:HBAA



Coverage For: Individual + FamilyPlan Type: PPO

Coverage Period: 08/01/2025 - 07/31/2026

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) 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 1-800-292-8868 or visit us at <u>AlabamaBlue.com</u>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.bcbsal.org/sbcglossary/</u> or call 1-855-350-7437 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$5,000 / individual or \$10,000 / family in-network. \$5,000 / individual or \$10,000 / family 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. <u>Preventive services</u> in-network are covered before you meet your <u>deductible</u> .	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 \$7,000 individual / \$14,000 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 limits</u> until the overall family <u>out-of-pocket limits</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, pre-certification penalties and specialty drug coupon program payments.	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> or call 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's network</u> . 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's</u> 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.

	Services You May Need	What You Will Pay		Limitediana Francisco O Other	
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$35 <u>copay</u> /visit <u>Deductible</u> does not apply	40% coinsurance	In Alabama, <u>out-of-network coinsurance</u> is 50%; precertification is required for some	
	<u>Specialist</u> visit	\$50 <u>copay</u> /visit <u>Deductible</u> does not apply	40% coinsurance	provider administered drugs; if no precertification is obtained, no benefits are available	
	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.	
	<u>Diagnostic test</u> (x-ray, blood work)	No Charge Deductible does not apply	40% coinsurance	Benefits listed are <u>physician services</u> ; in Alabama, <u>out-of-network coinsurance</u> is	
If you have a test	Imaging (CT/PET scans, MRIs)	No Charge Deductible does not apply	40% coinsurance	50%; facility benefits are also available; precertification may be required; if no precertification is obtained, no benefits are available	
If you need drugs to treat your illness or	Tier 1 Drugs	\$15 <u>copay</u> (retail) <u>Deductible</u> does not apply	Not Covered	Precertification is required for some drugs; if	
condition More information about prescription drug coverage is available at AlabamaBlue.com/pharma cy	Tier 2 Drugs	\$60 <u>copay</u> (retail) <u>Deductible</u> does not apply	Not Covered	no precertification is obtained, no benefits are available; covered insulin products may have lower patient responsibility; select generic specialty and biosimilar drugs on the Select Generic Specialty and Biosimilar Drug List will have lower member cost share	
	Tier 3 Drugs	\$100 <u>copay</u> (retail) <u>Deductible</u> does not apply	Not Covered		
	Tier 4 Drugs	\$425 <u>copay</u> (retail) <u>Deductible</u> does not apply	Not Covered		
If you have outpatient surgery	Facility fee (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, <u>out-of-network 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 Medical Event	Services You May Need	What You Will Pay		Limitations Everytions 9 Other	
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information	
If you need immediate	Emergency room care	Accident: 20% coinsurance Medical Emergency: 20% coinsurance	Accident: 20% coinsurance Medical Emergency: 20% coinsurance	Physician charges will apply	
medical attention	Emergency medical transportation	20% coinsurance	20% coinsurance	None	
	Urgent care	\$35 <u>copay</u> /visit <u>Deductible</u> does not apply	40% coinsurance	In Alabama, <u>out-of-network coinsurance</u> is 50%	
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	40% coinsurance	In Alabama, out-of-network benefits are only available for accidental injury and medical emergency; precertification is required; if no precertification is obtained, no benefits are available	
	Physician/surgeon fees	20% coinsurance	40% coinsurance	In Alabama, <u>out-of-network coinsurance</u> is 50%	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$50 <u>copay</u> /visit <u>Deductible</u> does not apply	40% coinsurance	In Alabama, <u>out-of-network coinsurance</u> is 50% for professional services; precertification is required for intensive outpatient, partial <u>hospitalization</u> and <u>inpatient hospitalization</u> ; in o precertification is obtained, no benefits are available	
	Inpatient services	Physician: 20% coinsurance Inpatient Hospital: 20% coinsurance	Physician: 40% coinsurance Inpatient Hospital: 40% coinsurance		
If you are pregnant	Office visits	20% coinsurance	40% coinsurance	Cost sharing does not apply for preventive services. Depending on the type of services,	
	Childbirth/delivery professional services	20% coinsurance	40% coinsurance	a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e., ultrasound); in Alabama, out-of-netword coinsurance is 50% for professional services precertification may be required; if no precertification is obtained, no benefits are available	
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance		

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

	Services You May Need	What You Will Pay		Limitations Evacutions 9 Other	
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important 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	Habilitation services	20% coinsurance	40% coinsurance	Habilitation services; each service has a combined maximum of 30 visits for occupational, physical and speech therapy per year; in Alabama, out-of-network coinsurance is 50%; children ages 0-18 with an autistic diagnosis are allowed unlimited visits for occupational, physical and speech therapy	
	Skilled nursing care	Not Covered	Not Covered	Not covered; member pays 100%	
	Durable medical equipment	20% coinsurance	40% coinsurance	In Alabama, <u>out-of-network coinsurance</u> is 50%; precertification may be required; if no precertification is obtained, no benefits are available	
	Hospice services	20% coinsurance	40% coinsurance	In Alabama, out-of-network not covered; precertification may be 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	Please visit <u>AlabamaBlue.com/preventiveservices</u>	
	Children's glasses	Not Covered	Not Covered	Not covered; member pays 100%	
	Children's dental check-up	No Charge <u>Deductible</u> does not apply	Not Covered	Please visit <u>AlabamaBlue.com/preventiveservices</u>	

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.)

- Acupuncture
- Bariatric surgery
- Cosmetic surgeryDental care (Adult)

- Glasses, child
- Hearing aids
- Long-term carePrivate-duty nursing

- Routine eye care (Adult)
- Routine foot care
- Skilled nursing care
- Weight loss programs

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

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 	 Non-emergency care when traveling outside the 		
	Technology not covered)	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-question/ask-ebsa or Blue Cross and Blue Shield of Alabama at 1-800-292-8868. 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.gov or 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 https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa or Alabama Department of Insurance at 1-334-269-3550 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 https://www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa or Alabama Department of Insurance.

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:

The total Peg would pay is



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

D : II : DI		Managing Isala Topa Opinha	4	Mists Oissula Fasstons		
Peg is Having a Baby		Managing Joe's Type 2 Diabetes		Mia's Simple Fracture		
·	(9 months of in-network pre-natal care and a		(a year of routine in-network care of a well-		(in-network emergency room visit and follow up	
hospital delivery)		controlled condition)		care)		
■ The <u>plan's</u> overall <u>deductible</u>	\$5000	■ The <u>plan's</u> overall <u>deductible</u>	\$5000	■ The <u>plan's</u> overall <u>deductible</u>	\$5000	
■ Specialist copayment	\$50	■ Specialist copayment	\$50	■ Specialist copayment	\$50	
■ Hospital (facility) coinsurance	20%	Hospital (facility) coinsurance	20%	Hospital (facility) coinsurance	20%	
■ Other <u>copayment/coinsurance</u>	\$60/20%	■ Other copayment/coinsurance	\$60/20%	■ Other copayment/coinsurance	\$60/20%	
This EXAMPLE event includes services	like:	This EXAMPLE event includes services I	ike:	This EXAMPLE event includes service	s like:	
Specialist office visits (prenatal care)		Primary care physician office visits (including disease		Emergency room care (including medical		
Childbirth/Delivery Professional Services			education)		supplies)	
Childbirth/Delivery Facility Services		Diagnostic tests (blood work)		Diagnostic tests (x-ray)		
Diagnostic tests (ultrasounds and blood wo	ork)	Prescription drugs		<u>Durable medical equipment</u> (crutches)		
Specialist visit (anesthesia)		Durable medical equipment (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	
	ФГООО		#200		# 0200	
Deductibles	\$5000	Deductibles	\$200	Deductibles	\$2300	
<u>Copayments</u>	\$10	<u>Copayments</u>	\$900	<u>Copayments</u>	\$100	
Coinsurance	\$1300	<u>Coinsurance</u>	\$0	Coinsurance	\$0	
What isn't covered		What isn't covered		What isn't covered		
Limits or exclusions	\$60	Limits or exclusions	\$40	Limits or exclusions	\$0	

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

\$1,140

The total Mia would pay is

The total Joe would pay is

\$6,370

\$2,400

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

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

Discrimination is Against the Law

Language Assistance Services, Auxiliary Aids 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 (consistent with the scope of sex discrimination described in 45 CFR § 92.101(a)(2)). We do not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Blue Cross and Blue Shield of Alabama:

- Provides reasonable modifications and free appropriate auxiliary 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 assistance services to people whose primary language is not English, such as qualified interpreters and information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance 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.

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

English: ATTENTION: Free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-855-216-3144 (TTY: 711) or call Customer Service.

انتباه: إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر أيضًا المساعدات :-855-216-3144 والخدمات الإضافية المناسبة لتوفير المعلومات بتنسيقات يسهل الوصول إليها مجائًا. اتصل بالرقم 3144-216-216 والخدمة العملاء.

Chinese: 请注意:如果您说普通话,我们可免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务,以易读格式向您提供信息。请拨打 1-855-216-3144(TTY 用户请拨 711)或致电客户服务部。

French: À NOTER: Si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et des services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1 855 216 3144 (TTY: 711) ou contactez le service client.

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Geeignete Hilfsmittel und Dienstleistungen zur Bereitstellung von Informationen in zugänglichen Formaten sind ebenfalls kostenlos erhältlich. Rufen Sie +1 855 216 3144 (Durchwahl: 711) oder den Kundendienst an.

Gujarati: ધ્યાન આપો: જો તમે ગુજરાતી બોલો છો, તો તમારા માટે નિઃશુલ્ક ભાષા સહાય સેવાઓ ઉપલબ્ધ છે. સુલભ ફોર્મેટમાં માહિતી પ્રદાન કરવા માટેની યોગ્ય સહાય અને સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 1-855-216-3144 (TTY: 711) પર અથવા ગ્રાહક સેવા પર કૉલ કરો.

Hindi: ध्यान दें: अगर आप हिन्दी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएँ उपलब्ध हैं। आसान प्रारूप में सूचना उपलब्ध कराने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-855-216-3144 (TTY: 711) पर कॉल करें या ग्राहक सेवा को कॉल करें।

Japanese: ご案内: 日本語を話される方には、無料の言語アシスタントサービスをご用意しております。アクセシブルな形式で情報を提供するため、補助器具や支援サービスも無料で提供しております。1-855-216-3144 (TTY: 711) もしくは、カスタマーサービスにお電話でお問合せください。

Korean: 주의: 한국어을(를) 하시면 무료 언어 지원 서비스를 이용하실 수 있습니다. 접근 가능한 형식으로 정보를 제공하기 위한 적절한 보조 도구와 서비스도 무료로 제공됩니다. 1-855-216-3144(TTY: 711)로 전화하거나 고객 서비스에 문의하세요.

Lao: ເອົາໃຈໃສ່: ຖ້າເຈົ້າເວົ້າ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາຟຣີແມ່ນມີໃຫ້ທ່ານ. ການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການທີ່ເໝາະສົມໃນການສະໜອງຂໍ້ມູນໃນຮູບແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້ແມ່ນຍັງສາມາດໃຊ້ໄດ້ໂດຍບໍ່ເສຍຄ່າ. ໂທ 1-855-216-3144 (TTY: 711) ຫຼື ໂທຫາຝ່າຍບໍລິການລຸກຄ້າ.

Portuguese: ATENÇÃO: Se você falar português, serviços gratuitos de assistência linguística estão disponíveis para você. Também estão disponíveis gratuitamente ajudas e serviços auxiliares adequados para fornecer informações em formatos acessíveis. Ligue para 1-855-216-3144 (TTY: 711) ou ligue para o Atendimento ao Cliente.

Russian: ВНИМАНИЕ. Если ваш язык русский язык, к вашим услугам бесплатная языковая помощь. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-855-216-3144 (ТТҮ: 711) или обратитесь в службу поддержки клиентов.

Spanish: ATENCIÓN: Si usted habla español, hay disponibles servicios gratuitos de asistencia lingüística. También hay disponibles, de forma gratuita, ayudas y servicios auxiliares adecuados para dar información en formatos accesibles. Llame al 1-855-216-3144 (TTY: 711) o llame a Servicio al cliente.

Tagalog: ATTENTION: Kung nagsasalita ka ng Tagalog, available sa iyo ang mga libreng serbisyo sa tulong sa wika. Available rin ang naaangkop na mga pantulong na tulong at serbisyo nang walang bayad para magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-855-216-3144 (TTY: 711) o tumawag sa Serbisyo sa Customer.

Turkish: DİKKAT Konuşmanız durumunda Türkçe, ücretsiz dil yardımı hizmetlerinden yararlanabilirsiniz. Erişilebilir formatlarda bilgi sağlamak için uygun yardımcı araçlar ve hizmetler de ücretsiz olarak sunulmaktadır. 1-855-216-3144 (TTY: 711) nolu telefonu veya Müşteri Hizmetlerini arayın.

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