# We cover what matters.



# BlueCard PPO **Plan Benefits**



# **Alabama Grocers Association, Inc** Blue Saver® 4000

BlueCard® PPO

Effective April 01, 2024





## **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 Pharmacv

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 Grocers Association, Inc Blue Saver® 4000 BlueCard® PPO

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BENEFIT	Effective April 01, 2024	
	IN-NETWORK	OUT-OF-NETWORK
Benefit payments are based on the amount	of the provider's charge that Blue Cross and/or	Blue Shield plans recognize for payment of
	may vary depending upon the type provider an	
	MMARY OF COST SHARING PROVISION	
,	Mental Health Disorders and Substan -of-pocket maximums will be calculated in acco	· · · · · · · · · · · · · · · · · · ·
Calendar Year Deductible	\$4,000 individual; \$8,000 family	\$8,000 individual; \$16,000 family
The in-network and out-of-network calendar year deductibles are separate and do not apply to each other	ψ 1,000 mamaaa, ψ0,000 family	φο,σοσ παινιαμαί, φτο,σοσ ιαπιιή
Calendar Year Out-of-Pocket Maximum	\$6,800 individual; \$13,600 family	There is no out-of-pocket maximum for ou
All deductibles, copays and coinsurance for in- network services and all deductibles, copays and coinsurance for out-of-network mental health disorders and substance abuse emergency services apply to the out-of-pocket maximum.	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 adm	Mental Health Disorders and Substantissions (except medical emergency services argencies. Generally, if precertification is not obtain	ce Abuse) and maternity and as required by Federal law);
Inpatient Hospital	2342 (toll-free) for precertification.  Covered at 80% of the allowed amount.	Covered at 50% of the allowed amount,
inpatient nospital	subject to calendar year deductible	subject to calendar year deductible
Inpatient Physician Visits and Consultations	Covered at 80% of the allowed amount, subject to calendar year deductible	Note: In Alabama, available only for medical emergency services and accidental injury  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	

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
	Subject to caleridar year deductible	Mental Health Disorders and Substance Abuse Services covered at 80% of the allowed amount, subject to in-network calendar year deductible
Empress De em (Accident)	Covered at 200% of the allowed arrount	Covered at 80% of the allowed amount,
Emergency Room (Accident)  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.	Covered at 80% of the allowed amount, 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 Services	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
PHYSICIAN BENEFITS  (Includes Mental Health Disorders and Substance Abuse)  Precertification is required for some physician benefits; please see benefit booklet. Precertification is also required for provider-administered drugs; visit AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList.  If precertification is not obtained, no benefits are available.		
Office Visits and Consultations	Covered at 100% of the allowed amount, after \$45.00 primary care physician copay or \$65.00 specialist physician copay	Covered at 50% of the allowed amount, subject to calendar year deductible

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Telephone and Online Video Physician Consultations Program  To enroll in the telephone and online video consultations program, go to AlabamaBlue.com/Teleconsultation or call 1-855-477-4549.  Telephone and online video consultations are available to diagnose, treat and prescribe medication (when necessary) for certain medical issues.	Covered at 100% of the allowed amount, subject to a \$45.00 payment per consultation	Not Covered
Second Surgical Opinions	Covered at 100% of the allowed amount, after \$65.00 physician copay	Covered at 50% of the allowed amount, subject to calendar year deductible
Surgery & Anesthesia	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Maternity Care	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Chemotherapy, Diagnostic Lab, Dialysis, IV Therapy, 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
Applied Behavioral Analysis (ABA) Therapy Limited to ages 0-18 for autism spectrum disorders	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
	PREVENTIVE CARE BENEFITS	
Routine Immunizations and Preventive Services  See AlabamaBlue.com/ PreventiveServices and AlabamaBlue.com/ SourceRxACAPreventiveDrugList for listing of specific drugs, immunizations and preventive services or call our Customer Service Department for a printed copy  Certain immunizations may also be obtained through the Pharmacy Vaccine Network. See AlabamaBlue.com/ VaccineNetworkDrugList for more information  Note: In some cases, office visit copays or feedometics.	Covered at 100% of the allowed amount, no copay or deductible  acility copays may apply. Blue Cross and Blue	Not Covered  Le Shield of Alabama will process these

claims as required by Section 1557 of the Affordable Care Act.

BENEFIT	IN-NETWORK	OUT-OF-NETWORK	
PRESCRIPTION DRUG BENEFITS			
(Includes Mental Health Disorders and Substance Abuse)  Precertification is required for some drugs; if precertification is not obtained, no benefits are available.			
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  Maintenance drugs – up to a 30-day supply     View the maintenance drug list that applies to the plan at AlabamaBlue.com/ MaintenanceDrugList  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  The only in-network pharmacy for some Tier 4 (specialty) drugs is the Pharmacy Select Network     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.	Tier 1 Drugs: \$15 copay per prescription  Tier 2 Drugs: \$60 copay per prescription  Tier 3 Drugs: \$100 copay per prescription  Tier 4 (specialty) Drugs: \$425 copay per prescription  Covered Insulin Products: \$99.00 maximum cost share per 30-day supply.		
Extended Supply Prescription Prepaid Benefits  The extended supply pharmacy network for the plan is the ValueONE ESN Network  Locate a ValueONE Pharmacy at AlabamaBlue.com/ValueONEESNPharmacyLocator  Maintenance drugs - up to 90-day supply may be purchased but copay applies for each 30-day supply  View the maintenance drug list that applies to the plan at AlabamaBlue.com/MaintenanceDrugList  Prescription drugs (other than maintenance drugs) - up to a 30-day supply  View the SourceRx 1.0 drug list that	Covered at 100% of the allowed amount, subject to the following copays for a 30-day supply for each prescription:  Tier 1 Drugs: \$15 copay per prescription  Tier 2 Drugs: \$60 copay per prescription  Tier 3 Drugs: \$100 copay per prescription  Tier 4 (specialty) Drugs: Not covered  Covered Insulin Products: \$99.00	Not Covered	
applies to the plan at AlabamaBlue.com/ SourceRx1DrugList4T  Tier 4 (specialty) drugs are not available through extended supply pharmacy service	maximum cost share per 30-day supply.		

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Drugs	deductible or copayment	Not Govered
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 <b>Pharmacy Select Network</b> .		
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.		
<ul><li>Mail Order Pharmacy Benefits</li><li>Up to a 90-day supply with one copay</li></ul>	Covered at 100% of the allowed amount, subject to the following copays:	Not Covered
<ul> <li>Mail Order Drugs are available through Home Delivery Network (Enroll online at AlabamaBlue.com/ HomeDeliveryNetwork</li> </ul>	Tier 1 Drugs: \$37.50 copay per prescription	
Only maintenance drugs can be purchased through this mail order pharmacy service	Tier 2 Drugs: \$150 copay per prescription	
<ul> <li>View the maintenance drug list that applies to the plan at AlabamaBlue.com/ MaintenanceDrugList</li> </ul>	Tier 3 Drugs: \$250 copay per prescription	
<ul> <li>View the SourceRx 1.0 drug list that applies to the plan at AlabamaBlue.com/ SourceRx1DrugList4T</li> </ul>	Tier 4 (specialty) Drugs: Not covered	
<b>Note:</b> 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 SERVI Mental Health Disorders and Substan vered services; please see your benefit booklet are available.	ce Abuse) . If precertification is not obtained, no benefits
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
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, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
Limited to 15 visits per member per calendar year	The state of the s	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
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**IN-NETWORK** 

100% of the allowed amount, no

**BENEFIT** Select Generic Specialty and Biosimilar **OUT-OF-NETWORK** 

Not Covered

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
Home Infusion	Covered at 100% of the allowed amount, after \$425.00 copay	Covered 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 member per calendar year	Covered at 100% of the allowed amount, after \$45.00 copay	Covered at 50% of the allowed amount, subject to calendar year deductible
HEALTH MANAGEMENT BENEFITS (Includes Mental Health Disorders and Substance Abuse)		
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 <sup>®</sup>	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 n 150 miles from home; to arrange transportation,	lear home if hospitalized while traveling more than 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), 1557Grievance@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 بـ 3144-216-358-1 (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 (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 (TTY: 711) पर कॉल करें।

Laotian: ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. 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 (ITY: 711).

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezplatnej 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 (TTY: 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。