Effective for plan years on and after July 1, 2014

Plan Benefits Summary

Blue Cross Blue Shield of Alabama

AlabamaBlue.com

We cover what matters.

Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association.
Hospital Tiered Network

The Blue Cross and Blue Shield of Alabama Hospital Tiered Network is a local Alabama effort to ensure fiscal responsibility, quality and patient safety in member hospitals. Hospitals are categorized into one of three “tiers”, based on their performance in these areas. Hospitals designated as Tier 1 are recognized as having attained the highest level of compliance.

Copay amounts for inpatient and outpatient services will vary between tiers with Tier 1 having the lowest copay. The Tier 1 level includes all PPO facilities (including PPO facilities outside Alabama) other than Tier 2 and Tier 3. Only Alabama general acute care hospitals are eligible for tiering within the Hospital Tiered Network. Rehabilitation hospitals, psychiatric hospitals, specialty facilities, out of state hospitals, VA hospitals and long term care hospitals are exempt from participating. All facilities not included on this list are subject to standard in-network benefit design.

All hospitals are evaluated annually with changes made effective January 1. In addition, reviews are completed on a quarterly basis allowing hospitals to improve tier status. To review the evaluation criteria for all hospitals and/or the tier level of a particular hospital, please use the “Find a Doctor” tool on our website at AlabamaBlue.com. The tier level will be included in the information provided for each hospital that participates in the Hospital Tiered Network. For more information on the evaluation criteria, click on the name of the hospital and then click on the “Credentials” tab. If you have any questions, please call the Customer Service number on the back of your ID card.
**Blue Secure Silver for Business**  
**Effective for Plan Years on and after July 1, 2014**  
**BlueCard PPO**

**INPATIENT HOSPITAL AND PHYSICIAN BENEFITS**  
(Includes Mental Health Disorders and Substance Abuse)

<table>
<thead>
<tr>
<th>Benefit</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
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</table>
| Inpatient Hospital | **Tier 1:** Covered at 100% of the allowed amount after $300 per day hospital copay days 1-5 for each admission  
**Tier 2 & Tier 3:** Covered at 100% of the allowed amount after $600 per day hospital copay days 1-5 for each admission | Covered at 50% of the allowed amount after $1,200 per admission deductible  
**Note:** In Alabama, available only for medical emergency and accidental injury |
| Inpatient Physician Visits and Consultations | Covered at 100% of the allowed amount subject to calendar year deductible  
Mental Health Disorders and Substance Abuse Services covered at 100% of the allowed amount; no copay or deductible | Covered at 50% of the allowed amount subject to calendar year deductible  
Mental Health Disorders and Substance Abuse Services covered at 50% of the allowed amount; no copay or deductible |

**OUTPATIENT HOSPITAL BENEFITS**  
(Includes Mental Health Disorders and Substance Abuse)

<table>
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</table>
| Outpatient Surgery (Including Ambulatory Surgical Centers) | **Tier 1:** Covered at 100% of the allowed amount after $300 hospital copay  
**Tier 2 & Tier 3:** Covered at 100% of the allowed amount after $600 hospital copay | Covered at 50% of the allowed amount subject to calendar year deductible; in Alabama, not covered |
| Emergency Room (Medical Emergency) | Covered at 100% of the allowed amount after $300 hospital copay | Covered at 100% of the allowed amount after $300 hospital copay and subject to calendar year deductible  
Mental Health Disorders and Substance Abuse Services covered at 100% of the allowed amount after $300 hospital copay |
| Emergency Room (Accident) | Covered at 100% of the allowed amount after $300 hospital copay | Covered at 100% of the allowed amount after $300 hospital copay and subject to calendar year deductible for services within 72 hours; thereafter 50% of the allowed amount subject to calendar year deductible |
| Emergency Room Physician | Covered at 100% of the allowed amount after $60 physician copay | Covered at 100% of the allowed amount after $60 physician copay and subject to calendar year deductible  
Mental Health Disorders and Substance Abuse Services covered at 100% of the allowed amount after $60 physician copay |
| Outpatient Diagnostic Lab, X-ray & Pathology | **Tier 1:** Covered at 100% of the allowed amount after $300 hospital copay  
**Tier 2 & Tier 3:** Covered at 100% of the allowed amount after $600 hospital copay | Covered at 50% of the allowed amount subject to calendar year deductible; in Alabama, not covered |
| Dialysis, IV Therapy, Chemotherapy & Radiation Therapy | Covered at 100% of the allowed amount; no copay or deductible | Covered at 50% of the allowed amount subject to calendar year deductible; in Alabama, not covered |
| Intensive Outpatient Program (IOP) and Partial Hospitalization Program (PHP) | Covered at 100% of the allowed amount after $60 per day hospital copay | Covered at 50% of the allowed amount subject to calendar year deductible; in Alabama, not covered |

**Note:** Preadmission Certification is required. Call 1-800-248-2342 (toll free). If precertification is not obtained but it is later determined that the services were medically necessary, the member will be required to pay a $250 penalty.
### PHYSICIAN BENEFITS

#### IN-NETWORK SERVICES NOT SUBJECT TO $2,000 CALENDAR YEAR DEDUCTIBLE

<table>
<thead>
<tr>
<th>BENEFIT</th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Office Visits &amp; Consultations</strong></td>
<td>Covered at 100% of the allowed amount after $40 primary care physician copay or $60 specialist physician copay</td>
<td>Covered at 50% of the allowed amount subject to calendar year deductible</td>
</tr>
<tr>
<td><strong>Second Surgical Opinions</strong></td>
<td>Covered at 100% of the allowed amount after $60 physician copay</td>
<td>Covered at 50% of the allowed amount subject to calendar year deductible</td>
</tr>
<tr>
<td><strong>Diagnostic X-ray</strong></td>
<td>Covered at 100% of the allowed amount after $10 copay per procedure</td>
<td>Covered at 50% of the allowed amount subject to calendar year deductible</td>
</tr>
<tr>
<td><strong>Note:</strong> Precertification is required for certain services</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>CAT Scan, MRI, PET/SPECT, ERCP, angiography/arteriography, cardiac cath/arteriography, UGI endoscopy, muga-gated cardiac scan &amp; colonoscopy</strong></td>
<td>Covered at 100% of the allowed amount after $300 copay per procedure</td>
<td>Covered at 50% of the allowed amount subject to calendar year deductible</td>
</tr>
<tr>
<td><strong>Note:</strong> Precertification is required for certain services</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Diagnostic Lab, Pathology, Dialysis, IV Therapy, Chemotherapy &amp; Radiation Therapy</strong></td>
<td>Covered at 100% of the allowed amount; no copay or deductible</td>
<td>Covered at 50% of the allowed amount subject to calendar year deductible</td>
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</tbody>
</table>

#### IN-NETWORK SERVICES SUBJECT TO $2,000 CALENDAR YEAR DEDUCTIBLE

<table>
<thead>
<tr>
<th>BENEFIT</th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Surgery &amp; Anesthesia</strong></td>
<td>Covered at 100% of the allowed amount subject to calendar year deductible</td>
<td>Covered at 50% of the allowed amount subject to calendar year deductible</td>
</tr>
<tr>
<td><strong>Maternity Care</strong></td>
<td>Covered at 100% of the allowed amount subject to calendar year deductible</td>
<td>Covered at 50% of the allowed amount subject to calendar year deductible</td>
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#### PREVENTIVE CARE BENEFITS

<table>
<thead>
<tr>
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<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Routine Immunizations and Preventive Services</strong></td>
<td>See AlabamaBlue.com/preventiveservices for a listing of the specific immunizations and preventive services</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Note:</strong> Certain immunizations may also be obtained through the Pharmacy Vaccine Network. See AlabamaBlue.com/pharmacy for more information.</td>
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<td></td>
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<tr>
<td><strong>Note:</strong> In some cases, office visit copays or facility copays may apply</td>
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#### ROUTINE VISION BENEFITS

<table>
<thead>
<tr>
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<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pediatric Eye Exam</strong></td>
<td>Covered at 80% of the allowed amount subject to calendar year deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Pediatric Prescription Glasses or Contact Lenses</strong></td>
<td>Limited to one pair of prescription glasses or contact lenses per calendar year up to age 19</td>
<td>Covered at 80% of the allowed amount subject to calendar year deductible</td>
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</tbody>
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#### PRESCRIPTION DRUG BENEFITS

<table>
<thead>
<tr>
<th>BENEFIT</th>
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<th>OUT-OF-NETWORK</th>
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</thead>
<tbody>
<tr>
<td><strong>Prescription Drug Card</strong></td>
<td>Covered at 100% of the allowed amount after the following copays:</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Generic Drugs - mandatory when available:</strong></td>
<td>$20 copay per prescription</td>
<td></td>
</tr>
<tr>
<td><strong>Preferred Brand Drugs:</strong></td>
<td>$60 copay per prescription</td>
<td></td>
</tr>
<tr>
<td><strong>Other Brand Drugs:</strong></td>
<td>$100 copay per prescription</td>
<td></td>
</tr>
<tr>
<td><strong>Specialty Drugs:</strong></td>
<td>The lesser of 50% of the allowed amount or $395 copay per prescription</td>
<td></td>
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<tr>
<td><strong>Note:</strong> Some drugs require prior authorization</td>
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<tr>
<td><strong>Note:</strong> Prescription drugs other than Specialty Drugs - 90-day supply may be purchased but copay applies for each 30-day supply; some copays combined for diabetic supplies</td>
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</tr>
<tr>
<td><strong>Note:</strong> Specialty Drugs - up to a 30-day supply</td>
<td></td>
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<tr>
<td><strong>Note:</strong> Certain Specialty Drugs can only be dispensed by a Participating Specialty Pharmacy</td>
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<tr>
<td><strong>Note:</strong> Specialty Drugs, or biotech drugs, are generally high cost self-administered drugs</td>
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<tr>
<td><strong>Note:</strong> View the PrimeChoice™ Essential Prescription Drug Guide or locate a Limited Retail Pharmacy at AlabamaBlue.com</td>
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**Note:**

- In-network services are generally subject to a 50% copay and subject to a calendar year deductible.
- Out-of-network services are generally subject to a 50% copay and subject to a calendar year deductible.
- Certain services, such as specialty drugs and mental health disorders, are subject to special coverage terms.

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**Alabama Blue**

- Visit [AlabamaBlue.com](http://AlabamaBlue.com) for more information.
- [AlabamaBlue.com](http://AlabamaBlue.com) is the official website for the Alabama Blue health insurance plans.

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**Contact:**

- For more information, visit the Alabama Blue website at [AlabamaBlue.com](http://AlabamaBlue.com).
- To contact Alabama Blue, you can visit their website or call their customer service number. The contact information is available on their official website. (Note: Specific contact details are not provided in the text.)
### Mail Order Pharmacy Benefits
- Up to 90-day supply with one copay
- Mail Order drugs are available through PrimeMail® (Enroll online at AlabamaBlue.com or call 1-877-579-7627)
- Maintenance and Non-Maintenance drugs can be purchased through mail order pharmacy

**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

### SUMMARY OF COST SHARING PROVISIONS
(Includes Mental Health Disorders and Substance Abuse)

#### Calendar Year Deductible
- $2,000 per individual; $4,000 aggregate amount per family
- Calendar year deductible amounts met in-network will not apply to the out-of-network calendar year deductible
- $2,000 per individual; $4,000 aggregate amount per family
- Calendar year deductible amounts met out-of-network will not apply to the in-network calendar year deductible

#### Calendar Year Out-of-Pocket Maximum
- Deductibles, copays and coinsurance for in-network services and out-of-network mental health disorders and substance abuse emergency services apply to the out-of-pocket maximum
- $6,350 individual (including calendar year deductible); $12,700 aggregate amount per family (including calendar year deductible)
- After you reach Calendar Year Out-of-Pocket Maximum, applicable expenses covered at 100% of the allowed amount for remainder of calendar year
- There is no out-of-pocket maximum for out-of-network services

### BENEFITS FOR OTHER COVERED SERVICES
(Includes Mental Health Disorders and Substance Abuse)

#### Allergy Testing & Treatment
- Limited to 6 visits per calendar year for allergy 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

#### Ambulance Service
- Covered at 80% of the allowed amount subject to calendar year deductible
- Covered at 50% of the allowed amount subject to calendar year deductible

#### Chiropractic Services
- Limited to 15 visits per calendar year
- 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

#### 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

#### Occupational, Physical and Speech Therapy
- Occupational, physical and speech therapy limited to combined maximum of 30 visits per year
- Children ages 0-9 with an autistic diagnosis are allowed unlimited visits for occupational 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

### PEDIATRIC DENTAL BENEFITS

#### Diagnostic and Preventive Services
- (up to age 19)
- Examples include:
  - Dental exams, routine cleanings, fluoride treatment, bitewing x-rays, full mouth x-rays and panoramic film, tooth sealants and topical fluoride varnish
- Covered at 100% of the allowed amount; no copay or deductible
- Not covered

#### Basic Services
- (up to age 19)
- Examples include:
  - Tooth color and silver amalgam fillings, simple tooth extractions, non-surgical root canal, emergency treatment for pain and repairs to crowns, inlays, onlays and dentures
- Covered at 80% of the allowed amount subject to calendar year deductible
- Not covered

#### Major Services
- (up to age 19)
- Examples include:
  - Oral surgery, general anesthesia, periodontic exams, removal of diseased gum tissue and bone, crowns, onlays, core buildup, dentures, implants and bridges
- Covered at 50% of the allowed amount subject to calendar year deductible
- Not covered
**BENEFIT** | **IN-NETWORK** | **OUT-OF-NETWORK**
---|---|---
Dentally Necessary Orthodontic Services (up to age 19) | Covered at 50% of the allowed amount subject to calendar year deductible | Not covered

**Note:** Benefits subject to a 24-month waiting period

**Note:** See your benefit booklet for visit and treatment limits

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**HOME HEALTH AND HOSPICE BENEFITS**
( Includes Mental Health Disorders and Substance Abuse)

**Home Health and Hospice**
- Precertification required for visits by home health professionals outside Alabama
- For precertification call 1-800-821-7231

Covered at 100% 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

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**HEALTH MANAGEMENT AND ADDITIONAL BENEFITS**
( Includes Mental Health Disorders and Substance Abuse)

**Tobacco Cessation Program**
A tobacco cessation program that provides support to participants through telephone-based counseling and nicotine replacement therapy. Call 1-888-768-7848 for participation information.

**Individual Case Management**
Coordinates care in event of catastrophic or lengthy illness or injury. For more information, please call 1-800-821-7231.

**Disease Management**
Coordinates care for chronic conditions such as asthma, diabetes, coronary artery disease, congestive heart failure and chronic obstructive pulmonary disease.

**Baby Yourself**
A prenatal wellness program; For more information, please call 1-800-222-4379. You can also enroll online at www.behealthy.com.

**Air Medical Services**
Air ambulance service to a hospital near home if hospitalized while traveling more than 150 miles from home; to arrange transportation, call AirMed at 1-877-872-8624.

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**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 have a Limited Retail Pharmacy Network contract. In Alabama, in-network services provided by mental health 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.
- 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.

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.