Certain Specialty Drugs can only be dispensed by a Participating Specialty Pharmacy • Specialty Drugs, or biotech drugs, are generally high cost self-administered drugs • View the PrimeChoice™ Essential Prescription Drug Guide or locate a Limited Retail Pharmacy at **AlabamaBlue.com**	**Generic Drugs - *mandatory when available*:** Covered at 100% of the allowed amount after $20 copay per prescription **Preferred Brand Drugs:** Covered at 60% of the allowed amount subject to calendar year deductible **Other Brand Drugs:** Covered at 60% of the allowed amount subject to calendar year deductible **Specialty Drugs:** Covered at the lesser of 60% of the allowed amount or $500 copay per prescription	Not covered
BENEFITS FOR OTHER COVERED SERVICES (Includes Mental Health Disorders and Substance Abuse)		
Allergy Testing & Treatment Limited to 6 visits per calendar year for allergy treatment	Covered at 60% of the allowed amount subject to calendar year deductible	Not covered
Ambulance Service	Covered at 60% of the allowed amount subject to calendar year deductible	Covered at 40% of the allowed amount subject to calendar year deductible
Chiropractic Services Limited to 15 visits per calendar year	Covered at 60% of the allowed amount subject to calendar year deductible	Not covered
Durable Medical Equipment (DME)	Covered at 60% of the allowed amount subject to calendar year deductible	Not covered

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Occupational, Physical and Speech Therapy • Occupational, physical and speech therapy limited to combined maximum of 30 visits per year • Children ages 0-9 with an autistic diagnosis are allowed unlimited visits for occupational and speech therapy	Covered at 60% of the allowed amount subject to calendar year deductible	Not covered
PEDIATRIC DENTAL BENEFITS		
Diagnostic and Preventive Services (up to age 19) **Examples include:** Dental exams, routine cleanings, fluoride treatment, bitewing x-rays, full mouth x-rays and panoramic film, tooth sealants and topical fluoride varnish	Covered at 100% of the allowed amount; no copay or deductible	Not covered
Basic Services (up to age 19) **Examples include:** Tooth color and silver amalgam fillings, simple tooth extractions, non-surgical root canal, emergency treatment for pain and repairs to crowns, inlays, onlays and dentures	Covered at 80% of the allowed amount subject to calendar year deductible	Not covered
Major Services (up to age 19) **Examples include:** Oral surgery, general anesthesia, periodontic exams, removal of diseased gum tissue and bone, crowns, onlays, core buildup, dentures, implants and bridges	Covered at 50% of the allowed amount subject to calendar year deductible	Not covered
Dentally Necessary Orthodontic Services (up to age 19) **Note:** Benefits subject to a 24-month waiting period	Covered at 50% of the allowed amount subject to calendar year deductible	Not covered
Note: See your benefit booklet for visit and treatment limits		
HOME HEALTH AND HOSPICE BENEFITS (Includes Mental Health Disorders and Substance Abuse)		
Home Health and Hospice • Precertification required for visits by home health professionals outside Alabama • For precertification call 1-800-821-7231	Covered at 60% of the allowed amount subject to calendar year deductible	Not covered
HEALTH MANAGEMENT AND ADDITIONAL BENEFITS (Includes Mental Health Disorders and Substance Abuse)		
Tobacco Cessation Program	A tobacco cessation program that provides support to participants through telephone-based counseling and nicotine replacement therapy. Call 1-888-768-7848 for participation information.	
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.	
Baby Yourself	A prenatal wellness program; For more information, please call 1-800-222-4379. You can also enroll online at **www.behealthy.com**.	
Air Medical Services	Air ambulance service to a hospital near home if hospitalized while traveling more than 150 miles from home; to arrange transportation, call AirMed at 1-877-872-8624.	

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 have a Limited Retail Network pharmacy contract. In Alabama, in-network services provided by mental health 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.*
- *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.*

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.