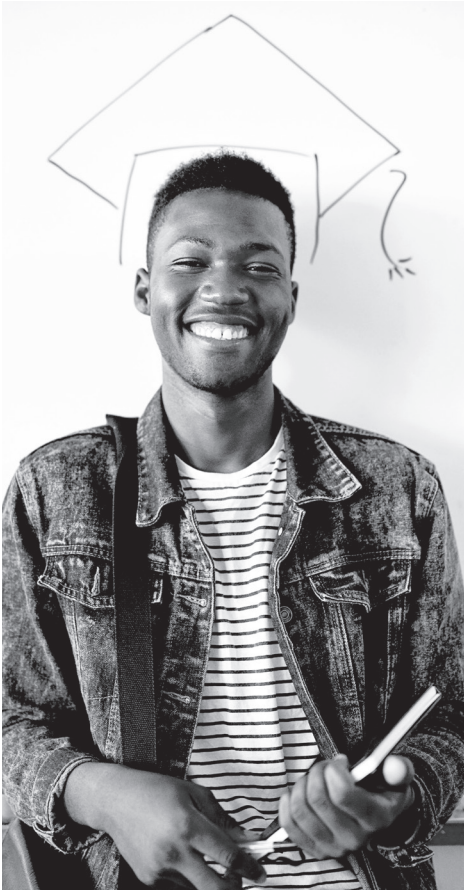




**BlueCross BlueShield
of Alabama**



BlueCard PPO

Visit our website at [AlabamaBlue.com](https://alabamablue.com)

Student Health Plan Benefits

Alabama College of Osteopathic Medicine

BlueCard® PPO

Effective June 24, 2024

Effective June 1, 2024

06/05/2024 HW

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
OUTPATIENT HOSPITAL BENEFITS (Includes Mental Health Disorders and Substance Abuse)		
Precertification is required for some outpatient hospital benefits. Precertification is also required for provider-administered drugs; visit AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList . If precertification is not obtained, no benefits are available.		
Outpatient Surgery (Including Ambulatory Surgical Centers)	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible In Alabama , not covered
Emergency Room (Medical Emergency)	Covered at 80% of the allowed amount, after \$150.00 hospital copay and subject to policy year deductible	Covered at 80% of the allowed amount, after \$150.00 hospital copay and subject to policy year deductible Mental Health Disorders and Substance Abuse Services covered at 80% of the allowed amount, after \$150.00 hospital copay and subject to in-network policy year deductible
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 80% of the allowed amount, after \$150.00 hospital copay and subject to policy year deductible	Covered at 80% of the allowed amount, after \$150.00 hospital copay and subject to policy year deductible for services rendered within 72 hours; covered at 60% of the allowed amount, subject to the policy 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, after \$25 physician copay and subject to policy year deductible	Covered at 80% of the allowed amount, after \$25 physician copay and subject to policy year deductible Mental Health Disorders and Substance Abuse Services covered at 80% of the allowed amount, after \$25 physician copay and subject to in-network policy year deductible
Chemotherapy, Dialysis, IV Therapy, Outpatient Diagnostic Lab, Pathology, Radiation Therapy & X-ray	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible In Alabama , not covered
Intensive Outpatient Services and Partial Hospitalization for Mental Health Disorders and Substance Abuse Services	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible In Alabama , not covered

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
PHYSICIAN BENEFITS (Includes Mental Health Disorders and Substance Abuse)		
Precertification is required for some physician benefits. Precertification is also required for provider-administered drugs; visit AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList . If precertification is not obtained, no benefits are available.		
Office Visits & Consultations	Covered at 80% of the allowed amount, after \$25.00 physician copay and subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible In Alabama , covered at 50% of the allowed amount, subject to policy year deductible
Second Surgical Opinions	Covered at 80% of the allowed amount, after \$25.00 physician copay and subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible In Alabama , covered at 50% of the allowed amount, subject to policy year deductible
Surgery & Anesthesia	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible In Alabama , covered at 50% of the allowed amount, subject to policy year deductible
Maternity Care	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible In Alabama , covered at 50% of the allowed amount, subject to policy year deductible
Chemotherapy, Diagnostic Lab, Dialysis, IV Therapy, Pathology, Radiation Therapy & X-ray	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible In Alabama , covered at 50% of the allowed amount, subject to policy 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 policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible
PREVENTIVE CARE BENEFITS		
Routine Immunizations and Preventive Services <ul style="list-style-type: none"> See AlabamaBlue.com/PreventiveServices and AlabamaBlue.com/StandardACAPPreventiveDrugList 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 	Covered at 100% of the allowed amount, no copay or deductible	Not Covered
Note: In some cases, office visit copays or facility copays may apply. 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 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 the ValueONE Network <ul style="list-style-type: none"> Locate a ValueONE Network pharmacy at AlabamaBlue.com/ValueONEPharmacyLocator Maintenance drugs - up to 30-day supply <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> Some copays combined for diabetic supplies View the Source+Rx 2.0 drug list that applies to the plan at AlabamaBlue.com/2024SourcePlusRx2DrugList The only in-network pharmacy for some (specialty) drugs is the Pharmacy Select Network <ul style="list-style-type: none"> View the Specialty Drug List at AlabamaBlue.com/SelfAdministeredSpecialtyDrugList 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	Covered at 100% of the allowed amount, subject to the following copays for a 30-day supply for each prescription: Tier 1 Drugs: \$20 copay per prescription Tier 2 Drugs: \$20 copay per prescription Tier 3 Drugs: \$40 copay per prescription Tier 4 Drugs: \$60 copay per prescription Tier 5 Drugs: \$120 copay per prescription Tier 6 Drugs: \$120 copay per prescription Covered Insulin Products \$99 maximum cost share per 30-day supply	Not Covered
Extended Supply Prescription Prepaid Benefits The extended supply pharmacy network for the plan is the ValueONE ESN Network <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> View the Source+Rx 2.0 drug list that applies to the plan at AlabamaBlue.com/2024SourcePlusRx2DrugList Tier 5 & 6 (specialty) drugs are not available through extended supply pharmacy service 	Covered at 100% of the allowed amount, subject to the following copays for a 30-day supply for each prescription: Tier 1 Drugs: \$20 copay per prescription Tier 2 Drugs: \$20 copay per prescription Tier 3 Drugs: \$40 copay per prescription Tier 4 Drugs: \$60 copay per prescription Tier 5 Drugs: Not covered Tier 6 Drugs: Not covered Covered Insulin Products \$99 maximum cost share per 30-day supply	Not Covered

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Select Generic Specialty and Biosimilar Drugs <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"> View the Select Generic Specialty and Biosimilar Drug List that applies to the plan at AlabamaBlue.com/SelectGenericSpecialtyandBiosimilarDrugList. <p>Generic specialty and biosimilar drugs are not available through the Home Delivery Network.</p>	100% of the allowed amount, no deductible or copayment	Not Covered
Mail Order Pharmacy Benefits <ul style="list-style-type: none"> Up to a 90-day supply with one copay Mail Order Drugs are available through Home Delivery Network (Enroll online at AlabamaBlue.com/HomeDeliveryNetwork) <p>Only maintenance drugs can be purchased through this mail order pharmacy service</p> <ul style="list-style-type: none"> View the maintenance drug list that applies to the plan at AlabamaBlue.com/MaintenanceDrugList View the Source+Rx 2.0 drug list that applies to the plan at AlabamaBlue.com/2024SourcePlusRx2DrugList <p>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</p>	<p>Covered at 100% of the allowed amount, subject to the following copays:</p> <p>Tier 1 Drugs: \$50 copay per prescription</p> <p>Tier 2 Drugs: \$50 copay per prescription</p> <p>Tier 3 Drugs: \$100 copay per prescription</p> <p>Tier 4 Drugs: \$150 copay per prescription</p> <p>Tier 5 Drugs: Not Covered</p> <p>Tier 6 Drugs: Not Covered</p> <p>Covered Insulin Products \$99 maximum cost share per 30-day supply</p>	Not Covered
PEDIATRIC VISION BENEFITS		
Benefits are available up to the end of the month in which the member turns 19. See your benefit booklet for visit and treatment limits.		
Pediatric eye exam (including refraction) <p>Limited to one exam per member each policy year up to the end of the month in which the member turns 19; includes dilation if medically necessary</p>	Covered at 100% of the allowed amount, after \$20.00 copay	Not Covered
Pediatric Glasses or Contact Lenses <ul style="list-style-type: none"> Prescription glasses (lenses and frames) are limited to one pair per member each [policy year], up to the end of the month in which the member turns 19; contact lenses are limited to one 12 month supply each policy year per member up to the end of the month in which the member turns 19 Member may choose glass, polycarbonate or plastic lenses; all lens powers (single vision, bifocal, trifocal, lenticular), fashion and gradient tinting, oversized and glass-grey #3 prescription sunglass lenses and low vision items are covered 	Covered at 100% of the allowed amount, after \$40.00 copay	Covered at 100% of the allowed amount, after \$40.00 copay

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
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 precertification is not obtained, no benefits are available.		
Allergy Testing & Treatment	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible
Ambulance Service	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 80% of the allowed amount, subject to policy year deductible
Participating Chiropractic Services	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible In Alabama , not covered
Durable Medical Equipment (DME)	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible In Alabama , covered at 50% of the allowed amount, subject to policy year deductible
Needlestick Injury	Covered at 100% of the allowed amount, no copay or deductible	Covered at 60% of the allowed amount, subject to policy year deductible
Rehabilitative Occupational, Physical and Speech Therapy Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per policy year	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible In Alabama , covered at 50% of the allowed amount, subject to policy year deductible
Habilitative Occupational, Physical and Speech Therapy Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per policy year	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible In Alabama , covered at 50% of the allowed amount, subject to policy year deductible
Occupational, Physical and Speech Therapy for Autism Spectrum Disorders ages 0-18	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible In Alabama , covered at 50% of the allowed amount, subject to policy year deductible
Home Health and Hospice	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible In Alabama , not covered

BENEFIT		IN-NETWORK	OUT-OF-NETWORK
Home Infusion		Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible In Alabama , not covered
Medical Nutrition Therapy Services For adults and children, limited to 6 hours per member per policy year		Covered at 80% of the allowed amount, after \$25.00 physician copay and subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible
PEDIATRIC DENTAL BENEFITS			
Benefits are available up to the end of the month in which the member turns 19. See your benefit booklet for visit and treatment limits.			
Diagnostic and Preventive Services (Limited to members up to the end of the month in which the member turns 19)		Covered at 100% of the allowed amount, no copay or deductible	Not Covered
Basic Services (Limited to members up to the end of the month in which the member turns 19)		Covered at 100% of the allowed amount, no copay or deductible	Not Covered
Major Services (Limited to members up to the end of the month in which the member turns 19)		Covered at 50% of the allowed amount, subject to policy year deductible	Not Covered
Medically Necessary Orthodontic Services for congenital or hereditary conditions requiring medical treatment and/or corrective surgery) (Limited to members up to the end of the month in which the member turns 19)		Covered at 50% of the allowed amount, subject to policy year deductible	Covered at 50% of the allowed amount, subject to policy year deductible
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; 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, providerfinder 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, 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 providerfinder 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.
- As a participant in the student health insurance plan, you enjoy a range of valuable services and benefits: Academic Emergency Services: Accessible from anywhere, this service provides Emergency Medical Evacuation, Repatriation, Emergency Family Reunion, and comprehensive assistance in Medical, Travel, Safety, and Legal matters. Please visit aes.myahpcare.com for more information.
- AcademicLiveCare (ALC): Through ALC, you will benefit from virtual visits with board-certified professionals for both behavioral and physical health concerns. This program offers 24/7 urgent care or scheduled appointments with a medical doctor, therapist, nutritionist or psychiatrist. Use your school's unique coupon code, sent to you upon enrolling in the student health insurance plan, to receive no-cost care. ALC is an independent company from Blue Cross and Blue Shield of Alabama. To access these services, please visit ahplivecare.com and use the service key and coupon code **AHPFREE**.
- Academic Student Assistance Program (ASAP): For immediate access to a counselor or life and wellbeing resources, utilize our ASAP service. To explore life and wellbeing resources, simply visit myahpcare.personaladvantage.com and enter AHP1 as the Company Code. Ready to speak to a counselor? Call 1 (866) 349-5575.
- 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 services 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).

Arabic: انتباه: إذا كنت تتحدث العربية، توجد خدمات مساعدة فيما يتعلق باللغة، بدون تكلفة، متاحة لك. اتصل بـ 1-855-216-3144 (الهاتف النصي: 711).

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 નિ:શુલ્ક ઉપલબ્ધ છે. 1-855-216-3144 પર કોલ 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 नि:शुल्क उपलब्ध हैं। 1-855-216-3144 (TTY: 711) पर कॉल करें।

Laotian: ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ຄ່າ, ຄ່າມາດມີຢູ່ໃຫ້ທ່ານ. ໂທ 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 yardım 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。