We cover what matters.

BlueCard® PPO Plan Benefits

Alabama Chiropractic Association Blue Saver[®] 4000 BlueCard[®] PPO

Effective January 01, 2024



An Independent Licensee of the Blue Cross and Blue Shield Association



Visit our website at AlabamaBlue.com

Prescription Drugs: ValueONE Network

ValueONE Network Facts:

- 51,000 major national and regional pharmacy chains, retailers and grocers, and independent pharmacies participate in the ValueONE Retail Network. This includes many national pharmacies you may already be using.
- 50,000 major national and regional pharmacy chains, retailers and grocers, and independent pharmacies participate in the ValueONE Extended Supply Network (ESN). This includes many national pharmacies you may already be using.
- Generally, ValueONE Retail Network pharmacies can fill up to a 30-day supply of retail drugs while ValueONE ESN Network pharmacies can fill up to a 90-day supply of certain medications (prescription must be written for up to a 90-day supply). Refer to your benefit booklet for the specific day supply permitted by your benefit plan. Since the type of pharmacy differs within the ValueONE Network, be sure to check your specific pharmacy.
- If you do not use a ValueONE Network pharmacy, you may be responsible for the full cost of your prescription medication. Benefits may not be provided for out-of-network pharmacies.
- To maximize your pharmacy benefits, you will need to transfer all your prescriptions to a ValueONE Network pharmacy.

Find a ValueONE Network Pharmacy

You can locate all of the participating pharmacies in your area at

AlabamaBlue.com/ValueONERetailPharmacyLocator. Click on "Find a Pharmacy by Name or Location" located under Find a Pharmacy. When searching for a participating pharmacy, make sure either "ValueONE Retail Network" or "ValueONE ESN Network" is listed under "Network Participation" located to the right of the pharmacy address.

Alabama Chiropractic Association Blue Saver[®] 4000 BlueCard[®] PPO

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BENEFIT		OUT-OF-NETWORK
	IN-NETWORK	
	at may vary depending upon the type provider an	
SU	JMMARY OF COST SHARING PROVISION	ONS
(Includes	s Mental Health Disorders and Substan	ce Abuse)
	it-of-pocket maximums will be calculated in acco	
Calendar Year Deductible	\$4,000 individual; \$8,000 family	\$8,000 individual; \$16,000 family
he in-network and out-of-network calendar year leductibles are separate and do not apply to each other	r	
Calendar Year Out-of-Pocket Maximum	\$6,800 individual; \$13,600 family	There is no out-of-pocket maximum for out
All deductibles, copays and coinsurance for in- letwork services and all deductibles, copays and coinsurance for out-of-network mental lealth disorders and substance abuse emergency services apply to the out-of-pocket naximum.	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 Calendar Year Out-of- Pocket Maximum, applicable expenses for you will be covered at 100% of the allowed amount for remainder of calendar year	of-network services.
(Includes) Precertification is required for inpatient add	TIENT HOSPITAL AND PHYSICIAN BEN s Mental Health Disorders and Substan missions (except medical emergency services ar rgencies. Generally, if precertification is not obta 2342 (toll-free) for precertification. Covered at 80% of the allowed amount,	ce Abuse) nd maternity and as required by Federal law);
	subject to calendar year deductible	subject to calendar year deductible Note: In Alabama, available only for medical emergency services and accidental injury
npatient Physician Visits and	Covered at 80% of the allowed amount,	Covered at 50% of the allowed amount,
Consultations	subject to calendar year deductible	subject to calendar year deductible
		Mental Health Disorders and Substance Abuse Services covered at 50% of the allowed amount, no copay or deductible
(include)	OUTPATIENT HOSPITAL BENEFITS s Mental Health Disorders and Substan	ce Abuse)
Precertification is required for some outpati administered drugs;	ent hospital benefits; please see benefit booklet. visit AlabamaBlue.com/ProviderAdministeredPr ecertification is not obtained, no benefits are ava	Precertification is also required for provider- ecertificationDrugList.
Dutpatient Surgery (Including	Covered at 80% of the allowed amount,	Covered at 50% of the allowed amount,
Ambulatory Surgical Centers)	subject to calendar year deductible	subject to calendar year deductible

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Emergency Room (Medical Emergency)	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		Mental Health Disorders and Substance Abuse Services covered at 80% of the allowed amount, subject to in-network calendar year deductible
Emergency Room (Accident)	Covered at 80% of the allowed amount,	Covered at 80% of the allowed amount,
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.	subject to calendar year deductible	and subject to calendar year deductible for services rendered within 72 hours; covered at 50% of the allowed amount subject to calendar year deductible when services are rendered after 72 hours of the accident and not a medical emergency as defined by the plan
Emergency Room (Physician)	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		Mental Health Disorders and Substance Abuse Services covered at 80% of the allowed amount, subject to in-network calendar year deductible
Chemotherapy, Dialysis, IV Therapy, Outpatient Diagnostic Lab, Pathology, Radiation Therapy & X-ray	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible In Alabama, not covered
Intensive Outpatient Services and Partial Hospitalization for Mental Health Disorders and Substance Abuse	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Services		In Alabama, not covered
(Includes	PHYSICIAN BENEFITS Mental Health Disorders and Substar	nce Ahuse)
Precertification is required for some phy administered drugs; v	vsician benefits; please see benefit booklet. Pro visit AlabamaBlue.com/ProviderAdministeredP certification is not obtained, no benefits are av	ecertification is also required for provider- recertificationDrugList.
Office Visits and Consultations	Covered at 100% of the allowed amount,	Covered at 50% of the allowed amount,
	after \$45.00 primary care physician copay or \$65.00 specialist physician copay	subject to calendar year deductible

IN-NETWORK	OUT-OF-NETWORK
Covered at 100% of the allowed amount, subject to a \$45.00 payment per consultation	Not Covered
Covered at 100% of the allowed amount, after \$65.00 physician copay	Covered at 50% of the allowed amount, subject to calendar year deductible
Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Covered at 100% of the allowed amount, no copay or deductible	Not Covered
	Covered at 100% of the allowed amount, subject to a \$45.00 payment per consultation Covered at 100% of the allowed amount, after \$65.00 physician copay Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible Covered at 80% of the allowed amount, subject to calendar year deductible

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
	PRESCRIPTION DRUG BENEFITS	
	Mental Health Disorders and Substan	
	for some drugs; if precertification is not obtain	
Retail Prescription Prepaid Benefits The retail pharmacy network for the plan is ValueONE Retail Network	Covered at 100% of the allowed amount, subject to the following copays for a 30- day supply for each prescription:	Not Covered
 Locate a ValueONE Retail Network pharmacy at AlabamaBlue.com/ ValueONEPharmacyLocator 	Tier 1 Drugs: \$15 copay per prescription Tier 2 Drugs:	
Maintenance drugs – up to a 30-day supply	\$60 copay per prescription	
 View the maintenance drug list that applies to the plan at AlabamaBlue.com/ MaintenanceDrugList 	Tier 3 Drugs: \$100 copay per prescription	
Prescription drugs (other than maintenance drugs) - up to a 30-day supply	Tier 4 (specialty) Drugs: \$425 copay per prescription	
 View the SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx1DrugList4T 	Covered Insulin Products: \$99.00	
The only in-network pharmacy for some Tier 4 (specialty) drugs is the Pharmacy Select Network	maximum cost share per 30-day supply.	
• Tier 4 (specialty) drugs can be dispensed for up to a 30-day supply		
 View the Specialty Drug List at AlabamaBlue.com/SelfAdministered SpecialtyDrugList 		
Some immunizations may be received from an in-network pharmacy that participates in the Pharmacy Vaccine Network. A list of the eligible vaccines these pharmacies may provide can be found at: AlabamaBlue.com/ VaccineNetworkDrugList .		
Extended Supply Prescription Prepaid	Covered at 100% of the allowed amount,	Not Covered
Benefits	subject to the following copays for a 30-	
The extended supply pharmacy network for the	day supply for each prescription:	
plan is the ValueONE ESN Network	Tier 1 Drugs:	
 Locate a ValueONE Pharmacy at AlabamaBlue.com/ ValueONEESNPharmacyLocator 	\$15 copay per prescription	
Maintenance drugs - up to 90-day supply may be purchased but copay applies for each 30-day supply	Tier 2 Drugs: \$60 copay per prescription Tier 3 Drugs:	
 View the maintenance drug list that applies to the plan at AlabamaBlue.com/ MaintenanceDrugList 	\$100 copay per prescription Tier 4 (specialty) Drugs: Not covered	
Prescription drugs (other than maintenance drugs) - up to a 30-day supply		
 View the SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx1DrugList4T 	Covered Insulin Products: \$99.00 maximum cost share per 30-day supply.	
• Tier 4 (specialty) drugs are not available through extended supply pharmacy service		

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Select Generic Specialty and Biosimilar Drugs	100% of the allowed amount, no deductible or copayment	Not Covered
Generic specialty and biosimilar drugs can be dispensed for up to a 30-day supply. The only in-network pharmacy for some generic specialty and biosimilar drugs is the Pharmacy Select Network .		
 View the Select Generic Specialty and Biosimilar Drug List that applies to the plan at AlabamaBlue.com/ SelectGenericSpecialtyandBiosimil arDrugList. 		
Generic specialty and biosimilar drugs are not available through the Home Delivery Network.		
Mail Order Pharmacy Benefits • Up to a 90-day supply with one copay	Covered at 100% of the allowed amount, subject to the following copays:	Not Covered
 Mail Order Drugs are available through Home Delivery Network (Enroll online at AlabamaBlue.com/ HamaBalue.com/ 	Tier 1 Drugs: \$37.50 copay per prescription	
HomeDeliveryNetwork Only maintenance drugs can be purchased through this mail order pharmacy service	Tier 2 Drugs: \$150 copay per prescription	
 View the maintenance drug list that applies to the plan at AlabamaBlue.com/ MaintenanceDrugList 	Tier 3 Drugs: \$250 copay per prescription	
 View the SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx1DrugList4T 	Tier 4 (specialty) Drugs: Not covered	
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	Covered Insulin Products: \$99.00 maximum cost share per 30-day supply.	
(Includes	NEFITS FOR OTHER COVERED SERV Mental Health Disorders and Substan overed services; please see your benefit bookle are available.	nce Abuse)
Allergy Testing & Treatment	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
	Subject to calendar year deductible	Subject to calendar year deductible
Ambulance Service	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
Participating Chiropractic Services	Covered at 80% of the allowed amount,	Covered at 50% of the allowed amount,
Limited to 15 visits per member per calendar year	subject to calendar year deductible	subject to calendar year deductible In Alabama, not covered
Durable Medical Equipment (DME)	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Group #40094 Div 001	6	10/18/2023 TM

BENEFIT	IN-NETWORK OUT-OF-NETWORK		
Rehabilitative Occupational, Physical and Speech Therapy	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible	
Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per calendar year			
Habilitative Occupational, Physical and Speech Therapy	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible	
Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per calendar year			
Occupational, Physical and Speech Therapy for Autism Spectrum Disorders ages 0-18	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible	
Home Health and Hospice	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible In Alabama, not covered	
		in Alabama, not covered	
Home Infusion	Covered at 100% of the allowed amount, after \$425.00 copayCovered at 50% of the allowed amount, subject to calendar year deductible		
		In Alabama, not covered	
Medical Nutrition Therapy Services For adults and children, limited to 6 hours per	Covered at 100% of the allowed amount, after \$45.00 copay Covered at 50% of the allowed amoun subject to calendar year deductible		
member per calendar year			
(Includes	HEALTH MANAGEMENT BENEFITS Mental Health Disorders and Substar		
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, provider finder website (AlabamaBlue.com) or call 1-800-810-BLUE (2583).
- In-network hospitals, physicians and other healthcare providers have a contract with a Blue Cross and/or Blue Shield Plan for furnishing healthcare services at a reduced price (examples: BlueCard® PPO, PMD). In-network pharmacies are pharmacies that participate with Blue Cross and Blue Shield of Alabama or its Pharmacy Benefit Manager(s). In Alabama, in-network services provided by mental health disorders and substance abuse professionals are available through the Blue Choice Behavioral Health Network. Sometimes an in-network provider may furnish a service to you that is not covered under the contract between the provider and a Blue Cross and/or Blue Shield Plan. When this happens, benefits may be denied or reduced. Please refer to your benefit booklet for the type of provider network that we determine to be an in-network provider for a particular service or supply.
- Out-of-network providers generally do not contract with Blue Cross and/or Blue Shield Plans. If you use out-of-network providers, you may be
 responsible for filing your own claims and paying the difference between the provider's charge and the allowed amount. The allowed amount may
 be based on the negotiated rate payable to in-network providers in the same area or the average charge for care in the area, or in accordance
 with applicable Federal law.
- Please be aware that providers/specialists may be listed in a PPO directory or provider finder website, but not covered under this benefit plan. Please check your benefit booklet for more detailed coverage information.
- 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.
- Please refer to your benefit book or contact Blue Cross directly about coverage for your hospital charges and other related medical services. Approval for air medical transportation does not mean that hospitalization and other medical expenses will be covered. All coverage determinations for medical benefits are subject to the terms, conditions, limitations and exclusions of the health plan. Air medical transportation services are provided through a contract with AirMed International, LLC, an independent company that does not provide Blue Cross and Blue Shield of Alabama products. Blue Cross is not responsible for any mistakes, errors or omissions that AirMed, its employees or staff members make. Air medical transportation services terminate if coverage by your health plan ends.

This is not a contract, benefit booklet or Summary Plan Description. Benefits are subject to the terms, limitations and conditions of the group contract (including your benefit booklet). Check your benefit booklet for more detailed coverage information. Please visit our website, AlabamaBlue.com.

Notice of Nondiscrimination

Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association, complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. We do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Blue Cross and Blue Shield of Alabama:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages

If you need these services, contact our 1557 Compliance Coordinator. If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in person or by mail, fax, or email at: Blue Cross and Blue Shield of Alabama, Compliance Office, 450 Riverchase Parkway East, Birmingham, Alabama 35244, Attn: 1557 Compliance Coordinator, 1-855-216-3144, 711 (TTY), 1-205-220-2984 (fax), <u>1557Grievance@bcbsal.org</u> (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 <u>https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</u>, 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 <u>http://www.hhs.gov/ocr/office/file/index.html</u>.

Foreign Language Assistance

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-216-3144 (ITY: 711) Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-216-3144 (ITY: 711)번으로 전화해 주십시오.

Chinese: 注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電 1-855-216-3144 (ITTY: 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: النتباه: إذا كنت تتحدث العربية، توجد خدمات مساعدة فيما يتعلق باللغة، بدون تكلفة، متاحة لك. اتصل بـ 1-18-21-215-216 (الهاتف النصى: 711).

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-216-3144 (I*IY: 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 (ITY: 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 (ITY: 711).

Hindi: ध्यान दें: अगर आपकी भाषा हिंदी है, तो आपके लिए भाषा सहायता सेवाएँ निःशुल्क उपलब्ध हैं। 1-855-216-3144 (ITY: 711) पर कॉल करें।

Laotian: โปดฉาบ: ท้าอ่า ท่ามเอิ้าพาสา ฉาอ, ภามบํฉึภามฉ่อยเซือด้ามพาสา, โดยบ่่เสังค่า, แม่มมิพ้อมใซ้ท่าม. โทธ 1-855-216-3144 (ITY: 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 (ITY: 711). Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezplatnej pomocy językowej. Zadzwoń pod numer 1-855-216-3144 (ITY: 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 (ITY: 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。