



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [AlabamaBlue.com](http://AlabamaBlue.com) or by calling 1-800-292-8868.

Important Questions	Answers	Why this Matters:
<b>What is the overall deductible?</b>	<b>In-network: \$2,000</b> person / <b>\$4,000</b> family <b>Out-of-network: \$2,000</b> person / <b>\$4,000</b> family Does not apply to preventive services; some inpatient hospital services; some in-network physician and outpatient services; drugs; in-network diagnostic and preventive pediatric dental services; non-covered services; balance-billed charges and pre-certification penalties.	You must pay all the costs up to the <b>deductible</b> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <b>deductible</b> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <b>deductible</b> .
<b>Are there other deductibles for specific services?</b>	Yes. <b>\$1,200</b> per admission for out-of-network. There are no other specific <b>deductibles</b> .	You must pay all of the costs for these services up to the specific <b>deductible</b> amount before this plan begins to pay for these services.
<b>Is there an out-of-pocket limit on my expenses?</b>	Yes. <b>In-network: \$6,350</b> person / <b>\$12,700</b> family.	The <b>out-of-pocket limit</b> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
<b>What is not included in the out-of-pocket limit?</b>	Out-of-network copays, out-of-network coinsurance & out-of-network deductibles (except out-of-network mental health disorders & substance abuse medical emergencies); premiums; balance-billed charges; precertification penalties; healthcare this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <b>out-of-pocket limit</b> .
<b>Is there an overall annual limit on what the plan pays?</b>	No.	The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.
<b>Does this plan use a network of providers?</b>	Yes, this plan uses in-network providers. For a list of in-network providers, see <a href="http://AlabamaBlue.com">AlabamaBlue.com</a> or call 1-800-810-BLUE. Tier 1 hospitals are recognized as having attained the highest level of compliance in quality and patient safety awareness. Tier 2 and Tier 3 hospitals are those facilities in Alabama that are not Tier 1.	If you use an in-network doctor or other health care <b>provider</b> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b> , or participating for <b>providers</b> in their <b>network</b> . See the chart starting on page 2 for how this plan pays different kinds of <b>providers</b> .
<b>Do I need a referral to see a specialist?</b>	No. You don't need a referral to see a specialist.	You can see the <b>specialist</b> you choose without permission from this plan.
<b>Are there services this plan doesn't cover?</b>	Yes.	Some of the services this plan doesn't cover are listed on page 6. See your policy or plan document for additional information about <b>excluded services</b> .

**Questions:** Call 1-800-292-8868 or visit us at [AlabamaBlue.com](http://AlabamaBlue.com).

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf](http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf) or call 1-800-292-8868 to request a copy.



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use In-Network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your cost if you use an In Network Provider	Your cost if you use an Out of Network Provider	Limitations & Exceptions
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$40 copay/visit	50% coinsurance	Subject to overall deductible for out-of-network
	Specialist visit	\$60 copay/visit	50% coinsurance	Subject to overall deductible for out-of-network
	Other practitioner office visit	20% coinsurance for chiropractor	50% coinsurance for chiropractor	Subject to overall deductible; limited to 15 visits per member per calendar year; in Alabama, out-of-network not covered
	Preventive care/screening/immunization	No Charge	Not Covered	Please see <a href="http://AlabamaBlue.com/preventiveservices">AlabamaBlue.com/preventiveservices</a>
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	\$10 copay per x-ray procedure	50% coinsurance	Benefits listed are for physician services; subject to overall deductible for out-of-network; some diagnostic tests and imaging may require precertification; if no precertification is obtained, no coverage
	Imaging (CT/PET scans, MRIs)	\$300 copay per procedure	50% coinsurance	Benefits listed are for physician services; subject to overall deductible for out-of-network; some diagnostic tests and imaging may require precertification; if no precertification is obtained, no coverage

Common Medical Event	Services You May Need	Your cost if you use an In Network Provider	Your cost if you use an Out of Network Provider	Limitations & Exceptions
<b>If you need drugs to treat your illness or condition</b>  More information about <b>prescription drug coverage</b> is available at <a href="http://AlabamaBlue.com/pharmacy">AlabamaBlue.com/pharmacy</a> .	Generic drugs	Retail \$20 copay/30-day supply  PrimeMail® mail order \$50 copay/90-day supply	Not Covered	Benefits listed are only available through the Limited Retail Pharmacy Network; precertification is required for some drugs; if precertification is not obtained, no coverage
	Preferred brand drugs	Retail \$60 copay/30-day supply  PrimeMail mail order \$150 copay/90-day supply	Not Covered	Benefits listed are only available through the Limited Retail Pharmacy Network; generic drugs mandatory when available; precertification is required for some drugs; if precertification is not obtained, no coverage
	Non-preferred brand drugs	Retail \$100 copay/30-day supply  PrimeMail mail order \$250 copay/90-day supply	Not Covered	Benefits listed are only available through the Limited Retail Pharmacy Network; generic drugs mandatory when available; precertification is required for some drugs; if precertification is not obtained, no coverage
	Specialty drugs	50% coinsurance or \$395 copay	Not Covered	Benefits listed are only available through the Limited Retail Pharmacy Network; member pays the lesser of 50% coinsurance or \$395 copay; precertification is required for some drugs; if precertification is not obtained, no coverage
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	Tier 1 \$300 copay/visit  Tier 2 & Tier 3 \$600 copay/visit	50% coinsurance	Subject to overall deductible for out-of-network; in Alabama, out-of-network not covered
	Physician/surgeon fees	0% coinsurance	50% coinsurance	Subject to overall deductible
<b>If you need immediate medical attention</b>	Emergency room services	\$300 copay/visit	\$300 copay/visit	Subject to overall deductible for out-of-network; physician charges apply
	Emergency medical transportation	20% coinsurance	50% coinsurance	Subject to overall deductible; benefits are available for air ambulance transportation, at no charge, to a hospital near home if hospitalized while traveling more than 150 miles from home
	Urgent care	\$60 copay/visit	50% coinsurance	Subject to overall deductible for out-of-network
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	Tier 1 \$300 copay/day for days 1-5  Tier 2 & Tier 3 \$600 copay/day for days 1-5	50% coinsurance & \$1,200 per admission deductible	In Alabama, out-of-network benefits are only available for accidental injury; precertification is required; if no precertification is obtained, no coverage

Common Medical Event	Services You May Need	Your cost if you use an In Network Provider	Your cost if you use an Out of Network Provider	Limitations & Exceptions
	Physician/surgeon fee	0% coinsurance	50% coinsurance	Subject to overall deductible; precertification is required; if no precertification is obtained, no coverage
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental/Behavioral health outpatient services	\$60 copay/visit	50% coinsurance	Benefits listed are outpatient physician services and are available through the Blue Choice Behavioral Health Network or PPO physician; subject to overall deductible for out-of-network; additional benefits are available with higher patient responsibility; precertification is required for intensive outpatient and partial hospitalization; if no precertification is obtained, a \$250 penalty will apply if later determined to be medically necessary
	Mental/Behavioral health inpatient services	No Charge	50% coinsurance	Benefits listed are inpatient physician services and are available through the Blue Choice Behavioral Health Network or PPO physician; in Alabama, out-of-network subject to overall deductible; additional benefits are available with higher patient responsibility; precertification is required; if no precertification is obtained, no coverage
	Substance use disorder outpatient services	\$60 copay/visit	50% coinsurance	Benefits listed are outpatient physician services and are available through the Blue Choice Behavioral Health Network or PPO physician; subject to overall deductible for out-of-network; additional benefits are available with higher patient responsibility; precertification is required for intensive outpatient and partial hospitalization; if no precertification is obtained, a \$250 penalty will apply if later determined to be medically necessary
	Substance use disorder inpatient services	No Charge	50% coinsurance	Benefits listed are inpatient physician services and are available through the Blue Choice Behavioral Health Network or PPO physician; in Alabama, out-of-network subject to overall deductible; additional benefits are available with higher patient responsibility; precertification is required; if no precertification is obtained, no coverage
<b>If you are pregnant</b>	Prenatal and postnatal care	0% coinsurance	50% coinsurance	Benefits listed are for outpatient physician services; subject to overall deductible; physician copay may apply

Common Medical Event	Services You May Need	Your cost if you use an In Network Provider	Your cost if you use an Out of Network Provider	Limitations & Exceptions
	Delivery and all inpatient services	0% coinsurance	50% coinsurance	Benefits listed are for inpatient physician services; subject to overall deductible
<b>If you need help recovering or have other special health needs</b>	Home health care	0% coinsurance	50% coinsurance	Subject to overall deductible; in Alabama, out-of-network not covered; precertification is required; if no precertification is obtained, no coverage
	Rehabilitation services	20% coinsurance	50% coinsurance	Subject to overall deductible; limited to a combined maximum of 30 visits for occupational, physical and speech therapy per member per calendar year
	Habilitation services	20% coinsurance	50% coinsurance	Subject to overall deductible; limited to a combined maximum of 30 visits for occupational, physical and speech therapy per member per calendar year
	Skilled nursing care	Not Covered	Not Covered	—————none—————
	Durable medical equipment	20% coinsurance	50% coinsurance	Subject to overall deductible
	Hospice service	0% coinsurance	50% coinsurance	Subject to overall deductible; in Alabama, out-of-network not covered; precertification is required; if no precertification is obtained, no coverage
<b>If your child needs dental or eye care</b>	Eye exam	20% coinsurance	Not Covered	Benefits include one eye exam each calendar year for members up to age 19; subject to overall deductible
	Glasses	20% coinsurance	20% coinsurance	Benefits include one pair of prescription glasses (lenses and frames) or contact lenses (limited to one 12-month supply) each calendar year for members up to age 19; subject to overall deductible
	Dental check-up	No Charge	Not Covered	Benefits include diagnostic and preventive services for members up to age 19; additional benefits available; limitations apply; patient responsibility may vary

## Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .)		
<ul style="list-style-type: none"><li>• Acupuncture</li><li>• Bariatric Surgery</li><li>• Cosmetic surgery</li><li>• Dental care (Adult)</li></ul>	<ul style="list-style-type: none"><li>• Hearing aids</li><li>• Long-term care</li><li>• Private-duty nursing</li><li>• Routine eye care (Adult)</li></ul>	<ul style="list-style-type: none"><li>• Routine foot care</li><li>• Skilled nursing care</li><li>• Weight loss programs</li></ul>

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)		
<ul style="list-style-type: none"><li>• Chiropractic care</li></ul>	<ul style="list-style-type: none"><li>• Infertility treatment (Assisted Reproductive Technology not covered)</li></ul>	<ul style="list-style-type: none"><li>• Non-emergency care when traveling outside the U.S.</li></ul>

## Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan administrator at the phone number listed in your benefit booklet. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact the plan administrator at the phone number listed in your benefit booklet. You may also contact the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

## Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

## Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

SPANISH (Español): Para obtener asistencia en Español, llame al 1-800-292-8868.

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*—————



## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



### This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$4,770
- Patient pays \$2,770

#### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$2,000
Copays	\$620
Coinsurance	\$0
Limits or exclusions	\$150
<b>Total</b>	<b>\$2,770</b>

Note: These numbers assume the patient has given notice of her pregnancy to the plan. If you are pregnant and have not given notice of your pregnancy, your costs may be higher. For more information, please contact: [AlabamaBlue.com](http://AlabamaBlue.com).

### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$3,370
- Patient pays \$2,030

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$20
Copays	\$1,640
Coinsurance	\$0
Limits or exclusions	\$370
<b>Total</b>	<b>\$2,030</b>

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: [AlabamaBlue.com](http://AlabamaBlue.com).

## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association.

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