

2026 Small Business

Health Plans



BlueCross BlueShield of Alabama

An independent licensee of the Blue Cross and Blue Shield Association.

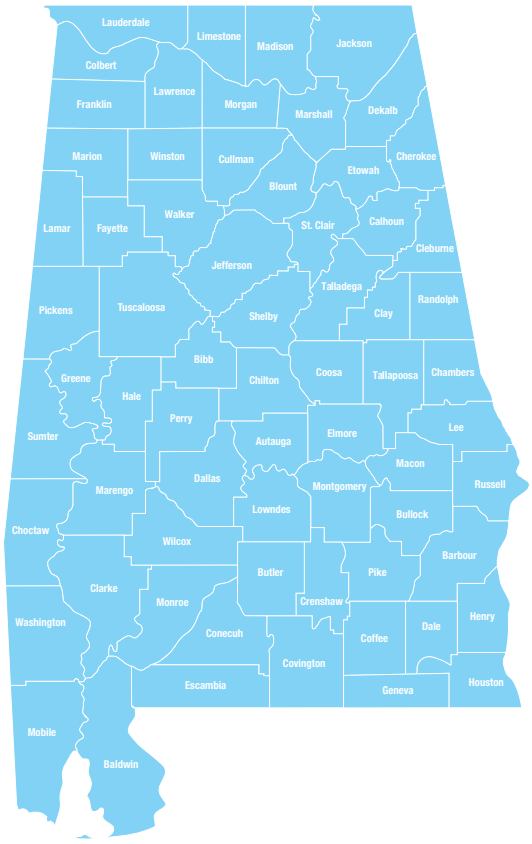
About

Blue Cross and Blue Shield of Alabama

For more than 85 years, Blue Cross and Blue Shield of Alabama has been providing access to quality coverage and dependable, local service. Our commitment to providing products of value extends to millions of Alabamians, and our goal is to provide peace of mind to our members by delivering access to quality, affordable healthcare.

Quick Facts

- Our Small Business plans are available in all 67 counties in Alabama, and no referral is ever required to see a specialist. Plus, some coverage for out-of-network services is included.
- Blue Cross insures more Alabamians than any other carrier.
- Our plans provide access to a comprehensive network of healthcare professionals, including a choice of hospitals and more than 10,000 Alabama physicians, as well as access to our national BlueCard® PPO network.
- As a member of Blue Cross, you can rely on our locally-headquartered Customer Service Department to provide you with superior service that consistently exceeds your expectations.



Metal Level information



PLATINUM	Our Platinum plan provides the best benefit coverage with higher monthly premiums and includes extra coverage for benefits such as bariatric surgery, adult eye exam and a more comprehensive drug formulary.
GOLD	Our Gold plans have lower copays for benefits such as primary care physicians, specialists and generic drugs.
SILVER	Our Silver plans provide comprehensive coverage and include a Health Savings Account, a high deductible health plan option that offers employees tax advantages and flexibility.
BRONZE	Our Bronze plan has the lowest monthly premium option.

Do you qualify for a tax credit?

Blue Cross offers seven Small Business Plans, and all are Small Business Health Options Program (SHOP) eligible. If you enroll in any of our plans, you may qualify for the Small Business Health Care Tax Credit. Visit **HealthCare.gov** for more information and to find out if you qualify.

Preventive Care

At Blue Cross, we want you to put you first, so we are proud to provide members with an extensive list of preventive services and immunizations with no copay. Below is a list of some of the services available. For a full list, please visit **AlabamaBlue.com/PreventiveServices**.

Preventive Services for Adults	Frequency/Limitations
Blood Pressure Screening	Age 18 and older, one per calendar year (included as a part of an office visit)
Breast Cancer Mammography	Age 35-39 one baseline, age 40 and older once per calendar year
Cholesterol Screening	Men age 35 and older (20-35 at risk for CAD), Women age 45 and older (20-45 at risk for CAD) Every 5 years
Colorectal Cancer Screening	Age 45-75
▸ **Fecal Occult Blood Testing**	Once per calendar year
▸ **CT Colonography** (Visual Colonoscopy)	Every 5 years
▸ **Sigmoidoscopy**	Every 3 years
▸ **Colonoscopy** (including bowel prep)	Every 10 years
▸ **Barium Enema**	Every 5 years
▸ **Pre-Screening Consultation**	Every 10 years
▸ **FIT-DNA** (Cologuard™)	Every 3 years
Diabetes Screening	Age 19 and older, every 3 years
Hepatitis B Screening	Age 11 and older, once per calendar year
Hepatitis C Screening	Once per lifetime, once per year for individuals at high risk for infection
Lung Cancer Screening	Age 50-80, one per calendar year
Preventive Office Visit	One per calendar year
Prostate Screening	Men age 40 and older, once per calendar year
Well Women Visit	Age 10 and older, up to two visits per calendar year depending on diagnosis

Mental Health

How you feel matters. How you cope matters, too. Mental well-being is important, and Blue Cross offers many providers and resources that can help you find the right care to get you back to being you!

In addition to mental health benefits, resources provided include articles on mental well-being as well as important phone numbers and websites if you or someone in your family need to speak to someone.

For more information on Mental Health, visit **AlabamaBlue.com/MentalHealth**.



Value-added services

We appreciate firsthand how the right relationships can make an even greater impact in the lives of your employees and their families. That's why we include the following services with your Small Business healthcare plan*.

dr. on demand by Included Health

Teleconsultation

With Doctor On Demand, your employees can get treatment in as little as ten minutes for 90% of all common ER complaints, from common colds to uncommon rashes. They can connect virtually with high-quality doctors and mental healthcare professionals 24/7/365, whenever and wherever they are comfortable.

Lucet™

Managed Behavioral Health

Blue Cross and Blue Shield of Alabama and Lucet help members navigate their behavioral health journey with confidence through mental health services, substance use treatment and more.

Blue Cross works collaboratively with Lucet to ensure appropriate, seamless access to the right mental health experts. This collaboration delivers the best in-person care to members in the most cost-effective way.

Lucet is leveraging technology through Navigate & Connect (NavConnect) to provide a scheduling tool for members seeking outpatient behavioral health services. This platform will improve their experience in accessing the right provider in less time than it typically takes to get an appointment.

AirMed THE FASTEST WAY TO RECOVERY

Hometown care from anywhere in the world

AirMed International transports your hospitalized employees in medically-equipped aircraft when they are traveling more than 150 miles from home—at no cost to the covered patient.

Air medical transportation includes:

- Worldwide medical services hotline (24/7/365).
- Air medical transport.
- Inpatient bedside-to-bedside.
- Access 150+ miles from home.
- Ground ambulance transport (to and from aircraft).
- Relayed emergency messages among patient, physician and family.

Hinge Health™ Every body moving.

Blue Cross and Blue Shield of Alabama is excited to introduce the Hinge Health Digital Musculoskeletal (MSK) Clinic™. This solution can reduce musculoskeletal pain, prevent expensive medications and avoid unnecessary surgeries. The platform brings physical therapy into the home through advanced technology and a care team team of experts. The convenience of at-home therapy removes barriers associated with traditional physical therapy, such as missed work, childcare coordination and transportation. This benefit is provided at no cost to the member.

* AirMed and Hinge Health are not available with the Blue HSA Silver for Business 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 services terminate if coverage by your health plan ends.

Doctor On Demand by Included Health is an independent company that provides a telehealth mobile app and health services on behalf of Blue Cross and Blue Shield of Alabama.

Hinge Health is an independent company providing a digital solution to help patients with musculoskeletal pain.

Lucet is an independent company managing behavioral health benefits and employee assistance programs on behalf of Blue Cross and Blue Shield of Alabama.

Smarter choices now for healthier lives later

Employees often need additional motivation to make sometimes difficult lifestyle changes for the better. That's why we offer a series of wellness programs that reward your employees for taking charge of their health.

myBlue Rewards

Rewards program

Your employees and their dependents (18+) can earn a $50 gift card each calendar year for having an annual wellness visit and completing an online Health Assessment at **AlabamaBlue.com/Assessment**.

Plus, your employees always have access to a wealth of resources, strategies and action plans to help keep them on track year-round.



Blue365®

Health and wellness discounts

Your employees have free access to exclusive deals from top national and local retailers on fitness gear, gym memberships, healthy eating options and much more. Find out more at **AlabamaBlue.com/Blue365.**

Discounts include:

- Deals from premium brands your employees will recognize.
- Deeper discounts than competitor programs across nearly all categories.
- Exclusive offers only available to Blue365 members.
- Year-round discounts with no limited supplies and no limits on employee savings.



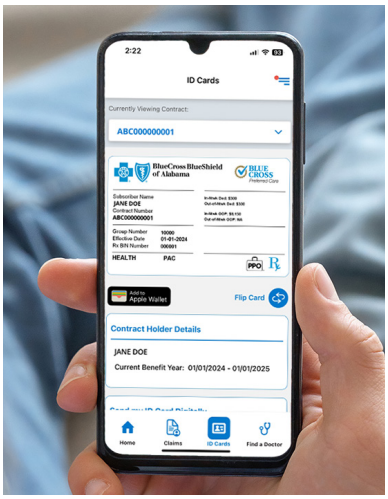
Tools that make your health plan easier to use

Your employees can rely on FREE mobile apps and online tools that make it easy to accomplish their most essential healthcare tasks—things like finding the providers they want or comparing costs for the care they need.

Alabama Blue
MOBILE APP

Companion to *my*BlueCross for plan management

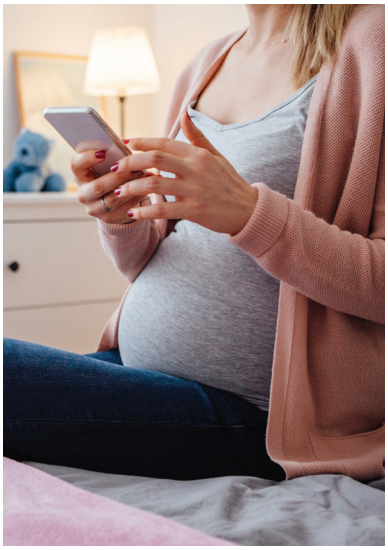
- Easy login with Touch/Face ID options.
- Check your claims and benefits.
- View, email or save your ID card to your digital wallet.
- Track your deductible and out-of-pocket spend.
- Find a doctor in your network.
- Communicate securely with Customer Service.



BABY YOURSELF
MOBILE APP

Maternity tracker with custom profiles

- Enroll easily in Baby Yourself from the app.
- Communicate securely with your Baby Yourself Nurse*.
- Weekly updates on the growth of your baby and what might be happening with you.
- Improved trackers to track symptoms, kicks, contractions, etc.
- Track the growth of your belly with the enhanced Gallery.
- Articles crafted around your pregnancy journey.



* For this service, you must be a Blue Cross and Blue Shield of Alabama member and enrolled in Baby Yourself.

Download on the App Store

GET IT ON Google Play

There is no charge from Blue Cross and Blue Shield of Alabama to download, but rates from your wireless provider may apply. This information is for educational purposes only and is not a substitute for personal care from a licensed physician. Please consult your physician for diagnosis and treatment options.

Questions?



Ready to Enroll in Coverage?

Contact our sales team if you have questions or if you are ready to enroll in coverage for your employees.

We offer two easy ways to enroll:

- Call us at **1-855-525-7283 ;** or
- Visit **AlabamaBlue.com/Employers**



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AlabamaBlue.com

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