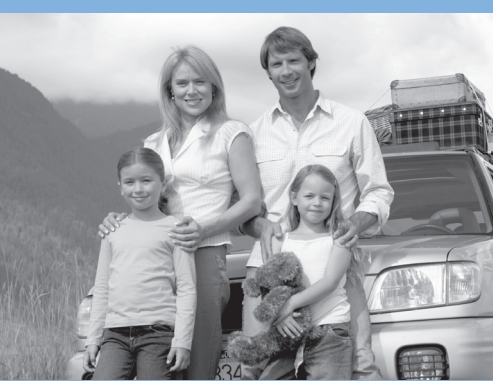


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# East Alabama Health

**Voluntary Employee Benefit  
Association Trust**

Effective January 1, 2024



**BlueCross BlueShield  
of Alabama**

An Independent Licensee of the Blue Cross and Blue Shield Association

**East Alabama Medical Center  
Voluntary Employee Benefit Association Trust  
Effective January 1, 2024**

BENEFIT	Tier 1: DPN, EAMC Hospital, UAB and Children's Hospital (Services rendered at UAB/Children's Hospitals can only be considered Tier 1 if the service can't be provided at EAMC.)	Tier 2: In-State/In-Network BCBS AL PCP's and Facilities	Tier 3: All Out of State/In-Network BCBS Providers and Facilities	Out-of-Network
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**Benefit payments are based on the amount of the provider's charge that Blue Cross and Blue Shield of Alabama recognizes for payment of benefits. The allowed amount may vary depending upon the type provider and where services are rendered. 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 deductibles and out-of-pocket maximums will be calculated in accordance with applicable Federal law.**

<b>Calendar Year Deductible</b>  Tiers 1, 2 and Tier 3 Calendar Year Deductibles cross apply.	\$500 individual; \$1,000 family	\$1,000 individual; \$3,000 family	\$2,000 individual; \$4,000 family	There is no deductible for out-of-network services.
<b>Pharmacy Deductible</b>	\$150 per person; \$300 per family	n/a	n/a	n/a
<b>Calendar Year Out-of-Pocket Maximum</b>  Tiers 1, 2 and 3 Calendar Year Out-of-Pocket cross apply.	\$2,000 individual; \$4,000 family  All deductibles, copays and coinsurance apply to the Tier 1 out-of-pocket maximum including out-of-network emergency services for mental health disorders and substance abuse and prescription drugs  Payments made by drug manufacturer assistance programs may not apply towards the deductible or out-of-pocket maximum  After you reach your individual Calendar Year Out-of-Pocket Maximum, applicable expenses covered at 100% for remainder of calendar year	\$4,000 individual; \$8,000 family  All deductibles, copays and coinsurance apply to the Tier 2 out-of-pocket maximum including out-of-network emergency services for mental health disorders and substance abuse and prescription drugs.  After you reach your individual Calendar Year Out-of-Pocket Maximum, applicable expenses covered at 100% for remainder of calendar year	\$6,000 individual; \$12,000 family All deductibles, copays and coinsurance apply to the Tier 3 out-of-pocket maximum including out-of-network emergency services for mental health disorders and substance abuse and prescription drugs.  After you reach your individual Calendar Year Out-of-Pocket Maximum, applicable expenses covered at 100% for remainder of calendar year	There is no out-of-pocket maximum for out-of-network services.

**Calendar Year Out-of-Pocket Maximum**

The in-network and PPO Calendar Year Out-of-Pocket cross apply.

**INPATIENT HOSPITAL AND PHYSICIAN BENEFITS  
(Includes Mental Health Disorders and Substance Abuse)**

<b>Inpatient Hospital (Including Maternity) and Residential Treatment Facilities</b>  <b>Note on Maternity admissions:</b> Baby Yourself participant from 1 <sup>st</sup> trimester on-\$300 EAMC facility deductible per admission; Non BY participant-\$600 EAMC facility deductible per admission. Neonatal care coverage allowable to Alabama providers.	100% of the allowed amount subject to a \$300 deductible per admission and subject to calendar year deductible	100% of the allowed amount, subject to a \$500 copay per day for days 1-4 and subject to calendar year deductible	70% for the allowed amount, subject to calendar year deductible	Not covered
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<b>BENEFIT</b>	<b>Tier 1: DPN, EAMC Hospital, UAB and Children's Hospital</b> (Services rendered at UAB/Children's Hospitals can only be considered Tier 1 if the service can't be provided at EAMC.)	<b>Tier 2: In-State/In-Network BCBS AL PCP's and Facilities</b>	<b>Tier 3: All Out of State/In-Network BCBS Providers and Facilities</b>	<b>Out-of-Network</b>
<b>Inpatient Physician Visits and Consultations</b>	100% of the allowed amount; no copay or deductible	70% of the allowed amount, subject to calendar year deductible	50% for the allowed amount, subject to calendar year deductible	Not covered
<b>Bariatric Surgery</b> <b>Note:</b> Coverage is limited to the physicians and services provided at Princeton Baptist Medical Center and Grandview Medical Center.  Physician services for Bariatric procedures receive Tier 1 level of benefits for each type of service  Please contact Blue Cross and Blue Shield customer service for additional guidelines/requirements.	80% of the allowed amount, subject to a \$1,000 deductible per admission	Not covered	Not covered	Not covered
<b>Preadmission Certification</b>	Not required at EAMC and EAMC Designated Providers. Required for all Blue Cross and Blue Shield of Alabama Participating Facilities in Alabama. Member is responsible for obtaining; if not obtained, a \$500 penalty will be applied. Call 1-800-248-2342 for precertification.	Required for all admissions except maternity and emergency hospital admissions. Member is responsible for obtaining; if not obtained, a \$500 penalty will be applied. Call 1-800-248-2342 for precertification.	Required for all admissions except maternity and emergency hospital admissions. Member is responsible for obtaining; if not obtained, a \$500 penalty will be applied. Call 1-800-248-2342 for precertification.	Not applicable
In Alabama, benefits for Non-Participating hospitals are available only in cases of accidental injury.				
<b>OUTPATIENT HOSPITAL BENEFITS</b> <b>(Includes Mental Health Disorders and Substance Abuse)</b>				
<b>Precertification is required for some outpatient hospital benefits. Precertification is required for some provider-administered drugs; please see your benefit booklet.</b> <b>If precertification is not obtained, a \$10 penalty will apply.</b>				
<b>Outpatient Surgery Facility (Including Ambulatory Surgical Centers)</b> <b>Pain Center Coverage</b> EAMC only.	100% of the allowed amount subject to a \$150 annual copay and subject to calendar year deductible	100% of the allowed amount, subject to \$300 facility copay and subject to calendar year deductible	70% of the allowed amount, subject to the calendar year deductible	Not covered
<b>Emergency Room (Medical Emergency)</b>	100% of allowed amount subject to \$100 facility copay and subject to calendar year deductible	100% of allowed amount subject to \$100 facility copay and subject to calendar year deductible	100% of the allowed amount subject to a \$100 facility copay and subject to calendar year deductible	100% of the allowed amount subject to a \$100 facility copay and subject to calendar year deductible
<b>Emergency Room (Accident)</b>	100% of allowed amount subject to \$100 facility copay and subject to calendar year deductible	100% of allowed amount subject to \$100 facility copay and subject to calendar year deductible	100% of allowed amount subject to \$100 facility copay and subject to calendar year deductible	100% of allowed amount subject to \$100 facility copay and subject to calendar year deductible

<b>BENEFIT</b>	<b>Tier 1: DPN, EAMC Hospital, UAB and Children's Hospital</b> (Services rendered at UAB/Children's Hospitals can only be considered Tier 1 if the service can't be provided at EAMC.)	<b>Tier 2: In-State/In-Network BCBS AL PCP's and Facilities</b>	<b>Tier 3: All Out of State/In-Network BCBS Providers and Facilities</b>	<b>Out-of-Network</b>
<b>Emergency Room (Non-Emergency)</b>	100% of allowed amount subject to \$500 facility copay and subject to calendar year deductible	70% of the allowed amount, subject to the calendar year deductible	50% of the allowed amount, subject to the calendar year deductible	Not covered
<b>Facility Charges for Outpatient Diagnostic Lab, Pathology and X-ray</b>	100% of the allowed amount subject to a \$150 annual copay and subject to calendar year deductible	100% of allowed amount subject to a \$150 facility copay and subject to calendar year deductible	70% of the allowed amount, subject to the calendar year deductible	Not covered
<b>Facility Charges for Outpatient Hemodialysis, IV Therapy, Chemotherapy and Radiation Therapy</b>	100% of the allowed amount subject to a \$150 annual copay and subject to calendar year deductible	100% of allowed amount subject to a \$150 facility copay and subject to calendar year deductible	70% of the allowed amount, subject to the calendar year deductible	Not covered
<b>Facility Charges for Injections/Medications</b> (not related to ER visit, outpatient X-ray/Lab/Pathology or IV Chemo/Radiation Therapy)	100% of the allowed amount subject to a \$150 annual copay and subject to calendar year deductible	70% of the allowed amount, subject to the calendar year deductible	50% of the allowed amount, subject to the calendar year deductible	Not covered
<b>Intensive Outpatient Program (IOP) and Partial Hospitalization Program (PHP)</b>  Precertification is required	100% of the allowed amount after \$40 daily hospital copay and subject to calendar year deductible	100% of the allowed amount after \$60 daily hospital copay and subject to calendar year deductible	100% of the allowed amount after \$100 daily hospital copay and subject to calendar year deductible	Not covered
<b>Note:</b> In Alabama, benefits for non-participating hospitals available only in case of accidental injury				
<b>PHYSICIAN BENEFITS</b> <b>(Includes Mental Health Disorders and Substance Abuse)</b>				
Precertification is required for some physician benefits. Precertification is required for some provider-administered drugs; please see your benefit booklet. If precertification is not obtained, a \$10 penalty will apply. For provider-administered drugs listed on <a href="http://AlabamaBlue.com/Providers/HealthSmartRx">AlabamaBlue.com/Providers/HealthSmartRx</a> , cost share may vary based on available manufacturer assistance. Upon enrollment, cost share will be lowered or reduced to zero.				
<b>Office Visits and Consultations</b>  • include telehealth • include Urgent Care	100% of the allowed amount, subject to a \$30 copay for primary care physicians; \$40 for specialists	100% of the allowed amount, subject to a \$40 copay for primary care physicians; \$60 for specialists	100% of the allowed amount, subject to a \$60 copay for primary care physicians; \$100 for specialists	Not covered
<b>Office Visits and Consultations for Mental Health Disorders and Substance Abuse Services</b>  • includes telehealth • includes Blue Choice providers in Alabama and BlueCard PPO providers outside Alabama	100% of the allowed amount, subject to a \$25 copay	100% of the allowed amount, subject to a \$25 copay	100% of the allowed amount, subject to a \$25 copay	Not covered
<b>Second Surgical Opinions</b>	100% of the allowed amount, no deductible or copay	100% of the allowed amount, subject to a \$60 copay	100% of the allowed amount, subject to a \$100 copay	Not covered

<b>BENEFIT</b>	<b>Tier 1: DPN, EAMC Hospital, UAB and Children's Hospital</b> (Services rendered at UAB/Children's Hospitals can only be considered Tier 1 if the service can't be provided at EAMC.)	<b>Tier 2: In-State/In-Network BCBS AL PCP's and Facilities</b>	<b>Tier 3: All Out of State/In-Network BCBS Providers and Facilities</b>	<b>Out-of-Network</b>
<b>Surgery and Anesthesia</b>	100% of the allowed amount, no deductible or copay	70% of allowed amount, subject to calendar year deductible	50% of allowed amount, subject to calendar year deductible.	Not covered
<b>Emergency Room Physician</b>	100% of the allowed amount, subject to a \$40 copay and subject to calendar year deductible	100% of the allowed amount, subject to a \$40 copay and subject to calendar year deductible	100% of the allowed amount, subject to a \$40 copay and subject to calendar year deductible	100% of the allowed amount, subject to a \$40 copay and subject to calendar year deductible
<b>Maternity Care (Prenatal, Delivery and Postnatal Care)</b>	100% of the allowed amount, no deductible or copay	70% of the allowed amount, subject to the calendar year deductible.	50% of the allowed amount, subject to the calendar year deductible	Not covered
<b>Diagnostic X-rays and Lab Exams (In the physician's office)</b> Coverage for Tier 1 at EAMC Designated Provider Network only	100% of the allowed amount, no deductible or copay.	70% of the allowed amount, subject to the calendar year deductible	50% of the allowed amount, subject to the calendar year deductible	Not covered
<b>MRI's, CT Scans and Echocardiograms (In the Physician's office)</b> Coverage for Tier 1 at EAMC Designated Provider Network only	100% of the allowed amount, subject to a \$150 annual copay and subject to calendar year deductible	Not covered	Not covered	Not covered
<b>Chemotherapy, Dialysis, Radiation and IV Therapy</b>	100% of the allowed amount, no deductible or copay.	70% of the allowed amount, subject to the calendar year deductible.	50% of the allowed amount, subject to the calendar year deductible	Not covered
<b>Allergy Testing &amp; Treatment</b>	100% of the allowed amount, no deductible or copay.	Not covered	Not covered	Not covered
<b>Temporomandibular Joint Disorders (Phase I only)</b>	100% of the allowed amount, no deductible or copay	Not covered	Not covered	Not covered
<b>Applied Behavioral Analysis (ABA) Therapy</b> <ul style="list-style-type: none"> <li>• Limited to ages 0-18 for autism spectrum disorders</li> <li>• Precertification is required</li> </ul>	100% of the allowed amount, no deductible or copay	100% of the allowed amount, no deductible or copay	100% of the allowed amount, no deductible or copay	Not covered

**TELEHEALTH SERVICES**

**Benefits are provided for Telehealth Services subject to applicable cost-sharing (see Office Visits and Consultations, above) 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.**

BENEFIT	Tier 1: DPN, EAMC Hospital, UAB and Children's Hospital (Services rendered at UAB/Children's Hospitals can only be considered Tier 1 if the service can't be provided at EAMC.)	Tier 2: In-State/In-Network BCBS AL PCP's and Facilities	Tier 3: All Out of State/In-Network BCBS Providers and Facilities	Out-of-Network
<b>PREVENTIVE BENEFITS</b>				
<b>Routine Immunizations and Preventive Services</b> <ul style="list-style-type: none"> <li>• See <a href="http://AlabamaBlue.com/PreventiveServices">AlabamaBlue.com/PreventiveServices</a> and <a href="http://AlabamaBlue.com/SourceRxACAPreventiveDrugList">AlabamaBlue.com/SourceRxACAPreventiveDrugList</a> for a listing of the specific drugs, immunizations and preventive services or call our Customer Service Department for a printed copy</li> <li>• Certain immunizations may also be obtained through the Pharmacy Vaccine Network. See <a href="http://AlabamaBlue.com/VaccineNetworkDrugList">AlabamaBlue.com/VaccineNetworkDrugList</a> for more information</li> </ul>	100% of the allowed amount; no deductible or copay	100% of the allowed amount; no deductible or copay	100% of the allowed amount; no deductible or copay	Not covered

BENEFIT	Tier 1: DPN, EAMC Hospital, UAB and Children's Hospital (Services rendered at UAB/Children's Hospitals can only be considered Tier 1 if the service can't be provided at EAMC.)	Tier 2: In-State/In-Network BCBS AL PCP's and Facilities	Tier 3: All Out of State/In-Network BCBS Providers and Facilities	Out-of-Network
<p><b>Additional Routine Preventive Services</b></p> <p><b>Note:</b> All colonoscopies (including the Cologuard stool test) will be paid at 100% of the allowed amount, not subject to deductible, regardless of diagnosis for tiers 1, 2 and 3</p> <p><b>Note:</b> DEXA scans are limited to once every 2 years and a day and copay is waived when performed at EAMC.</p>	<p>100% of the allowed amount; no deductible or copay</p> <ul style="list-style-type: none"> <li>• Urinalysis (when necessary)</li> <li>• CBC (when necessary)</li> <li>• TB skin testing (when necessary)</li> <li>• Metabolic profile</li> <li>• Thyroid profile</li> <li>• Renal profile</li> <li>• Liver profile</li> <li>• Lipid profile</li> <li>• Iron profile</li> <li>• A1C</li> <li>• Phosphorus</li> <li>• Bilirubin</li> <li>• TSH</li> <li>• Thyroid screen</li> <li>• Urine drug screen</li> <li>• Hepatitis B panel</li> <li>• Hepatitis panel acute</li> <li>• Vitamin D</li> <li>• B12</li> <li>• Glucose Screening</li> <li>• Transferrin Test</li> <li>• Colonoscopies (including Cologuard stool test)</li> <li>• DEXA Scan (regardless of diagnosis)</li> </ul>	<p>100% of the allowed amount; no deductible or copay</p> <ul style="list-style-type: none"> <li>• Urinalysis (when necessary)</li> <li>• CBC (when necessary)</li> <li>• TB skin testing (when necessary)</li> <li>• Metabolic profile</li> <li>• Thyroid profile</li> <li>• Renal profile</li> <li>• Liver profile</li> <li>• Lipid profile</li> <li>• Iron profile</li> <li>• A1C</li> <li>• Phosphorus</li> <li>• Bilirubin</li> <li>• TSH</li> <li>• Thyroid screen</li> <li>• Urine drug screen</li> <li>• Hepatitis B panel</li> <li>• Hepatitis panel acute</li> <li>• Vitamin D</li> <li>• B12</li> <li>• Glucose Screening</li> <li>• Transferrin Test</li> <li>• Colonoscopies (including Cologuard stool test)</li> </ul>	<p>100% of the allowed amount; no deductible or copay</p> <ul style="list-style-type: none"> <li>• Urinalysis (when necessary)</li> <li>• CBC (when necessary)</li> <li>• TB skin testing (when necessary)</li> <li>• Metabolic profile</li> <li>• Thyroid profile</li> <li>• Renal profile</li> <li>• Liver profile</li> <li>• Lipid profile</li> <li>• Iron profile</li> <li>• A1C</li> <li>• Phosphorus</li> <li>• Bilirubin</li> <li>• TSH</li> <li>• Thyroid screen</li> <li>• Urine drug screen</li> <li>• Hepatitis B panel</li> <li>• Hepatitis panel acute</li> <li>• Vitamin D</li> <li>• B12</li> <li>• Glucose Screening</li> <li>• Transferrin Test</li> <li>• Colonoscopies (including Cologuard stool test)</li> </ul>	<p>Not covered</p>
<p><b>Note:</b> In some cases, office visit copays or facility copays may apply. Blue Cross and Blue Shield of Alabama will process these claims as required by Section 1557 of the Affordable Care Act.</p>				

<b>BENEFIT</b>	<b>Tier 1: DPN, EAMC Hospital, UAB and Children's Hospital</b> (Services rendered at UAB/Children's Hospitals can only be considered Tier 1 if the service can't be provided at EAMC.)	<b>Tier 2: In-State/In-Network BCBS AL PCP's and Facilities</b>	<b>Tier 3: All Out of State/In-Network BCBS Providers and Facilities</b>	<b>Out-of-Network</b>
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**PRESCRIPTION DRUG BENEFITS  
(Includes Mental Health Disorders and Substance Abuse)**

<p><b>Prescription Drug Card</b></p> <ul style="list-style-type: none"> <li>• Prescription drugs (other than Specialty Drugs) - 90 day supply may be purchased but copay applies for each 30 day supply</li> <li>• 30 day initial fill for all prescription medications</li> <li>• Tiers 5 &amp; 6 (Specialty) drugs - up to a 30 day supply. Must be purchased at East Alabama Apothecary, EAMC Apothecary Specialty Pharmacy or EAMC Cancer Center</li> <li>• Certain specialty drugs are listed on the Specialty Drug Coupon Program List at <a href="http://AlabamaBlue.com/specialtycoupon">AlabamaBlue.com/specialtycoupon</a></li> <li>• View the Specialty Drug List at <a href="http://AlabamaBlue.com/SelfAdministeredSpecialtyDrugList">AlabamaBlue.com/SelfAdministeredSpecialtyDrugList</a></li> <li>• Drugs on the Specialty Drug Coupon Program List are subject to the greater of the applicable Tier copay or the full amount of the available manufacturer cost share assistance program payments will reduce the amount you will have to pay toward your copay</li> <li>• Generic drugs mandatory when available</li> <li>• The pharmacy network for the plan is <b>East Alabama Apothecary</b></li> <li>• View <b>SourceRx 1.0</b> and maintenance drug lists at <a href="http://AlabamaBlue.com/SourceRx1DrugList6T">AlabamaBlue.com/SourceRx1DrugList6T</a></li> <li>• Certain drugs are part of the FlexAccess Program. See list at <a href="http://AlabamaBlue.com/FlexAccessDrugList">AlabamaBlue.com/FlexAccessDrugList</a></li> </ul> <p>Some immunizations may be received from an in-network pharmacy that participates in the Pharmacy Vaccine Network. A list of the eligible vaccines these pharmacies may provide can be found at: <a href="http://AlabamaBlue.com/VaccineNetworkDrugList">AlabamaBlue.com/VaccineNetworkDrugList</a>.</p>	<p><b>Separate Pharmacy Deductible:</b> \$150 per person; \$300 per family</p> <p><b>All Prescriptions Purchased at East Alabama Apothecary:</b> Covered at 100% subject to drug deductible and the following copays:  <b>Tier 1:</b> \$10 (preferred generics)  <b>Tier 2:</b> \$15 (non-preferred generics)  <b>Tier 3:</b> \$45 (preferred brands)  <b>Tier 4:</b> \$45 (non-preferred brands)  <b>Tier 5:</b> \$100 (preferred specialty)  <b>Tier 6:</b> \$100 (non-preferred specialty)</p> <p><b>Not covered for Maintenance Drugs Purchased at a Blue Cross and Blue Shield Participating Pharmacy:</b> All maintenance drugs MUST be purchased at East Alabama Apothecary. (mail order options available)  <b>Tier 1 (Generic) Drugs:</b> No benefits available. Maintenance drugs MUST be purchased at East Alabama Apothecary  <b>Tier 2, 3 &amp; 4 (Brand Name) Drugs:</b> No benefit available. Maintenance drugs MUST be purchased at East Alabama Apothecary.</p> <p><b>Non- Maintenance Drug Prescriptions Purchased at a Blue Cross and Blue Shield Participating Pharmacy:</b> Prescription drugs are subject to the tier 3 deductible (\$2,000 individual/\$4,000 family):  <b>Tier 1:</b> 80% of the allowed amount  <b>Tier 2:</b> 60% of the allowed amount  <b>Tier 3:</b> 60% of the allowed amount  <b>Tier 4:</b> 60% of the allowed amount  <b>Tier 5:</b> Only covered at EAMC Apothecary. For specialty medications EAMC Apothecary is unable to provide, the \$100 copay will apply as if provided by EAMC Apothecary; these will be approved and directed by EAMC.  <b>Tier 6:</b> Only covered at EAMC Apothecary. For specialty medications EAMC Apothecary is unable to provide, the \$100 copay will apply as if provided by EAMC Apothecary; these will be approved and directed by EAMC.</p> <p>For drugs on the FlexAccess Drug List, cost share may vary based on available drug manufacturer assistance. If assistance is available, the amount members pays towards out-of-pocket will be set by the drug manufacturer assistance program.</p>	<p>Not covered</p>
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BENEFIT	Tier 1: DPN, EAMC Hospital, UAB and Children's Hospital (Services rendered at UAB/Children's Hospitals can only be considered Tier 1 if the service can't be provided at EAMC.)	Tier 2: In-State/In-Network BCBS AL PCP's and Facilities	Tier 3: All Out of State/In-Network BCBS Providers and Facilities	Out-of-Network
<p><b>Select Generic Specialty and Biosimilar drugs</b></p> <p>Generic specialty and biosimilar drugs can be dispensed for up to a 30-day supply. The only in-network pharmacy for some generic specialty and biosimilar drugs is the Pharmacy Select Network.</p> <ul style="list-style-type: none"> <li>View the Select Generic Specialty and Biosimilar Drug List that applies to the plan at <a href="http://AlabamaBlue.com/SelectGenericSpecialtyandBiosimilarDrugList">AlabamaBlue.com/SelectGenericSpecialtyandBiosimilarDrugList</a>.</li> </ul> <p>Generic specialty and biosimilar drugs are not available through the Home Delivery Network.</p>	Covered at 100% of the allowed amount, no copay or deductible			Not covered

**BENEFITS FOR OTHER COVERED SERVICES**

**(Includes Mental Health Disorders and Substance Abuse)**

Precertification is required for some other covered services; please see your Summary Plan Description.

If precertification is not obtained, a \$10 penalty will apply. For provider-administered drugs listed on [AlabamaBlue.com/Providers/HealthSmartRx](http://AlabamaBlue.com/Providers/HealthSmartRx), cost share may vary based on available manufacturer assistance. Upon enrollment, cost share will be lowered or reduced to zero. Pre-benefit counseling is required for some services. Contact customer service at 1-888-311-3944 for pre-benefit counseling.

<b>Chiropractic Services</b>  Limited to a maximum of 12 visits per member per calendar year	50% of the allowed amount and subject to calendar year deductible	50% of the allowed amount and subject to calendar year deductible	Not covered	Not covered
<b>Occupational Therapy</b>	90% of the allowed amount and subject to calendar year deductible  Designated providers for Tier 1 are RehabWorks and EAMC	70% of the allowed amount, subject to the calendar year deductible	50% of the allowed amount, subject to the calendar year deductible	Not covered
<b>Physical Therapy</b>	90% of the allowed amount and subject to calendar year deductible  Designated providers for Tier 1 are Orthopedic Clinic, RehabWorks and EAMC	70% of the allowed amount, subject to the calendar year deductible	50% of the allowed amount, subject to the calendar year deductible	Not covered
<b>Speech Therapy</b>	90% of the allowed amount and subject to calendar year deductible  Designated providers for Tier 1 are RehabWorks and EAMC	70% of the allowed amount, subject to the calendar year deductible	50% of the allowed amount, subject to the calendar year deductible	Not covered
<b>Occupational, Physical and Speech Therapy for Autism Spectrum Disorders ages 0-18</b>  Precertification is required	100% of the allowed amount; no deductible or copay	100% of the allowed amount; no deductible or copay	100% of the allowed amount; no deductible or copay	Not covered

BENEFIT	Tier 1: DPN, EAMC Hospital, UAB and Children's Hospital (Services rendered at UAB/Children's Hospitals can only be considered Tier 1 if the service can't be provided at EAMC.)	Tier 2: In-State/In-Network BCBS AL PCP's and Facilities	Tier 3: All Out of State/In-Network BCBS Providers and Facilities	Out-of-Network
<b>Durable Medical Equipment, (DME), Prosthetic Devices and Supplies</b>	<b>HomeMed-EAMC DME (including The Orthopedic Clinic):</b> 90% of the allowed amount, no deductible  <b>Precision Medical</b> - those items not carried by HomeMed-EAMC DME  <b>The Boutique at Spencer Cancer Center</b> is the only authorized fitter and provider for mastectomy prosthesis and other supplies for breast cancer patients  <b>Medtronic aka Minimed</b> is a Tier 1 provider for insulin pumps  <b>Southeast Diabetes, Inc. –</b> Tier 1 supplier for diabetic supplies	70% of the allowed amount, subject to the calendar year deductible	50% of the allowed amount, subject to the calendar year deductible	Not covered
<b>Transplants (Heart, liver, lungs, pancreas, kidney, bone marrow, heart-valve, skin, cornea and small bowel)</b>  <b>Pre-benefit counseling required</b>	100% of the allowed amount for physician's surgical services and 100% of the allowed amount for inpatient hospital services subject to inpatient deductible and copayments	70% of the allowed amount, subject to the calendar year deductible, for physician's surgical services and inpatient hospital services	50% of the allowed amount, subject to the calendar year deductible, for physician's surgical services and inpatient hospital services	Not covered
<b>Cardiac and Pulmonary Rehabilitation</b>  <b>Pre-benefit counseling required</b>	90% of the allowed amount and subject to calendar year deductible	70% of the allowed amount, subject to the calendar year deductible	50% of the allowed amount, subject to the calendar year deductible	Not covered
<b>Private Duty Nursing</b> Limited to a \$10,000 lifetime maximum <b>Pre-benefit counseling required</b>	80% of the allowed amount and subject to calendar year deductible	70% of the allowed amount, subject to the calendar year deductible	50% of the allowed amount, subject to the calendar year deductible	Not covered
<b>Assisted Reproductive Technology, Infertility Testing &amp; Treatment</b>  <ul style="list-style-type: none"> <li>• ART and Infertility Treatment are limited to \$15,000 in a lifetime for treatment-you must be employed one year before benefits are available.</li> <li>• Benefit is only available to subscribers and spouse</li> <li>• Members will receive Tier 1 coverage at a BCBS PPO Network Provider</li> <li>• <b>Pre-benefit counseling required</b></li> </ul>	100% of the allowed amount; no deductible  <b>Members will receive Tier 1 coverage at a Blue Cross Blue Shield PPO network provider</b>	100% of the allowed amount; no deductible	100% of the allowed amount; no deductible	Not covered

BENEFIT	Tier 1: DPN, EAMC Hospital, UAB and Children's Hospital (Services rendered at UAB/Children's Hospitals can only be considered Tier 1 if the service can't be provided at EAMC.)	Tier 2: In-State/In-Network BCBS AL PCP's and Facilities	Tier 3: All Out of State/In-Network BCBS Providers and Facilities	Out-of-Network
<b>Skilled Nursing Facility</b> Covered at East Alabama Medical Center only <ul style="list-style-type: none"> <li>• Long Term Care Rehab- Only covered at EAMC –Lanier</li> <li>• Precertification is required</li> <li>• <b>Pre-benefit counseling required</b></li> </ul>	80% of the allowed amount subject to a \$300 deductible per admission and subject to calendar year deductible; limited to 120 days per person each calendar year	Not covered	Not covered	Not covered
<b>Routine Hearing Exam</b>	100% of the allowed amount and subject to calendar year deductible when provided by an Audiologist. Includes coverage for routine hearing tests for newborns.	70% of the allowed amount and subject to calendar year deductible when provided by an Audiologist. Includes coverage for routine hearing tests for newborns.	Not covered	Not covered
<b>Hearing Aids</b> Limited to \$3,000 per ear; \$6,000 per lifetime  <b>Pre-benefit counseling required</b>	<b>East Alabama ENT (Exclusive Provider):</b> 100% of the billed amount; no deductible or copay	Not covered	Not covered	Not covered
<b>Ambulance</b>	<b>100%</b> of the allowed amount; no deductible			
<b>Home Health and Hospice Care</b>  LHC and Compassus exclusive providers	100% of the allowed amount and subject to calendar year deductible; through Participating Providers  Non-participating providers in Alabama are not covered	Not covered	Not covered	Not covered
<b>Home Infusion</b>	100% of the allowed amount; no deductible or copay	Not covered	Not covered	Not covered
<b>Medical Nutrition Therapy Services</b>  For adults and children, limited to 6 hours per member per calendar year	100% of the allowed amount, subject to a \$30 copay and subject to calendar year deductible	100% of the allowed amount, subject to a \$30 copay and subject to calendar year deductible	100% of the allowed amount, subject to a \$30 copay and subject to calendar year deductible	Not covered

BENEFIT	Tier 1: DPN, EAMC Hospital, UAB and Children's Hospital (Services rendered at UAB/Children's Hospitals can only be considered Tier 1 if the service can't be provided at EAMC.)	Tier 2: In-State/In-Network BCBS AL PCP's and Facilities	Tier 3: All Out of State/In-Network BCBS Providers and Facilities	Out-of-Network
<b>HEALTH MANAGEMENT BENEFITS (Includes Mental Health Disorders and Substance Abuse)</b>				
<b>Individual Case Management</b>	Coordinates care in event of catastrophic or lengthy illness or injury.			
<b>Chronic Condition Management</b>	Coordinates care for chronic conditions such as asthma, diabetes, coronary artery disease, congestive heart failure and chronic obstructive pulmonary disease and other specialized conditions.			
<b>Baby Yourself®</b>	A maternity program; For more information, please call 1-800-222-4379. You can also enroll online <a href="http://AlabamaBlue.com/BabyYourself">AlabamaBlue.com/BabyYourself</a> .			
<b>Contraceptive Management</b>	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. IUDs limited to one every three years.			

This is not a contract. Benefits are subject to the terms, limitations and conditions of the group contract.

*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.*

Groups 71968-71970 09/01/2023 GMD

## Notice of Nondiscrimination

Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association, 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 (TTY: 711)

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

**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 bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-855-216-3144 (TTY: 711).

**Arabic:** ملاحظتنا: إذا كنت تحدث، فميرط دجوت تامدخ ددعاسم اميدق ليعتير، عقلال نودب، عقلال آحاته لعل لصتا ب. 1-855-216-3144 (فتاهلا يصنلا: 711)

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Leistungen zur Verfügung. Rufnummer: 1-855-216-3144 (TTY: 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: જો તમે ગુજરાતી બોલો છો, તમને મુક્તિથી ભાષા સહાયતા સેવાઓ ઉપલબ્ધ છે. કૃપા કરીને 1-855-216-3144 (TTY: 711) નંબર પર કોલ કરો.

**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 (TTY: 711).

**Hindi:** ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपको मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। कृपया 1-855-216-3144 (TTY: 711) नंबर पर कॉल करें।

1-855-216-3144 (TTY: 711) 711 711 711 711 711

**Laotian:** ວຽກຄວາມສຳຄັນ: ຖ້າທ່ານເວົ້າລາວ, ທ່ານສາມາດໃຊ້ບໍລິການສຳນຽນພາໄດ້ຢູ່ອາວຸກ. ຂໍສອບຖາມເບີ 1-855-216-3144 (TTY: 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 bezpłatnej 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 (TTY: 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 (TTY: 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。