



# **Blue Secure** Silver for Business

Coverage For: Individual + Family Plan Type: PPO

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/bb/2023SSB</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>AlabamaBlue.com/SBCGlossary</u> or call 1-800-292-8868 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$4,000 Individual / \$8,000 Family in-network. \$4,000 Individual / \$8,000 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. In-network preventive services, outpatient hospital services, inpatient hospital services, most physician services, some pediatric dental services, drugs, non-covered services and balance-billed charges are covered before you meet your deductible.	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 <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	Yes. <b>\$1,500</b> per admission for out-of-network. There are no other specific <u>deductibles</u> .	You must pay all of the costs for these services up to the specific <u>deductible</u> amount before this plan begins to pay for these services.
What is the <u>out-of-pocket</u> <u>limit</u> for this <u>plan</u> ?	For in-network \$8,550 Individual / \$17,100 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 limit</u> until the overall family out-of-pocket limit has been met.
What is not included in the <u>out-of-pocket limit</u> ?	All out-of-network cost sharing amounts (deductibles, copays and coinsurance), premiums, balance-billed charges, healthcare this plan doesn't cover, and specialty drug coupon programs payments. Exceptions include out-of-network medical emergency services (including mental health and substance abuse) and out-of-network air ambulance services.	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 <b>1-800-810-BLUE</b> for a list of network providers.	The Hospital Choice Network evaluates cost, quality and patient experience in member hospitals. Hospitals are categorized as either Lower Member Cost Share or Higher Member Cost Share, based on their performance. You might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider 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.

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All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Primary care visit to treat an injury or illness	\$40 <u>copay</u> /visit No overall deductible	50% coinsurance	None	
	Specialist visit	\$80 copay/visit No overall deductible	50% coinsurance	None	
If you visit a health care <u>provider's</u> office or clinic	Preventive care/screening/ immunization	No Charge No overall deductible	Not Covered	Please visit  AlabamaBlue.com/PreventiveServices and AlabamaBlue.com/StandardACAPreventive  DrugList. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive, then check your plan benefits for coverage. For a printed copy, please contact Customer Service at 1-800-292-8868.	
	Diagnostic test (x-ray, blood work)	\$10 copay/test (x-rays) No Charge (Blood work) No overall deductible	50% coinsurance	Benefits listed are for physician services; Lower Member Cost Share facilities subject to \$550 copay; Higher Member Cost Share	
If you have a test	Imaging (CT/PET scans, MRIs)	\$550 <u>copay</u> /visit No overall deductible	50% coinsurance	facilities subject to \$950 copay; in Alabama, out-of- network facilities not covered; some diagnostic tests and imaging may require precertification; if no precertification is obtained, no benefits are available	

 $<sup>^* \</sup> For \ more \ information \ about \ limitations \ and \ exceptions, \ see \ the \ plan \ or \ policy \ document \ at \ \underline{AlabamaBlue.com/bb/2023SSB.}$ 

Common		What You	ı Will Pay	Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
	Tier 1 Drugs	\$15 <u>copay</u> (retail) \$37.50 <u>copay</u> (mail order) No overall deductible	Not Covered		
If you need drugs to treat your illness or condition	Tier 2 Drugs	\$30 <u>copay</u> (retail) \$75 <u>copay</u> (mail order) No overall deductible	Not Covered	Benefits listed are only available through the ValueONE Retail Network and the Home Delivery Network; precertification is required	
More information about prescription drug	Tier 3 Drugs	\$75 <u>copay</u> (retail) \$187.50 <u>copay</u> (mail order) No overall deductible	Not Covered	for some drugs; if precertification is not obtained, no coverage; covered insulin products may have lower patient responsibility;	
coverage is available at AlabamaBlue.com/202 3SourcePlusRx1DrugL	Tier 4 Drugs	\$100 <u>copay</u> (retail) \$250 <u>copay</u> (mail order) No overall deductible	Not Covered	select generic specialty and biosimilar drugs on the Select Generic Specialty and Biosimilar Drug List will have lower member	
ist.	Tier 5 Drugs (Preferred Specialty)	\$250 <u>copay</u> (retail) No overall deductible	Not Covered	cost share	
	Tier 6 Drugs (Non-Preferred Specialty)	40% <u>coinsurance</u> (retail) No overall deductible	Not Covered		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	Lower Member Cost Share \$550 copay/visit  Higher Member Cost Share \$950 copay/visit No overall deductible	50% <u>coinsurance</u>	In Alabama, out-of-network not covered; precertification may be required	
	Physician/surgeon fees	0% coinsurance	50% coinsurance	None	
If you need immediate medical attention	Emergency room care	Accident: \$550 copay/visit No overall deductible  Medical Emergency: \$550 copay/visit No overall deductible	Accident: \$550 copay/visit No overall deductible Medical Emergency: \$550 copay/visit No overall deductible	Physician charges will apply	
	Emergency medical transportation	20% coinsurance	20% coinsurance	None	
	Urgent care	\$40 <u>copay</u> /visit No overall deductible	50% coinsurance	None	

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at <u>AlabamaBlue.com/bb/2023SSB.</u>

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you have a hospital stay	Facility fee (e.g., hospital room)	Lower Member Cost Share \$550 copay/visit for days 1-5  Higher Member Cost Share \$950 copay/visit for days 1-5 No overall deductible	\$1,500 per admission deductible & 50% coinsurance No overall deductible	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	0% coinsurance	50% coinsurance	Precertification is required; if no precertification is obtained, no benefits are available	
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$80 <u>copay</u> /visit No overall deductible	50% coinsurance	Benefits listed are for physician services; precertification is required for intensive	
	Inpatient services	No Charge No overall deductible	50% <u>coinsurance</u> No overall deductible	outpatient services and partial hospitalization; if no precertification is obtained, no benefits are available; additional benefits are available with higher patient responsibility	
	Office visits	0% coinsurance	50% coinsurance		
If you are pregnant	Childbirth/delivery professional services	0% coinsurance	50% coinsurance	Cost sharing does not apply for preventive	
	Childbirth/delivery facility services	Lower Member Cost Share \$550 copay/visit for days 1-5 Higher Member Cost Share \$950 copay/visit for days 1-5 No overall deductible	\$1,500 per admission deductible & 50% coinsurance No overall deductible	services. Depending on the type of services, copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).	

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at <u>AlabamaBlue.com/bb/2023SSB.</u>

Common		What You Will Pay		Limitations, Exceptions, & Other Important	
Medical Event	Services You May Need	Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Information	
If you need help recovering or have other special health needs	Home health care	0% <u>coinsurance</u>	50% coinsurance	In Alabama, out-of-network not covered; benefits for home infusion services are also available; precertification is required outside of Alabama; if no precertification is obtained, no benefits are available	
	Rehabilitation services	20% coinsurance	50% coinsurance	30 visits per member per calendar year; includes occupational, physical and speech therapy; children ages 0-18 with an autism diagnosis are allowed unlimited visits for occupational and speech therapy	
	Habilitation services	20% coinsurance	50% coinsurance	30 visits per member per calendar year; includes occupational, physical and speech therapy; children ages 0-18 with an autism diagnosis are allowed unlimited visits for occupational and speech therapy	
	Skilled nursing care	Not Covered	Not Covered	Not covered; member pays 100%	
	Durable medical equipment	20% coinsurance	50% <u>coinsurance</u>	None	
	Hospice services	0% coinsurance	50% coinsurance	In Alabama, out-of-network not covered; precertification is required outside of Alabama; if no precertification is obtained, no benefits are available	
If your child needs dental or eye care	Children's eye exam	20% coinsurance	Not Covered	Benefits include one eye exam (including refraction) each calendar year for members up to the end of the month in which the member turns 19	
	Children's glasses	20% coinsurance	20% coinsurance	Benefits include one pair of prescription glasses (lenses and frames) or contact lenses (limited to one 12-month supply) each calendar year for members up to the end of the month in which the member turns 19; additional benefits available; limitations apply	
	Children's dental check-up	No Charge No overall deductible	Not Covered	Benefits include diagnostic and preventive services for members up to the end of the month in which the member turns 19; additional benefits available; limitations apply	

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at <u>AlabamaBlue.com/bb/2023SSB.</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.)

- Abortion (except when necessary to prevent a serious health risk to the woman or as required by applicable laws)
- applicable laws)Acupuncture
- Bariatric surgery
- Cosmetic surgery

- Dental care (Adult)
- · Hearing aids
- · Long-term care
- · Private-duty nursing

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

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Chiropractic care (limited to 15 visits per member per calendar year)
- Infertility treatment (Assisted Reproductive Technology not covered)
- Non-emergency care when traveling outside the 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 <a href="https://www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance <a href="https://www.healthCare.gov">Marketplace</a>. For more information about the <a href="https://www.healthCare.gov">Marketplace</a>, visit <a href="https://www.healthCare.gov">www.healthCare.gov</a> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. 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 <u>www.dol.gov/ebsa/healthreform</u> or your state insurance department.

# Does this <u>plan</u> 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.

<sup>—</sup>To see examples of how this plan might cover costs for a sample medical situation, see the next section.

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at AlabamaBlue.com/bb/2023SSB.

#### **About these Coverage Examples:**



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.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible ■ Specialist copay/coinsurance	\$4,000 \$80/0%	■ The <u>plan's</u> overall <u>deductible</u> ■ <u>Specialist copay/coinsurance</u>	\$4,000 \$80/0%	■ The <u>plan's</u> overall <u>deductible</u> ■ <u>Specialist copay/coinsurance</u>	\$4,000 \$80/0%
<ul><li>Hospital (facility)         <u>copay/coinsurance</u></li><li>Other <u>copay/coinsurance</u></li></ul>	\$550/0% \$550/20%	<ul> <li>Hospital (facility)         <u>copay/coinsurance</u></li> <li>Other <u>copay/coinsurance</u></li> </ul>	\$550/0% \$550/20%	<ul><li>Hospital (facility)</li><li>copay/coinsurance</li><li>Other copay/coinsurance</li></ul>	\$550/0% \$550/20%

#### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

What isn't covered

Total Evennela Cost

Limits or exclusions

The total Peg would pay is

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Total Evennela Cost

Limits or exclusions

The total Joe would pay is

Prescription drugs

¢40.700

\$60

\$5,160

Durable medical equipment (glucose meter)

#### This EXAMPLE event includes services like:

What isn't covered

Emergency room care (including medical supplies)

Diagnostic tests (x-ray)

Total Evennela Cost

Limits or exclusions

The total Mia would pay is

\$40

\$1.040

Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

l otal Example Cost	\$12,700	Total Example Cost	\$5,600	l otal 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	
Deductibles*	\$4,000	Deductibles*	\$200	Deductibles*	\$1,900
Copayments	\$1,100	Copayments	\$800	Copayments	\$600
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0

What isn't covered

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>

\*Note: This plan has other <u>deductibles</u> for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.

\$0

\$2.500

**#0 000** 

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

### **Language Access 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. 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), 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 <a href="https://ocrportal.hhs.gov/ocr/portal/lobby.jsf">https://ocrportal.hhs.gov/ocr/portal/lobby.jsf</a>, 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 <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.

#### **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).

انتباه: إذا كنت تتحدث العربية، توجد خدمات مساعدة فيما يتعلق باللغة، بدون تكلفة، متاحة لك. اتصل ب3144-216-1855 (الهاتف النصى: 711). Arabic:

**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 èd 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 િનઃશુલ્ક ઉપલબ્ધ છે. 1-855-216-3144 પર કૉલ 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 निःशुल्क उपलब्ध हैं। 1-855-216-3144 (TTY: 711) पर कॉल करें।

Laotian: ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍ ລຶ ການຊ່ວຍເຫຼື ອດ້ານພາສາ, ໂດຍບໍ່ ເສັ ງຄ່າ, ແມ່ນມື ພ້ອມໃຫ້ທ່ານ. ໂທຣ 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 (телетайп: 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 (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 (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。