We cover what matters.



BlueCard®PPO Plan Benefits



AWF Conference Lay
BlueCard® PPO

Effective January 01, 2024



BlueCross BlueShield of Alabama

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 Pharmacy

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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AWF Conference Lay BlueCard® PPO Effective January 01, 2024

	Eπective January 01, 2024	
BENEFIT	IN-NETWORK	OUT-OF-NETWORK
	of the provider's charge that Blue Cross and/or may vary depending upon the type provider an	
	MMARY OF COST SHARING PROVISION	
	Mental Health Disorders and Substan	
Calendar year deductibles and out-of-pocket maximums will be calculated in accordance with applicable Federal law.		
Calendar Year Deductible	\$500 individual; \$1,000 family	
	Any covered expenses incurred in the last 3 months of any benefit period which have been allocated toward all <u>or</u> a portion of the Calendar year Deductible for that year may also be allocated toward next years Calendar year Deductible.	
Calendar Year Out-of-Pocket Maximum	\$4,000 individual; \$8,000 family	
	All deductibles, copays and coinsurance for in-ned disorders and substance abuse emergency service maximum.	
	Coinsurance for out-of-network Home Health, Hospice, and Other Covered Services (excluding occupational therapy, physical therapy, speech therapy and DME in Alabama) applies to the out-opocket 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 the Calendar Year Out-of-Pocket 100% of the allowed amount for the remainder of	
INPAT	I IENT HOSPITAL AND PHYSICIAN BEN	NEFITS
	Mental Health Disorders and Substan	
	nissions (except medical emergency services ar	
	gencies. Generally, if precertification is not obta 2342 (toll-free) for precertification.	
Inpatient Hospital	Covered at 100% of the allowed amount,	Covered at 80% of the allowed amount,
	after \$250.00 per admission deductible; \$300.00 daily hospital copay days 2-6 for each admission	after \$250.00 per admission deductible
		Note: In Alabama, available only for medical emergency services and accidental injury
Inpatient Physician Visits and Consultations	Covered at 100% 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 100% of the allowed amount, no copay or deductible	Mental Health Disorders and Substance Abuse Services covered at 80% of the allowed amount, no copay or deductible
(hadadaa	OUTPATIENT HOSPITAL BENEFITS	
	Mental Health Disorders and Substan nt hospital benefits; please see benefit booklet.	
administered drugs; v	visit AlabamaBlue.com/ProviderAdministeredPr	ecertificationDrugList.
•	certification is not obtained, no benefits are ava	
Outpatient Surgery (Including Ambulatory Surgical Centers)	Covered at 100% of the allowed amount, after \$250.00 hospital copay	Covered at 80% of the allowed amount, subject to calendar year deductible
		In Alabama, not covered
Emergency Room (Medical Emergency)	Covered at 100% of the allowed amount, after \$250.00 hospital copay	Covered at 100% of the allowed amount, after \$250.00 hospital copay
		Mental Health Disorders and Substance Abuse Services covered at 100% of the allowed amount, after \$250.00 hospital copay

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BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Emergency Room (Accident) 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.	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible, for services within 72 hours; covered at 80% of the allowed amount subject to the 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 100% of the allowed amount, after \$60.00 physician copay	Covered at 100% of the allowed amount, and \$60.00 physician copay Mental Health Disorders and Substance Abuse Services covered at 100% of the allowed amount, after \$60.00 physician copay
Chemotherapy, Dialysis, IV Therapy, Outpatient Diagnostic Lab, Pathology, Radiation Therapy & X-ray	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% 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 Services	Covered at 100% of the allowed amount, after \$60.00 daily hospital copay	Covered at 80% of the allowed amount, subject to calendar year deductible In Alabama, not covered
administered drugs; v	rsician benefits; please see benefit booklet. Previsit AlabamaBlue.com/ProviderAdministeredProcertification is not obtained, no benefits are available. Covered at 100% of the allowed amount, after \$40.00 primary care physician copay or \$60.00 specialist physician copay	ecertificationDrugList.
Second Surgical Opinions	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% of the allowed amount, subject to calendar year deductible In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Surgery & Anesthesia	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% of the allowed amount, subject to calendar year deductible In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Maternity Care Note: Dependent Maternity is covered	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% of the allowed amount, subject to calendar year deductible In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Chemotherapy, Diagnostic Lab, Dialysis, IV Therapy, Pathology, Radiation Therapy & X-ray	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% of the allowed amount, subject to calendar year deductible In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Applied Behavioral Analysis (ABA) Therapy	Covered at 100% of the allowed amount, after \$40.00 copay	Covered at 80% of the allowed amount, subject to calendar year deductible
Limited to ages 0-18 for autism spectrum disorders		
	PREVENTIVE CARE BENEFITS	
Routine Immunizations and Preventive Services	Covered at 100% of the allowed amount, no copay or deductible	Not Covered
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 		
Additional Preventive Services	Covered at 100% of the allowed amount,	Not Covered
Limited to one per member per calendar year:	no copay or deductible	
Urinalysis		
Complete Blood Count (CBC)		
Cholesterol (cholesterol, HDL, LDL, VLDL and triglycerides)		
 Blood Glucose and Hemoglobin A1C 		

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
	PRESCRIPTION DRUG BENEFITS	
(Includes	Mental Health Disorders and Substar	nce Abuse)
	for some drugs; if precertification is not obtain	
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 separate \$200.00 drug deductible per person per calendar year (no family maximum) and the following	Not Covered
Locate a ValueONE Retail Network pharmacy at AlabamaBlue.com/ ValueONEPharmacyLocator Maintenance drugs – up to a 30-day supply	copayments for a 30-day supply for each prescription: Tier 1 Drugs: \$10 copay per prescription	
View the maintenance drug list that applies to the plan at AlabamaBlue.com/ MaintenanceDrugList	Tier 2 Drugs: \$50 copay per prescription	
Prescription drugs (other than maintenance drugs) - up to a 30-day supply	Tier 3 Drugs: \$75 copay per prescription	
Some copays combined for diabetic supplies	Covered Insulin Products: \$99.00 maximum cost share per 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 specialty drugs is the Pharmacy Select Network		
 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.		
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/		

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BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Extended Supply Prescription Prepaid	Covered at 100% of the allowed amount,	Not Covered
Benefits The extended supply pharmacy network for the plan is the ValueONE ESN Network	subject to the separate \$200.00 drug deductible per person per calendar year (no family maximum) and the following	
Locate a ValueONE Pharmacy at AlabamaBlue.com/ ValueONEESNPharmacyLocator	copayments for a 30-day supply for each prescription:	
·	Tier 1 Drugs: \$10 copay per prescription	
Maintenance drugs - up to 90-day supply may be purchased but copay applies for each 30-day supply	Tier 2 Drugs:	
View the maintenance drug list that applies to the plan at AlabamaBlue.com/ MaintenanceDrugList	\$50 copay per prescription Tier 3 Drugs: \$75 copay per prescription	
Prescription drugs (other than maintenance drugs) - up to a 30-day supply		
Some copays combined for diabetic supplies	Covered Insulin Products: \$99.00 maximum cost share per 30-day supply.	
View the SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx1DrugList4T	F	
Specialty drugs are not available through extended supply pharmacy service		
Select Generic Specialty and Biosimilar Drugs	100% of the allowed amount, no deductible or copayment	Not Covered
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 AlabamaBlue.com/ SelectGenericSpecialtyandBiosimil arDrugList.		
Generic specialty and biosimilar drugs are not available through the Home Delivery Network.		
	NEFITS FOR OTHER COVERED SERVI	
	Mental Health Disorders and Substandered services; please see your benefit booklet.	
Allergy Testing & Treatment	are available. Covered at 80% of the allowed amount,	Covered at 80% of the allowed amount,
Anergy resums & freatment	subject to calendar year deductible	subject to calendar year deductible
Ambulance Service	Covered at 80% of the allowed amount,	Covered at 80% of the allowed amount,
7 41120141100 0011100	subject to calendar year deductible	subject to calendar year deductible
Cancer Diagnosed 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

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Participating Chiropractic Services	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Durable Medical Equipment (DME)	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Rehabilitative Occupational, Physical and Speech Therapy	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% 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		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Habilitative Occupational, Physical and Speech Therapy	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% 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		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
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 80% of the allowed amount, subject to calendar year deductible
ages 0-10		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Home Health and Hospice	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		In Alabama, not covered
TMJ (Temporomandibular Joint Disorder) - Phase I only	Covered at 50% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Home Infusion	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% 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 \$40.00 copay	Covered at 80% of the allowed amount, subject to calendar year deductible

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
HEALTH MANAGEMENT BENEFITS		
(Includes Mental Health Disorders and Substance 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.	
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.
- 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), 1557 Grievance@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 (ITY: 711) Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-216-3144 (ITY: 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 144-216-218-1 (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 (TTY: 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 (TTY: 711).

Hindi: ध्यान दें: अगर आपकी भाषा हिंदी है. तो आपके लिए भाषा सहायता सेवाएँ निःशल्क 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 (TTY: 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。