BlueCross BlueShield of Alabama

: Auburn University SHP/Montgomery SAP

Coverage For: Individual + Family Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-866-346-4585 or visit us at AlabamaBlue.com. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.bcbsal.org/sbcglossary/ or call 1-866-346-4585 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	From 07/16/2024 to 08/15/2025: \$250 / individual in-network. \$500 / individual out-of-network.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your deductible?	Yes. Preventive services innetwork are covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductible for specific services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For in-network \$7,150 / individual \$14,300 / family.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limit</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the out-of-pocket limit?	Premiums, balance-billing charges, health care this plan doesn't cover, cost-sharing for most out-of-network benefits, precertification penalties and specialty drug manufacturer assistance amounts.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a <u>network provider</u> ?	Yes. See <u>AlabamaBlue.com</u> orcall 1-800-810-BLUE for a list of network providers.	This <u>plan</u> uses a <u>provider</u> network. You will pay less if you use a <u>provider</u> in the <u>plan</u> 's network. You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the specialist you choose without a referral.



All $\underline{\text{copayment}}$ and $\underline{\text{coinsurance}}$ costs shown in this chart are after your $\underline{\text{deductible}}$ has been met, if a $\underline{\text{deductible}}$ applies.

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Primary care visit to treat an injury or illness	20% coinsurance	40% coinsurance	Precertification is required for some <u>provider</u> administered drugs; if no precertification is	
If you visit a health care provider's office or clinic	<u>Specialist</u> visit	20% <u>coinsurance</u>	40% coinsurance	obtained, no benefits are available; in Alabama, out-of-network coinsurance is 50%; office visits at a Student Health Clinic - Auburn University Medical Center (AUMC)/Warhawk Health Services, subject to \$25 office visit copay; any other medical service available and rendered at AUMC/Warhawk Health Services including certain allergyinjections, B12 injections and certain therapeutic services will be covered at no charge; to receive treatment from a provider other than AUMC/Warhawk Health Services, a referral must be obtained for members age 18 and over	
	Preventive care/screening/ immunization	No Charge <u>Deductible</u> does not apply	Not Covered	Please visit AlabamaBlue.com/PreventiveServices. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for	
If you have a test	Diagnostic test (x-ray, blood work)	20% coinsurance	40% coinsurance	Benefits listed are <u>physician services</u> ; facility benefits are also available; precertification may	
	Imaging (CT/PET scans, MRIs)	20% coinsurance	40% coinsurance	be required; if no precertification is obtained, no benefits are available; in Alabama, out-of- network <u>coinsurance</u> is 50%	

^{*} For more information about limitations and exceptions, see the <u>plan</u> or policy document at <u>AlabamaBlue.com</u>.

Common		What You	ı Will Pay	Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider	Out-of-Network Provider	Information	
		(You will pay the least)	(You will pay the most)		
	Tier 1 Drugs	\$10 copay (AUMC) \$20 copay (retail) \$50 copay (mail order) Deductible does not apply	Not Covered		
If you need drugs to	Tier 2 Drugs	\$10 copay (AUMC) \$20 copay (retail) \$50 copay (mail order) Deductible does not apply	Not Covered	Precertification is required for some drugs; if	
treat your illness or condition More information about	Tier 3 Drugs	\$45 copay (AUMC) \$60 copay (retail) \$150 copay (mail order) Deductible does not apply	Not Covered	no precertification is obtained, no benefits are available; Warhawk Health Services does have an on-site pharmacy; covered insulin products may have lower patient responsibility;	
prescription drug coverage is available at AlabamaBlue.com/phar macy	Tier 4 Drugs	\$75 copay (AUMC) \$90 copay (retail) \$225 copay (mail order) Deductible does not apply	Not Covered	select generic specialty and biosimilar drugs on the Select Generic Specialty and Biosimilar Drug List will have lower member cost share	
	Tier 5 Drugs (preferred specialty)	\$45 <u>copay</u> (AUMC) \$60 <u>copay</u> (retail) <u>Deductible</u> does not apply	Not Covered		
	Tier 6 Drugs (non-preferred specialty)	\$75 copay (AUMC) \$90 copay (retail) Deductible does not apply	Not Covered		
If you have outpatient surgery	Facilityfee (e.g., ambulatory surgery center)	20% coinsurance	40% coinsurance	In Alabama, out-of-network not covered; precertification may be required; if no precertification is obtained, no benefits are available	
	Physician/surgeon fees	20% coinsurance	40% coinsurance	In Alabama, out-of-network <u>coinsurance</u> is 50%	
If you need immediate medical attention	Emergencyroom care	Accident: \$100 copay/visit and 20% coinsurance Medical Emergency: \$100 copay/visit and 20% coinsurance	Accident: \$100 copay/visit and 20% coinsurance Medical Emergency: \$100 copay/visit and 20% coinsurance	Physician charges will apply; <u>copay</u> waived if admitted	
	Emergencymedical transportation	20% coinsurance	20% coinsurance	None	

 $^{^* \} For more \ information \ about \ limitations \ and \ exceptions, see \ the \ \underline{\textbf{plan}} \ or \ policy \ document \ at \ \underline{\textbf{AlabamaBlue.com}}.$

Common	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	<u>Urgentcare</u>	20% coinsurance	40% coinsurance	In Alabama, out-of-network <u>coinsurance</u> is 50%	
If you have a hospital stay	Facilityfee (e.g., hospital room)	\$250 <u>copay</u> /visit and 20% <u>coinsurance</u>	\$250 copay/visit and 20% coinsurance	In Alabama, out-of-network benefits are only available for medical emergency and accidental injury; precertification is required; if no precertification is obtained, no benefits are available	
	Physician/surgeon fees	20% coinsurance	40% coinsurance	In Alabama, out-of-network <u>coinsurance</u> is 50%	
	Outpatient services	20% coinsurance	40% coinsurance	Outpatient services rendered at Auburn	
If you need mental health, behavioral health, or substance abuse services	Inpatientservices	Physician: 20% coinsurance Hospital: \$250 copay/visit and 20% coinsurance	Physician: 40% coinsurance Hospital: \$250 copay/visit and 20% coinsurance	University Medical Center (AUMC) subject to \$25 office visit copay; precertification is required for intensive outpatient, partial hospitalization and inpatient hospitalization; if no precertification is obtained, no benefits are available; in Alabama, out-of-network coinsurance is 50% for professional services	
	Office visits	20% coinsurance	40% coinsurance	Cost sharing does not apply for preventive	
If you are pregnant	Childbirth/deliveryprofessional services	20% coinsurance	40% coinsurance	services. Depending on the type of services, a copayment, coinsurance or deductible may apply. Maternity care may include tests and	
	Childbirth/deliveryfacility services	\$250 <u>copay</u> /visit and 20% <u>coinsurance</u>	\$250 <u>copay</u> /visit and 20% <u>coinsurance</u>	services described elsewhere in the SBC (i.e. ultrasound); in Alabama, out-of-network coinsurance is 50% for professional services precertification may be required for some inpatient services; if no precertification is obtained, no benefits are available	

 $[\]hbox{* For more information about limitations and exceptions, see the $\underline{\text{plan}}$ or policy document at $\underline{\text{AlabamaBlue.com}}$.}$

Common		What Yo	u Will Pay	Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Home health care	20% coinsurance	40% coinsurance	In Alabama, out-of-network not covered; benefits are also available for home infusion services; precertification may be required; if no precertification is obtained, no benefits are available	
	Rehabilitation services	20% coinsurance	40% coinsurance	Benefits listed are for Rehabilitation &	
If you need help recovering or have other special health needs		20% <u>coinsurance</u>	40% <u>coinsurance</u>	Habilitation services; each service has a combined maximum of 30 visits for occupational, physical and speech therapy per member per plan year. Children ages 0-18 with an autistic diagnosis are allowed unlimited visits for occupational, physical and speech therapy; in Alabama, out-of-network coinsurance is 50%	
	Skilled nursing care	Not covered	Not covered	Not covered; member pays 100%	
	Durable medical equipment	20% coinsurance	40% coinsurance	Precertification maybe required; if no precertification is obtained no benefits are available; in Alabama, out-of-network coinsurance is 50%	
	Hospice services	20% coinsurance	40% coinsurance	In Alabama, out-of-network not covered; precertification maybe required; if no precertification is obtained, no benefits are available	
If your child needs dental or eye care	Children's eye exam	No Charge <u>Deductible</u> does not apply	Not Covered	Benefits listed are mandated preventive services; please visit AlabamaBlue.com/PreventiveServices; additional benefits are available; limitations apply	
	Children's glasses	\$40 <u>copay</u> /visit <u>Deductible</u> does not apply	50% coinsurance	Additional benefits available; limitations apply	
	Children's dental check-up	No Charge <u>Deductible</u> does not apply	Not Covered	Benefits listed are mandated preventive services; please visit AlabamaBlue.com/PreventiveServices; additional benefits are available; limitations apply	

 $[\]hbox{* For more information about limitations and exceptions, see the $\underline{\text{plan}}$ or policy document at $\underline{\text{AlabamaBlue.com}}$.}$

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Abortion (except when necessary to prevent serious health risk to the woman or as required by applicable laws)
- Dental care (Adult)

Routine eye care (Adult)

- Hearing aids

Routine foot care

Acupuncture

· Long-term care

Skilled nursing care

Bariatric surgery

Private-duty nursing

• Weight loss programs

Cosmetic surgery

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

Chiropractic care

- Infertility treatment (Assisted Reproductive Technologynot covered)
- Non-emergency care when traveling outside the U.S.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-guestion/askebsa or Blue Cross and Blue Shield of Alabama at 1-855-350-7437. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.govor call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Your plan administrator at the phone number listed in your benefit booklet. You may also contact Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA(3272) or https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa or Alabama Department of Insurance at 1-334-269-3550 or Insdept@insurance.alabama.gov.

Does this plan provide Minimum Essential Coverage? Yes

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? Yes

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

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

^{*} For more information about limitations and exceptions, see the plan or policy document at AlabamaBlue.com.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's Type 2 Diabetes (a year of routine in-network care of a well- controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible ■ Specialist coinsurance	\$250 20%	■ The <u>plan's</u> overall <u>deductible</u> ■ Specialist coinsurance	\$250 20%	■ The plan's overall deductible ■ Specialist coinsurance	\$250 20%
Hospital (facility) copayment/coinsurance	\$250/20%	Hospital (facility) copayment/coinsurance	\$250/20%	Hospital (facility) copayment/coinsurance	\$250/20%
Other <u>copayment/coinsurance</u>	\$100/20%	Other <u>copayment/coinsurance</u>	\$100/20%	Other <u>copayment/coinsurance</u>	\$100/20%

This EXAMPLE event includes services like:

education)

Prescription drugs

Diagnostic tests (blood work)

Primary care physician office visits (including disease

This EXAMPLE event includes services like:

Specialist office visits (prenatal care) Childbirth/DeliveryProfessional Services Childbirth/DeliveryFacilityServices Diagnostic tests (ultrasounds and blood work)

Specialist visit (anesthesia)		<u>Durable medical equipment</u> (glucose meter)	Rehabilitation services (physical therapy)
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
Cost Sharing		Cost Sharing		Cost Sharing	
<u>Deductibles</u>	\$250	<u>Deductibles</u>	\$250	<u>Deductibles</u>	\$250
Copayments	\$300	Copayments	\$700	Copayments	\$100
Coinsurance	\$2,400	Coinsurance	\$200	Coinsurance	\$500
What isn't covered		What isn't covered		What isn't covered	
Limits or exclusions	\$60	Limits or exclusions	\$40	Limits or exclusions	\$0
The total Peg would pay is	\$3,010	The total Joe would pay is	\$1,190	The total Mia would pay is	\$850

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: AlabamaBlue.com.

This EXAMPLE event includes services like:

Emergencyroom care (including medical

Durable medical equipment (crutches)

supplies)

Diagnostic tests (x-ray)

Language Access Services and Notice of Nondiscrimination only apply to administrative services that Blue Cross and Blue Shield of Alabama provides to your employer.

Language Access Services and 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 be cause 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 (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 ب3144-216-216-185 (الهاتف النصى: 711). Arabic:

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-216-3144 (ITY: 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 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 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 (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 (ITY: 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。