



**BlueCross BlueShield  
of Alabama**



**BlueCard PPO**

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**Student Health Plan Benefits  
Auburn University Student Health Plan/  
Auburn University-Montgomery  
BlueCard® PPO**

**Effective July 16, 2024**

**Auburn University Student Health Plan/  
Auburn University-Montgomery Student Athletic Plan  
BlueCard® PPO  
Effective July 16, 2024**

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
<p><b>Benefit payments are based on the amount of the provider's charge that Blue Cross and/or Blue Shield plans recognize for payment of benefits. The allowed amount may vary depending upon the type provider and where services are received.</b></p> <p style="text-align: center;"><b>Services rendered at AUMC:</b> Any service available and rendered at the AUMC will not be subject to the policy year deductible</p> <p style="text-align: center;"><b>Domestic Students:</b> Global emergency services available to domestic students, insured spouse and insured minor child(ren) when 100 miles or more away from your campus address or 100 miles or more away from your permanent home address or while participating in a Study Abroad.</p> <p style="text-align: center;"><b>International Students:</b> Global emergency services are available to international students, insured spouse and insured minor child(ren), except in the student's home country.</p>		
<p><b>SUMMARY OF COST SHARING PROVISIONS (Includes Mental Health Disorders and Substance Abuse)</b></p> <p><b>Policy year deductibles and out-of-pocket maximums will be calculated in accordance with applicable Federal law.</b></p>		
<p><b>Policy Year Deductible</b> July 16, 2024 – August 15, 2025  The in-network and out-of-network Plan Year deductibles are separate and do not apply to each other</p>	<p>\$250 individual</p>	<p>\$500 individual</p>
<p><b>Policy Year Out-of-Pocket Maximum</b> July 16, 2024 – August 15, 2025</p>	<p>\$7,150 individual; \$14,300 family  All deductibles, copays and coinsurance for in-network services and all deductibles, copay 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 Plan Year Out-of-Pocket Maximum, applicable expenses for you will be covered at 100% of the allowed amount for remainder of policy year</p>	<p>There is no out-of-network out-of-pocket maximum.</p>
<p><b>INPATIENT HOSPITAL AND PHYSICIAN BENEFITS (Includes Mental Health Disorders and Substance Abuse)</b></p> <p><b>Pre-certification is required for inpatient admissions (except medical emergency services, maternity and as required by Federal law); notification within 48 hours for medical emergencies. Generally, if pre-certification is not obtained, no benefits are available. Call 1-800-248-2342 (toll-free) for pre-certification.</b></p>		
<p><b>Inpatient Hospital</b></p>	<p>Covered at 80% of the allowed amount, after a \$250 hospital copay and subject to policy year deductible</p>	<p>Covered at 80% of the allowed amount, after a \$250 hospital copay and subject to policy year deductible  <b>Note:</b> In Alabama, available only for medical emergency services and accidental injury.</p>
<p><b>Inpatient Physician Visits and Consultations</b></p>	<p>Covered at 80% of the allowed amount, subject to policy year deductible</p>	<p>Covered at 60% of the allowed amount, subject to policy year deductible  <b>In Alabama,</b> covered at 50% of the allowed amount, subject to policy year deductible</p>

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
<b>OUTPATIENT HOSPITAL BENEFITS</b> <b>(Includes Mental Health Disorders and Substance Abuse)</b>		
Precertification is required for some outpatient hospital benefits; please see benefit booklet. Precertification is also required for provider-administered drugs; visit <a href="http://AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList">AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList</a> . If precertification is not obtained, no benefits are available.		
<b>Outpatient Surgery (Including Ambulatory Surgical Centers)</b>	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible <b>In Alabama, not covered</b>
<b>Emergency Room (Medical Emergency)</b>	Covered at 80% of the allowed amount, after \$100.00 hospital copay and subject to policy year deductible; copay waived if admitted	Covered at 80% of the allowed amount, after \$100.00 hospital copay and subject to in-network policy year deductible copay waived if admitted
<b>Emergency Room (Accident)</b> <b>Note:</b> If you have a medical emergency as defined by the plan after 72 hours of an accident, refer to <b>Emergency Room (Medical Emergency)</b> above.	Covered at 80% of the allowed amount, after \$100.00 hospital copay and subject to policy year deductible copay waived if admitted	Covered at 80% of the allowed amount, after \$100.00 hospital copay and subject to in-network policy year deductible for services rendered within 72 hours; copay waived if admitted; 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
<b>Emergency Room (Physician)</b>	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 80% of the allowed amount, subject to policy year deductible
<b>Chemotherapy, Dialysis, IV Therapy, Outpatient Diagnostic Lab, Pathology, Radiation Therapy &amp; X-ray</b>	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible <b>In Alabama, not covered</b>
<b>Intensive Outpatient Services and Partial Hospitalization for Mental Health Disorders and Substance Abuse Services</b>	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible <b>In Alabama, not covered</b>
<b>PHYSICIAN BENEFITS</b> <b>(Includes Mental Health Disorders and Substance Abuse)</b>		
Precertification is required for some physician benefits; please see benefit booklet. Precertification is also required for provider-administered drugs; visit <a href="http://AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList">AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList</a> . If precertification is not obtained, no benefits are available.		
<b>Office Visits and Consultations</b>	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible <b>In Alabama, covered at 50% of the allowed amount, subject to policy year deductible</b>
<b>Student Health Clinic Services - AUMC (Auburn University Medical Center)/Warhawk Health Services</b> For members age 18 and over, no benefits will be paid without a referral from the AUMC/Warhawk Health Services for outpatient treatment received from a provider other than the Student Health Clinic. No referral is required from the Student Health Clinic for the following: <ul style="list-style-type: none"> <li>• Medical Emergency/Accident</li> <li>• Student Health Clinic is closed</li> <li>• Service is rendered at another facility during break or vacation periods</li> <li>• Medical care obtained when student is no longer able to use Student Health Clinic due to a change in the student status</li> <li>• Maternity, obstetrical and gynecological care</li> <li>• Mental Health and Substance Abuse Services</li> <li>• Medical care received when the student is more than 50 miles from campus</li> </ul> Student Health Clinic will offer services to eligible dependents 13 years and over	Covered at 100% of the allowed amount, after \$25 office visit copay, not subject to policy year deductible; any other medical service available and rendered at AUMC/Warhawk Health Services will be covered at 100% of the allowed amount, not subject to the policy year deductible.  See separate <b>Prescription Drug Benefits</b> below.  Services for certain allergy injections, B12 injections and certain therapeutic services will be covered at 100% of the allowed amount, no copay and not subject to policy year deductible.	Not Covered

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
<b>Second Surgical Opinions</b>	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible  <b>In Alabama</b> , covered at 50% of the allowed amount, subject to policy year deductible
<b>Urgent Care</b>	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible  <b>In Alabama</b> , covered at 50% of the allowed amount, subject to policy year deductible
<b>Surgery &amp; Anesthesia</b>	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible  <b>In Alabama</b> , covered at 50% of the allowed amount, subject to policy year deductible
<b>Maternity Care</b>	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible  <b>In Alabama</b> , covered at 50% of the allowed amount, subject to policy year deductible
<b>Chemotherapy, Diagnostic Lab, Dialysis, IV Therapy, Pathology, Radiation Therapy &amp; X-ray</b>	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible  <b>In Alabama</b> , covered at 50% of the allowed amount, subject to policy year deductible
<b>Applied Behavioral Analysis (ABA) Therapy</b> 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
<b>PREVENTIVE CARE BENEFITS</b>		
<b>Routine Immunizations and Preventive Services</b> <ul style="list-style-type: none"> <li>See <a href="http://AlabamaBlue.com/PreventiveServices">AlabamaBlue.com/PreventiveServices</a> and <a href="http://AlabamaBlue.com/StandardACAPreventiveDrugList">AlabamaBlue.com/StandardACAPreventiveDrugList</a> for listing of specific drugs, immunizations and preventive services or call our Customer Service Department for a printed copy</li> <li>Certain immunizations may also be obtained through the Pharmacy Vaccine Network. See <a href="http://AlabamaBlue.com/VaccineNetworkDrugList">AlabamaBlue.com/VaccineNetworkDrugList</a> for more information</li> </ul>	Covered at 100% of the allowed amount, no copay or deductible	Not Covered
<b>Note:</b> In some cases, office visit copays or facility copays may apply. Blue Cross and Blue Shield of Alabama will process these claims as required by Section 1557 of the Affordable Care Act.		
<b>PEDIATRIC VISION BENEFITS</b>		
<b>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.</b>		
<b>Pediatric Eye Exam</b> Limited to one exam (including refraction) per member per policy year up to the end of the month in which the member turns 19.	Covered at 100% of the allowed amount, after \$20.00 copay per visit	Covered at 50% of the allowed amount, subject to policy year deductible
<b>Pediatric Eyeglass Lenses</b> Limited to one per member per policy year	Covered at 100% of the allowed amount, after \$40.00 copay per visit	Covered at 50% of the allowed amount, subject to policy year deductible
<b>Additional Lens</b> Limited to one per member per policy year. Includes polycarbonate lenses and lenses with standard scratch resistant coating	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible
<b>Pediatric Eye Glass Frames</b> Limited to one pair of prescription glasses per member per policy year with a retail cost up to \$130.	Covered at 100% of the allowed amount, no copay or deductible	Covered at 50% of the allowed amount, subject to policy year deductible

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
<b>Pediatric Eye Glass Frames</b> Limited to one pair of prescription glasses per member per policy year with a retail cost of \$130-\$160.	Covered at 100% of the allowed amount, after \$15.00 copay	Covered at 50% of the allowed amount, subject to policy year deductible
<b>Pediatric Eye Glass Frames</b> Limited to one pair of prescription glasses per member per policy year with a retail cost of \$160-\$200.	Covered at 100% of the allowed amount, after \$30.00 copay	Covered at 50% of the allowed amount, subject to policy year deductible
<b>Pediatric Eye Glass Frames</b> Limited to one pair of prescription glasses per member per policy year with a retail cost of \$200-\$250.	Covered at 100% of the allowed amount, after \$50.00 copay	Covered at 50% of the allowed amount, subject to policy year deductible
<b>Pediatric Eye Glass Frames</b> Limited to one pair of prescription glasses per member per policy year with a retail cost greater than \$250.	Covered at 60% of the allowed amount, no copay or deductible	Covered at 50% of the allowed amount, subject to policy year deductible
<b>Pediatric Contact Lenses Fittings &amp; Evaluation</b> Limited to one per policy year	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible
<b>Pediatric Contact Lenses</b> Limited to one 12-month supply per policy year	Covered at 100% of the allowed amount, after \$40.00 copay	Covered at 50% of the allowed amount, subject to policy year deductible

**PRESCRIPTION DRUG BENEFITS**

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

**Pre-certification is required for some drugs; if pre-certification is not obtained, no benefits are available.**

<p><b>Retail Prescription Prepaid Benefits</b></p> <p>Student Health Clinic -Warhawk Health Services does not have an on-site pharmacy</p> <p>The retail pharmacy network for the plan is <b>Prime Participating Retail Network</b></p> <ul style="list-style-type: none"> <li>Locate a <b>Prime Participating</b> Retail Network pharmacy at <a href="http://AlabamaBlue.com/PrimeParticipatingPharmacyLocator">AlabamaBlue.com/PrimeParticipatingPharmacyLocator</a></li> </ul> <p>Maintenance drugs - up to 90-day supply may be purchased but copay applies for each 30-day supply</p> <ul style="list-style-type: none"> <li>View the maintenance drug list that applies to the plan at <a href="http://AlabamaBlue.com/MaintenanceDrugList">AlabamaBlue.com/MaintenanceDrugList</a></li> </ul> <p>Prescription drugs (other than maintenance drugs) - up to a 30-day supply</p> <ul style="list-style-type: none"> <li>Some copays combined for diabetic supplies</li> <li>View the <b>Source+Rx 1.0</b> drug list that applies to the plan at <a href="http://AlabamaBlue.com/2024SourcePlusRx1DrugList">AlabamaBlue.com/2024SourcePlusRx1DrugList</a></li> </ul>	<p>Covered at 100% of the allowed amount, subject to the following copays for a 30-day supply for each prescription:</p> <p><b>Student Health Clinic-AUMC (Auburn University Medical Center):</b></p> <p><b>Tier 1 Drugs:</b> \$10 copay per prescription</p> <p><b>Tier 2 Drugs:</b> \$10 copay per prescription</p> <p><b>Tier 3 Drugs:</b> \$45 copay per prescription</p> <p><b>Tier 4 Drugs:</b> \$75 copay per prescription</p> <p><b>Tier 5 Drugs:</b> \$45 copay per prescription</p> <p><b>Tier 6 Drugs:</b> \$75 copay per prescription</p> <p>Covered at 100% of the allowed amount, subject to the following copays for a 30-day supply for each prescription:</p> <p><b>Prime Participating Retail Pharmacy Network:</b></p> <p><b>Tier 1 Drugs:</b> \$20 copay per prescription</p> <p><b>Tier 2 Drugs:</b> \$20 copay per prescription</p> <p><b>Tier 3 Drugs:</b> \$60 copay per prescription</p> <p><b>Tier 4 Drugs:</b></p>	<p>Not Covered</p>
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BENEFIT	IN-NETWORK	OUT-OF-NETWORK
<p>The only in-network pharmacy for some specialty drugs is the <b>Pharmacy Select Network</b></p> <ul style="list-style-type: none"> <li>Specialty drugs can be dispensed for up to a 30-day supply</li> <li>View the Specialty Drug List at <b>AlabamaBlue.com/SelfAdministeredSpecialtyDrugList</b></li> </ul> <p>Some immunizations may be received from an in-network pharmacy that participates in the Pharmacy Vaccine Network. A list of the eligible vaccines these pharmacies may provide can be found at: <b>AlabamaBlue.com/VaccineNetworkDrugList</b>.</p>	<p>\$90 copay per prescription</p> <p><b>Tier 5 Drugs:</b> \$60 copay per prescription</p> <p><b>Tier 6 Drugs:</b> \$90 copay per prescription</p> <p>Covered Insulin Products: \$99.00 maximum cost share per 30-day supply.</p>	
<p><b>Select Generic Specialty and Biosimilar drugs</b></p> <p>Generic specialty and biosimilar drugs can be dispensed for up to a 30-day supply. The only in-network pharmacy for some generic specialty and biosimilar drugs is the Pharmacy Select Network.</p> <ul style="list-style-type: none"> <li>View the Select Generic Specialty and Biosimilar Drug List that applies to the plan at <b>AlabamaBlue.com/SelectGenericSpecialtyandBiosimilarDrugList</b>.</li> </ul> <p>Generic specialty and biosimilar drugs are not available through the Home Delivery Network.</p>	<p>100% of the allowed amount, no copay or deductible</p>	<p>Not covered</p>
<p><b>Mail Order Pharmacy Benefits</b></p> <ul style="list-style-type: none"> <li>Up to a 90-day supply with one copay</li> <li>Mail Order Drugs are available through <b>Home Delivery Network</b> (Enroll online at <b>AlabamaBlue.com/HomeDeliveryNetwork</b>)</li> </ul> <p>Only maintenance drugs can be purchased through this mail order pharmacy service</p> <ul style="list-style-type: none"> <li>View the maintenance drug list that applies to the plan at <b>AlabamaBlue.com/MaintenanceDrugList</b></li> <li>View the <b>Source+Rx 1.0</b> drug list that applies to the plan at <b>AlabamaBlue.com/2024SourcePlusRx1DrugList</b></li> </ul> <p><b>Note:</b> 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><b>Tier 1 Drugs:</b> \$50 copay per prescription</p> <p><b>Tier 2 Drugs:</b> \$50 copay per prescription</p> <p><b>Tier 3 Drugs:</b> \$150 copay per prescription</p> <p><b>Tier 4 Drugs:</b> \$225 copay per prescription</p> <p><b>Tier 5 Drugs:</b> Not applicable</p> <p><b>Tier 6 Drugs:</b> Not applicable</p> <p>Covered Insulin Products: \$99.00 maximum cost share per 30-day supply.</p>	<p>Not Covered</p>
<p><b>BENEFITS FOR OTHER COVERED SERVICES (Includes Mental Health Disorders and Substance Abuse)</b></p>		
<p><b>Precertification is required for some other covered services; please see your benefit booklet. If precertification is not obtained, no benefits are available.</b></p>		
<p><b>Allergy Testing &amp; Treatment</b></p>	<p>Covered at 80% of the allowed amount, subject to policy year deductible</p>	<p>Covered at 60% of the allowed amount, subject to policy year deductible</p>
<p><b>Ambulance Service</b></p>	<p>Covered at 80% of the allowed amount, subject to policy year deductible</p>	<p>Covered at 80% of the allowed amount, subject to policy year deductible</p>



<b>BENEFIT</b>	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Participating Chiropractic Services</b>	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible  <b>In Alabama</b> , not covered
<b>Durable Medical Equipment (DME)</b>	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible  <b>In Alabama</b> , covered at 50% of the allowed amount, subject to policy year deductible
<b>Rehabilitative Occupational, Physical and Speech Therapy</b> Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per calendar 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  <b>In Alabama</b> , covered at 50% of the allowed amount, subject to policy year deductible
<b>Habilitative Occupational, Physical and Speech Therapy</b> Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per calendar 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  <b>In Alabama</b> , covered at 50% of the allowed amount, subject to policy year deductible
<b>Occupational, Physical and Speech Therapy for Autism Spectrum Disorders ages 0-18</b>	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible  <b>In Alabama</b> , covered at 50% of the allowed amount, subject to policy year deductible
<b>Home Health and Hospice</b>	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible  <b>In Alabama</b> , not covered
<b>Home Infusion</b>	Covered at 80% of the allowed amount, subject to policy year deductible	Covered at 60% of the allowed amount, subject to policy year deductible  <b>In Alabama</b> , not covered
<b>Medical Nutrition Therapy Services</b> For adults and children, limited to 6 hours per member per calendar 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
<b>PEDIATRIC DENTAL BENEFITS</b>		
<b>Policy Year Deductible: \$500 per individual for in and out-of-network service combined</b>		
<b>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.</b>		
<b>Diagnostic and preventive services</b> 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
<b>Basic services</b> 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
<b>Major services</b> 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

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
<b>Medically Necessary Orthodontic Services</b> 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)		
<b>Individual Case Management</b>	Coordinates care in event of catastrophic or lengthy illness or injury. For more information, please call 1-800-821-7231.	
<b>Chronic Condition Management</b>	Coordinates care for chronic conditions such as asthma, diabetes, coronary artery disease, congestive heart failure, chronic obstructive pulmonary disease and other specialized conditions.	
<b>Baby Yourself®</b>	A maternity program; For more information, please call 1-800-222-4379. You can also enroll online at <a href="http://AlabamaBlue.com/BabyYourself">AlabamaBlue.com/BabyYourself</a> .	
<b>Contraceptive Management</b>	Covers prescription contraceptives, which include: birth control pills, injectables, diaphragms, IUDs and other non-experimental FDA approved contraceptives; subject to applicable deductibles, copays and coinsurance.	
<b>Air Medical Transport</b>	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](http://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 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.
- 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](http://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](http://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](http://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 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](http://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](mailto: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 ed 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, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. 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 (гелетайн: 711).

**Portuguese:** ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-855-216-3144 (TTY: 711).

**Polish:** UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-855-216-3144 (TTY: 711).

**Turkish:** DİKKAT: Eğer Türkçe konuşuyor iseniz, dil yardımı hizmetlerinden ücretsiz olarak yararlanabilirsiniz. 1-855-216-3144 (TTY: 711) irtibat numaralarını arayın.

**Italian:** ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-855-216-3144 (TTY: 711).

**Japanese:** 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-855-216-3144 (TTY: 711) まで、お電話にてご連絡ください。