



Blue Choice Platinum for Business

Coverage For: Individual + Family Plan Type: PPO

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) 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 AlabamaBlue.com/b2019BlueChoicePlatinum. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at AlabamaBlue.com/SBCGlossary or call 1-800-292-8868 to request a copy.

| Important Questions | Answers | Why This Matters: |
|---|--|--|
| What is the overall deductible? | \$100 individual / \$200 family in-network. \$100 individual / \$200 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 https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other deductibles for specific services? | Yes. \$300 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-</u> <u>pocket limit</u> for this <u>plan</u> ? | For in-network \$4,000 individual / \$8,000 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 <u>out-of-pocket limit</u> has been met. |
| What is not included in the <u>out-of-pocket</u> <u>limit?</u> | All out-of-network cost sharing amounts (deductibles, copays and coinsurance), except out-of-network mental health disorders & substance abuse medical emergency services, premiums, balance-billed charges and healthcare this plan doesn't cover. | 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</u> <u>provider</u> ? | Yes. See <u>AlabamaBlue.com</u> or call 1-800-810-BLUE for a list of network providers. | This <u>plan</u> uses a <u>provider</u> network. You will pay less if you use a <u>provider</u> in the <u>plan</u> 's network. You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the provider's charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> 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. |

CPB-SE19

| Common | | What You Will Pay | | Limitations, Exceptions, & Other Important | |
|---|--|---|-------------------------|--|--|
| Medical Event | Services You May Need | Network Provider Out-of-Network Pro | | | |
| | | (You will pay the least) | (You will pay the most) | | |
| | Primary care visit to treat an injury or illness | \$20 <u>copay</u> /visit No overall deductible | 20% coinsurance | In Alabama, out-of-network coinsurance is | |
| | Specialist visit | \$30 <u>copay</u> /visit No overall deductible | 20% coinsurance | 50% | |
| If you visit a health care provider's 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 you need 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) | No Charge No overall deductible | 20% coinsurance | Benefits listed are physician services; in Alabama, out-of-network coinsurance is 50%; 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 | |
| If you have a test | Imaging (CT/PET scans, MRIs) | No Charge No overall deductible | 20% coinsurance | | |
| | Tier 1 Drugs | \$10 <u>copay</u> (retail) \$25 <u>copay</u> (mail order) No overall deductible | Not Covered | | |
| If you need drugs to treat your illness or condition | Tier 2 Drugs | \$20 copay (retail) \$50 copay (mail order) No overall deductible | Not Covered | Benefits listed are only available through the | |
| More information about prescription drug coverage is available at | Tier 3 Drugs | \$35 <u>copay</u> (retail) \$87.50 <u>copay</u> (mail order) No overall deductible | Not Covered | ValueONE Network; precertification is required for some drugs; if precertification is not obtained, no coverage | |
| AlabamaBlue.com/2019S ourcePlusRx2DrugList. | Tier 4 Drugs | \$75 <u>copay</u> (retail) \$187.50 <u>copay</u> (mail order) No overall deductible | Not Covered | | |
| | Tier 5 Drugs (Preferred Specialty) | \$100 copay (retail) No overall deductible | Not Covered | | |

^{*} For more information about limitations and exceptions, see the plan or policy document at <u>AlabamaBlue.com/b2019BlueChoicePlatinum</u>.

| Common Medical Event | Services You May Need | What You Will Pay Network Provider Out-of-Network Provider | | Limitations, Exceptions, & Other Important Information | |
|--|--|--|---|---|--|
| Wiedical Event | | (You will pay the least) | (You will pay the most) | Information | |
| | Tier 6 Drugs (Non-Preferred Specialty) | \$200 <u>copay</u> (retail) No overall deductible | Not Covered | | |
| If you have outpatient | Facility fee (e.g., ambulatory surgery center) | \$150 <u>copay</u> No overall deductible | 20% coinsurance | In Alabama, out-of-network not covered; precertification may be required | |
| surgery | Physician/surgeon fees | No Charge No overall deductible | 20% coinsurance | In Alabama, out-of-network coinsurance is 50% | |
| | | Accident: \$150 copay/visit No overall deductible | Accident: \$150 copay/visit | | |
| If you need immediate medical attention | Emergency room care | Medical Emergency: \$150 copay/visit No overall deductible | Medical Emergency: \$150 copay/visit | Physician charges will apply | |
| | Emergency medical transportation | 20% coinsurance | 20% coinsurance | None | |
| | Urgent care | \$20 <u>copay</u> /visit No overall deductible | 20% coinsurance | In Alabama, out-of-network coinsurance is 50% | |
| If you have a hospital stay | Facility fee (e.g., hospital room) | \$150 copay/day for days 1-5 No overall deductible | \$300 per admission deductible & 20% 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 | No Charge No overall deductible | 20% coinsurance | In Alabama, out-of-network coinsurance is 50%; precertification is required; if no precertification is obtained, no benefits are available | |
| If you need mental health, | Outpatient services | \$30 <u>copay</u> /visit No overall deductible | 20% coinsurance | Benefits listed are physician services; additional benefits are available; | |
| behavioral health, or substance abuse services | Inpatient services | No Charge No overall deductible | 20% <u>coinsurance</u> No overall deductible | precertification is required for intensive outpatient, partial hospitalization and inpatient hospitalization; in Alabama, out-of-network coinsurance is 50% | |
| If you are pregnant | Office visits | No Charge No overall deductible | 20% coinsurance | Cost sharing does not apply to certain preventive services. Depending on the type of | |
| ii you are pregnant | Childbirth/delivery professional services | No Charge No overall deductible | 20% coinsurance | services, a copayment, coinsurance or deductible may apply. | |

^{*} For more information about limitations and exceptions, see the plan or policy document at <u>AlabamaBlue.com/b2019BlueChoicePlatinum</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 | |
| | Childbirth/delivery facility services | \$150 copay/day for days 1-5 No overall deductible | \$300 per admission deductible & 20% coinsurance No overall deductible | Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound); in Alabama, out-of-network coinsurance is 50% for professional services | |
| | Home health care | No Charge No overall deductible | 20% coinsurance | In Alabama, out-of-network not covered; precertification is required outside of Alabama; if no precertification is obtained, no benefits are available | |
| | Rehabilitation services | 20% coinsurance | 20% 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; in Alabama, out-of-network coinsurance is 50% | |
| If you need help recovering or have other special health needs | Habilitation services | 20% coinsurance | 20% 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; in Alabama, out-of-network coinsurance is 50% | |
| | Skilled nursing care | Not Covered | Not Covered | Not covered; member pays 100% | |
| | Durable medical equipment | 20% coinsurance | 20% coinsurance | In Alabama, out-of-network coinsurance is 50% | |
| | Hospice services | No Charge No overall deductible | 20% coinsurance | In Alabama, out-of-network not covered; precertification is required outside of Alabama; if no precertification is obtained, no benefits are available | |
| | 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 | |
| If your child needs dental or eye care | 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 | |
| | 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 | |

^{*} For more information about limitations and exceptions, see the plan or policy document at <u>AlabamaBlue.com/b2019BlueChoicePlatinum</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 in cases of rape, incest, or when life
 Hearing aids of the mother is endangered)
 - Long-term care

Skilled nursing care

Weight loss programs

Acupuncture

· Private-duty nursing

Cosmetic surgery

· Routine foot care

Dental care (Adult)

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

- Bariatric surgery (only morbid obesity in limited circumstances; physician benefits available innetwork only and subject to 20% coinsurance)
- 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.
- Routine eye care (Adult) (adults age 19 and older, limited to \$75 maximum per member for one exam and refraction per calendar year for in-network providers)

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 www.dol.gov/ebsa/healthreform. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit www.HealthCare.gov or call 1-800-318-2596.

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

Does this plan provide Minimum Essential Coverage? Yes

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

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.

-To see examples of how this plan might cover costs for a sample medical situation, see the next section. -

^{*} For more information about limitations and exceptions, see the plan or policy document at AlabamaBlue.com/b2019BlueChoicePlatinum.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. 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 <u>plan's</u> overall <u>deductible</u> ■ <u>Specialist copay/coinsurance</u> ■ Hospital (facility) | \$100 \$30/0% | The <u>plan's</u> overall <u>deductible</u> <u>Specialist</u> <u>copay/coinsurance</u> Hospital (facility) | \$100 \$30/0% | ■ The <u>plan's</u> overall <u>deductible</u> ■ <u>Specialist copay/coinsurance</u> ■ Hospital (facility) | \$100 \$30/0% |
| copay/coinsurance Other copay/coinsurance | \$150/0% \$20/20% | copay/coinsurance Other copay/coinsurance | \$150/0% \$20/20% | copay/coinsurance Other copay/coinsurance | \$150/0% \$20/20% |

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)

| Total Example Cost | \$12,800 |
|---------------------------------|----------|
| opecialist visit (ariestriesia) | |

| ln | this | example, | Peg | would | pay: |
|----|------|----------|-----|--------|-------|
| | | | (| net Sh | arina |

| Cost Sharing | | |
|----------------------------|-------|--|
| Deductibles* | \$0 | |
| Copayments | \$300 | |
| Coinsurance | \$0 | |
| What isn't covered | | |
| Limits or exclusions \$6 | | |
| The total Peg would pay is | \$360 | |
| | | |

This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

| Total Example Cost \$7,400 |
|----------------------------|
|----------------------------|

In this example, Joe would pay:

| Cost Sharing | | |
|----------------------------|---------|--|
| Deductibles* | \$20 | |
| Copayments | \$700 | |
| Coinsurance | \$0 | |
| What isn't covered | | |
| Limits or exclusions | \$400 | |
| The total Joe would pay is | \$1,120 | |
| | | |

| ■ The plan's overall deductible | \$100 |
|---------------------------------|---------|
| ■ Specialist copay/coinsurance | \$30/0% |

This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic tests (x-ray)

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

| Total Example Cost | \$1,900 |
|--------------------|---------|
| | |

In this example Mia would nave

| in this example, who would pay. | |
|---------------------------------|-------------|
| Cost Sharing | |
| Deductibles* | \$100 |
| Copayments | \$80 |
| Coinsurance | \$200 |
| What isn't covered | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$380 |
| The total wild would pay is | \$30 |

Note: These numbers assume the patient does not participate in the plan's wellness program. If you participate in the plan's wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact: AlabamaBlue.com/b2019BlueChoicePlatinum.

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

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 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 https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, 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 http://www.hhs.gov/ocr/office/file/index.html.

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 ب3144-216-855-1 (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 (TTY: 711).

Gujarati: ધ્યાન આપો: જો તમે ગુજરાતી બોલતા હોય, તો ભાષા સહાયતા સેવા, તમારા માટે નિઃશુલ્ક 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: โปดฉาบ: ท้าอ่า ท่ามเอ้าพาสา ລາอ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັງຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. โທຣ 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 (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 (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。