We cover what matters.



BlueCard®PPO Plan Benefits



Alabama Dental Association Blue Saver® 4000 BlueCard® PPO

Effective April 01, 2024



Visit our website at AlabamaBlue.com



Prescription Drugs: ValueONE Network

ValueONE Network Facts:

- 51,000 major national and regional pharmacy chains, retailers and grocers, and independent pharmacies participate in the ValueONE Retail Network. This includes many national pharmacies you may already be using.
- 50,000 major national and regional pharmacy chains, retailers and grocers, and independent pharmacies participate in the ValueONE Extended Supply Network (ESN). This includes many national pharmacies you may already be using.
- Generally, ValueONE Retail Network pharmacies can fill up to a 30-day supply of retail drugs while ValueONE ESN Network pharmacies can fill up to a 90-day supply of certain medications (prescription must be written for up to a 90-day supply). Refer to your benefit booklet for the specific day supply permitted by your benefit plan. Since the type of pharmacy differs within the ValueONE Network, be sure to check your specific pharmacy.
- If you do not use a ValueONE Network pharmacy, you may be responsible for the full cost of your prescription medication. Benefits may not be provided for out-of-network pharmacies.
- To maximize your pharmacy benefits, you will need to transfer all your prescriptions to a ValueONE Network pharmacy.

Find a ValueONE Network Pharmacv

You can locate all of the participating pharmacies in your area at

AlabamaBlue.com/ValueONERetailPharmacyLocator. Click on "Find a Pharmacy by Name or Location" located under Find a Pharmacy. When searching for a participating pharmacy, make sure either "ValueONE Retail Network" or "ValueONE ESN Network" is listed under "Network Participation" located to the right of the pharmacy address.

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benefits. The allowed amoun SU (Includes	IN-NETWORK It of the provider's charge that Blue Cross and/or It may vary depending upon the type provider and IMMARY OF COST SHARING PROVISION IN MEMORY OF COST SHARING PROVISION PROVIS	d where services are received. DNS ce Abuse)
benefits. The allowed amoun SL (Includes Calendar year deductibles and ou Calendar Year Deductible	nt may vary depending upon the type provider and JMMARY OF COST SHARING PROVISION S Mental Health Disorders and Substand tt-of-pocket maximums will be calculated in acco	d where services are received. DNS ce Abuse)
SL (Includes Calendar year deductibles and ou Calendar Year Deductible	JMMARY OF COST SHARING PROVISIONS Mental Health Disorders and Substant- tr-of-pocket maximums will be calculated in acco	DNS ce Abuse)
(Includes Calendar year deductibles and ou Calendar Year Deductible	s Mental Health Disorders and Substandated in acco	ce Abuse)
Calendar year deductibles and ou Calendar Year Deductible	t-of-pocket maximums will be calculated in acco	· · · · · · · · · · · · · · · · · · ·
Calendar Year Deductible		
	COMPANIES OF THE PROPERTY OF T	\$8,000 individual; \$16,000 family
deductibles are separate and do not apply to each other		φο,σοσ παινιαμαί, φτο,σοσ ιαπιιή
Calendar Year Out-of-Pocket Maximum	\$6,800 individual; \$13,600 family	There is no out-of-pocket maximum for ou
All deductibles, copays and coinsurance for in- network services and all deductibles, copays and coinsurance for out-of-network mental health disorders and substance abuse emergency services apply to the out-of-pocket maximum.	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 After you reach your Calendar Year Out-of-Pocket Maximum, applicable expenses for you will be covered at 100% of the allowed amount for remainder of calendar year	of-network services.
(Includes Precertification is required for inpatient add	TIENT HOSPITAL AND PHYSICIAN BEN s Mental Health Disorders and Substan- missions (except medical emergency services and rgencies. Generally, if precertification is not obta	ce Abuse) and maternity and as required by Federal law);
Innationt Hoonital	2342 (toll-free) for precertification. Covered at 80% of the allowed amount.	Covered at E00/ of the allowed amount
Inpatient Hospital	subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Inpatient Physician Visits and Consultations	Covered at 80% of the allowed amount, subject to calendar year deductible	Note: In Alabama, available only for medical emergency services and accidental injury Covered at 50% of the allowed amount, subject to calendar year deductible Mental Health Disorders and Substance Abuse Services covered at 50% of the allowed amount, no copay or deductible
Precertification is required for some outpatie administered drugs;	OUTPATIENT HOSPITAL BENEFITS Mental Health Disorders and Substant ent hospital benefits; please see benefit booklet. visit AlabamaBlue.com/ProviderAdministeredPrecertification is not obtained, no benefits are ava Covered at 80% of the allowed amount.	Precertification is also required for provider ecertificationDrugList.

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Emergency Room (Medical Emergency)	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
	Subject to calendar year deductible	Mental Health Disorders and Substance Abuse Services covered at 80% of the allowed amount, subject to in-network calendar year deductible
Emergency Room (Accident)	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, and subject to calendar year deductible for
Note: If you have a medical emergency as defined by the plan after 72 hours of an accident, refer to Emergency Room (Medical Emergency) above.		services rendered within 72 hours; covered at 50% of the allowed amount subject to calendar year deductible when services are rendered after 72 hours of the accident and not a medical emergency as defined by the plan
Emergency Room (Physician)	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		Mental Health Disorders and Substance Abuse Services covered at 80% of the allowed amount, subject to in-network calendar year deductible
Chemotherapy, Dialysis, IV Therapy, Outpatient Diagnostic Lab, Pathology, Radiation Therapy & X-ray	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
		In Alabama, not covered
Intensive Outpatient Services and Partial Hospitalization for Mental Health Disorders and Substance Abuse	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Services		In Alabama, not covered
(Included	PHYSICIAN BENEFITS Mental Health Disorders and Substan	ca Abusa)
(Includes Mental Health Disorders and Substance Abuse) Precertification is required for some physician benefits; please see benefit booklet. Precertification is also required for provider- administered drugs; visit AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList. If precertification is not obtained, no benefits are available.		
Office Visits and Consultations	Covered at 100% of the allowed amount,	Covered at 50% of the allowed amount,
	after \$45.00 primary care physician copay or \$65.00 specialist physician copay	subject to calendar year deductible

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Telephone and Online Video Physician Consultations Program To enroll in the telephone and online video consultations program, go to AlabamaBlue.com/Teleconsultation or call 1-855-477-4549. Telephone and online video consultations are available to diagnose, treat and prescribe medication (when necessary) for certain medical issues.	Covered at 100% of the allowed amount, subject to a \$45.00 payment per consultation	Not Covered
Second Surgical Opinions	Covered at 100% of the allowed amount, after \$65.00 physician copay	Covered at 50% of the allowed amount, subject to calendar year deductible
Surgery & Anesthesia	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Maternity Care	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Chemotherapy, Diagnostic Lab, Dialysis, IV Therapy, Pathology, Radiation Therapy & X-ray	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Applied Behavioral Analysis (ABA) Therapy Limited to ages 0-18 for autism spectrum disorders	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
	PREVENTIVE CARE BENEFITS	
Routine Immunizations and Preventive Services See AlabamaBlue.com/ PreventiveServices and AlabamaBlue.com/ SourceRxACAPreventiveDrugList for listing of 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 AlabamaBlue.com/ VaccineNetworkDrugList for more information Note: In some cases, office visit copays or fee	Covered at 100% of the allowed amount, no copay or deductible facility copays may apply. Blue Cross and Blue	not Covered Je Shield of Alabama will process these

Note: 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.

BENEFIT	IN-NETWORK	OUT-OF-NETWORK	
<i>a</i>	PRESCRIPTION DRUG BENEFITS		
(Includes Mental Health Disorders and Substance Abuse) Precertification is required for some drugs; if precertification is not obtained, no benefits are available.			
Retail Prescription Prepaid Benefits The retail pharmacy network for the plan is ValueONE Retail Network	Covered at 100% of the allowed amount, subject to the following copays for a 30-day supply for each prescription:	Not Covered	
Locate a ValueONE Retail Network pharmacy at AlabamaBlue.com/ ValueONEPharmacyLocator Maintenance drugs – up to a 30-day supply View the maintenance drug list that applies to the plan at AlabamaBlue.com/ MaintenanceDrugList Prescription drugs (other than maintenance drugs) - up to a 30-day supply View the SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx1DrugList4T The only in-network pharmacy for some Tier 4 (specialty) drugs is the Pharmacy Select Network Tier 4 (specialty) drugs can be dispensed for up to a 30-day supply View the Specialty Drug List at AlabamaBlue.com/SelfAdministered SpecialtyDrugList 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: AlabamaBlue.com/VaccineNetworkDrugList.	Tier 1 Drugs: \$15 copay per prescription Tier 2 Drugs: \$60 copay per prescription Tier 3 Drugs: \$100 copay per prescription Tier 4 (specialty) Drugs: \$425 copay per prescription Covered Insulin Products: \$99.00 maximum cost share per 30-day supply.		
Extended Supply Prescription Prepaid Benefits The extended supply pharmacy network for the plan is the ValueONE ESN Network Locate a ValueONE Pharmacy at AlabamaBlue.com/ValueONEESNPharmacyLocator Maintenance drugs - up to 90-day supply may be purchased but copay applies for each 30-day supply View the maintenance drug list that applies to the plan at AlabamaBlue.com/MaintenanceDrugList Prescription drugs (other than maintenance drugs) - up to a 30-day supply View the SourceRx 1.0 drug list that	Covered at 100% of the allowed amount, subject to the following copays for a 30-day supply for each prescription: Tier 1 Drugs: \$15 copay per prescription Tier 2 Drugs: \$60 copay per prescription Tier 3 Drugs: \$100 copay per prescription Tier 4 (specialty) Drugs: Not covered Covered Insulin Products: \$99.00	Not Covered	
applies to the plan at AlabamaBlue.com/ SourceRx1DrugList4T Tier 4 (specialty) drugs are not available through extended supply pharmacy service	maximum cost share per 30-day supply.		

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. View the Select Generic Specialty and Biosimilar Drug List that applies to the plan at AlabamaBlue.com/ SelectGenericSpecialty and Biosimilar drugs are not available through the Home Delivery Network. Mail Order Pharmacy Benefits Up to a 90-day supply with one copay Mail Order Drugs are available through Home Delivery Network (Enroll online at AlabamaBlue.com/ Home Delivery Network (Enroll online at AlabamaBlue.com/ HomeDeliveryNetwork Only maintenance drugs can be purchased through this mail order pharmacy service View the maintenance drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ Sourc	IT-OF-NETWORK
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. • View the Select Generic Specialty and Biosimilar Drug List that applies to the plan at AlabamaBilue.com/ SelectGenericSpecialty and biosimilar drugs are not available through the Home Delivery Network. Mail Order Pharmacy Benefits • Up to a 90-day supply with one copay • Mail Order Drugs are available through Home Delivery Network (Enroll online at AlabamaBilue.com/ HomeDeliveryNetwork Only maintenance drug scan be purchased through this mail order pharmacy service • View the maintenance drug list that applies to the plan at AlabamaBilue.com/ MaintenanceDrugList • View the SourceRx 1.0 drug list that applies to the plan at AlabamaBilue.com/ SourceRx1DrugList4T Note: If you have less than a 90-day supply, when using this mail order program BENEFITS FOR OTHER COVERED SERVICES (Includes Mental Health Disorders and Substance Abuse) Precertification is required for some other covered services; please see your benefit booklet. If precertificat are available. Allergy Testing & Treatment Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible	
Biosimilar Drug List that applies to the plan at AlabamaBlue.com/ SelectGenericSpecialtyandBiosimil arDrugList. Generic specialty and biosimilar drugs are not available through the Home Delivery Network. Mail Order Pharmacy Benefits • Up to a 90-day supply with one copay • Mail Order Drugs are available through Home Delivery Network (Enroll online at AlabamaBlue.com/ Home DeliveryNetwork Only maintenance drugs can be purchased through this mail order pharmacy service • View the maintenance drug list that applies to the plan at AlabamaBlue.com/ MaintenanceDrugList • View the SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx1DrugList4T Note: If you have less than a 90-day supply, you will pay the same coppa as a 90-day supply when using this mail order program BENEFITS FOR OTHER COVERED SERVICES (Includes Mental Health Disorders and Substance Abuse) Precertification is required for some other covered services; please see your benefit booklet. If precertificat are available. Allergy Testing & Treatment Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible	
Mail Order Pharmacy Benefits Covered at 100% of the allowed amount, subject to the following copays:	
Up to a 90-day supply with one copay Mail Order Drugs are available through Home Delivery Network (Enroll online at AlabamaBlue.com/ HomeDeliveryNetwork Only maintenance drugs can be purchased through this mail order pharmacy service View the maintenance drug list that applies to the plan at AlabamaBlue.com/ MaintenanceDrugList View the SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx1DrugList4T Note: If you have less than a 90-day supply, you will pay the same copay as a 90-day supply when using this mail order program BENEFITS FOR OTHER COVERED SERVICES (Includes Mental Health Disorders and Substance Abuse) Precertification is required for some other covered services; please see your benefit booklet. If precertificat are available. Allergy Testing & Treatment Description Tier 1 Drugs: \$37.50 copay per prescription Tier 3 Drugs: \$250 copay per prescription Tier 4 (specialty) Drugs: Not covered Covered Insulin Products: \$99.00 maximum cost share per 30-day supply. Covered Insulin Products: \$99.00 maximum cost share per 30-day supply. Covered at 80% of the allowed amount, subject to calendar year deductible Ambulance Service Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible	
Mail Order Drugs are available through Home Delivery Network (Enroll online at AlabamaBlue.com/ HomeDeliveryNetwork Only maintenance drugs can be purchased through this mail order pharmacy service View the maintenance drug list that applies to the plan at AlabamaBlue.com/ MaintenanceDrugList View the SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ MaintenanceDrugList View the SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx1DrugList4T Note: If you have less than a 90-day supply, you will pay the same copay as a 90-day supply when using this mail order program BENEFITS FOR OTHER COVERED SERVICES (Includes Mental Health Disorders and Substance Abuse) Precertification is required for some other covered services; please see your benefit booklet. If precertificat are available. Allergy Testing & Treatment Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible	
Only maintenance drugs can be purchased through this mail order pharmacy service View the maintenance drug list that applies to the plan at AlabamaBlue.com/ MaintenanceDrugList View the SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx1DrugList4T Note: If you have less than a 90-day supply, you will pay the same copay as a 90-day supply when using this mail order program BENEFITS FOR OTHER COVERED SERVICES (Includes Mental Health Disorders and Substance Abuse) Precertification is required for some other covered services; please see your benefit booklet. If precertificat are available. Allergy Testing & Treatment Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 8 subject to calendar year deductible	
applies to the plan at AlabamaBlue.com/ MaintenanceDrugList View the SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx1DrugList4T Note: If you have less than a 90-day supply, you will pay the same copay as a 90-day supply when using this mail order program BENEFITS FOR OTHER COVERED SERVICES (Includes Mental Health Disorders and Substance Abuse) Precertification is required for some other covered services; please see your benefit booklet. If precertificat are available. Allergy Testing & Treatment Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 8 subject to calendar year deductible Covered at 8 subject to calendar year deductible	
View the SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/SourceRx1DrugList4T Note: If you have less than a 90-day supply, you will pay the same copay as a 90-day supply when using this mail order program BENEFITS FOR OTHER COVERED SERVICES (Includes Mental Health Disorders and Substance Abuse) Precertification is required for some other covered services; please see your benefit booklet. If precertificat are available. Allergy Testing & Treatment Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible	
SENEFITS FOR OTHER COVERED SERVICES (Includes Mental Health Disorders and Substance Abuse) Precertification is required for some other covered services; please see your benefit booklet. If precertificat are available. Allergy Testing & Treatment Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible	
(Includes Mental Health Disorders and Substance Abuse) Precertification is required for some other covered services; please see your benefit booklet. If precertificate are available. Allergy Testing & Treatment Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible	
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subject to calendar year deductible subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible subject to calendar year deductible	·
subject to calendar year deductible subject to cale	0% of the allowed amount, endar year deductible
Participating Chiropractic Services Covered at 90% of the allowed amount Covered at 5	0% of the allowed amount, endar year deductible
, and the state of	0% of the allowed amount,
Limited to 15 visits per member per calendar	endar year deductible
In Alabama,	not covered
	0% of the allowed amount, endar year deductible

IN-NETWORK

BENEFIT

OUT-OF-NETWORK

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Rehabilitative Occupational, Physical and Speech Therapy	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per calendar year		
Habilitative Occupational, Physical and Speech Therapy	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per calendar year		
Occupational, Physical and Speech Therapy for Autism Spectrum Disorders ages 0-18	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Home Health and Hospice	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
		In Alabama, not covered
Home Infusion	Covered at 100% of the allowed amount, after \$425.00 copay	Covered at 50% of the allowed amount, subject to calendar year deductible In Alabama, not covered
Medical Nutrition Therapy Services For adults and children, limited to 6 hours per member per calendar year	Covered at 100% of the allowed amount, after \$45.00 copay	Covered at 50% of the allowed amount, subject to calendar year deductible
(Includes	HEALTH MANAGEMENT BENEFITS Mental Health Disorders and Substan	nce Abuse)
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, chronic obstructive pulmonary disease and other specialized conditions.	
Baby Yourself [®]	A maternity program; For more information, please call 1-800-222-4379. You can also enroll online at AlabamaBlue.com/BabyYourself.	
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.	
Air Medical Transport	Air medical transportation to a network 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 participate with Blue Cross and Blue Shield of Alabama or its Pharmacy Benefit Manager(s). 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 or 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.
- 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.
- Please refer to your benefit book or contact Blue Cross directly about coverage for your hospital charges and other related medical services. Approval for air medical transportation does not mean that hospitalization and other medical expenses will be covered. All coverage determinations for medical benefits are subject to the terms, conditions, limitations and exclusions of the health plan. Air medical transportation services are provided through a contract with AirMed International, LLC, an independent company that does not provide Blue Cross and Blue Shield of Alabama products. Blue Cross is not responsible for any mistakes, errors or omissions that AirMed, its employees or staff members make. Air medical transportation services terminate if coverage by your health plan ends.

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.

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).

انتباه: إذا كنت تتحدث العربية، توجد خدمات مساعدة فيما يتعلق باللغة، بدون تكلفة، متاحة لك. اتصل بـ 3144-216-1855. (الهاتف النصى: 711). Arabic:

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen 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 (ITY: 711).

Gujarati: ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હોય, તો ભાષા સહાયતા સેવા, તમારા માટે નિઃશુલ્ક ઉપલબ્ધ છે. 1-855-216-3144 પર કૉલ કરો (TTY: 711).

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 (ITY: 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।

Laotian: ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 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 (ITY: 711).

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezplatnej 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。