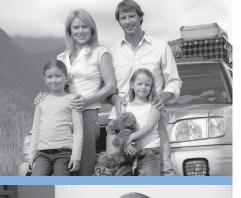
We cover what matters.

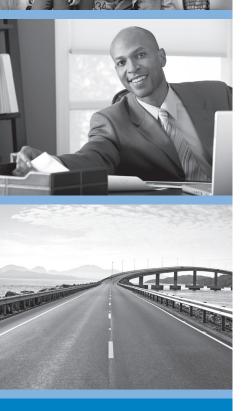


BlueCard®PPO Plan Benefits



Auburn University High Deductible Health PlanHSA Qualified BlueCard® PPO

Effective January 1, 2024



Visit our website at AlabamaBlue.com

BlueCross BlueShield of Alabama

Auburn University High Deductible Health Plan-HSA Qualified BlueCard PPO January 1, 2024

BENEFIT	IN-NETWORK	OUT-OF-NETWORK			
Benefit payments are based on the amount of the					
allowed amount may vary depending upon the type provider and where services are received. Some services require a copay, coinsurance or calendar year deductible for each visit or service.					
HEALTH SAVINGS ACCOUNT (HSA)					
A Health Savings Account (HSA) is an account e		eve for future medical expenses. In order			
to establish an HSA you must first be enrolled in an HSA-Qualified High Deductible Health Plan (HDHP). This plan is designed to be an					
HSA-qualified HDHP. If eligible, enrolling in an HDHP allows you the opportunity to make contributions to an HSA on a pre-tax basis.					
Maximum Contribution: The maximum contributi					
is: \$4,150 for self-only coverage and \$8,300 for	family coverage. If you have any questions ab	out the benefits of an HSA, please			
consult your tax accountant.	44DV 05 000T 01/4DING DD0///0/0/0				
	MARY OF COST SHARING PROVISIONS				
Calendar year deductibles and out-or-	pocket maximums will be calculated in accordan \$2,500 self-only coverage; \$5,000 family				
Calefidal Fear Deductible	coverage	\$5,000 self-only coverage; \$10,000 family coverage			
For self-only coverage, no benefits, except		Tarriny coverage			
preventive care, are paid by the plan until medical	Deductible amounts met in-network will	Deductible amounts met out-of-network			
expenses paid by the individual equal the deductible	apply to the out-of-network deductible	will apply to the in-network deductible.			
amount. For employee + spouse, employee + child(ren) or family coverage, no benefits, except					
preventive care, are paid by the plan until the total					
medical expenses paid by the covered family					
members equal the family deductible amount. Calendar Year Out-of-Pocket Maximum	¢5 000 self entressurance ¢10 000 femily	There is no out of maturals out of madest			
Calendar Year Out-of-Pocket Maximum	\$5,000 self-only coverage; \$10,000 family coverage	There is no out-of-network out-of-pocket maximum			
After you reach your self-only Calendar Year Out-of-	Coverage	maximum			
Pocket Maximum (even if you are covered under a	Deductibles, copays and coinsurance for in-				
family contract), applicable expenses for you will be	network services and out-of-network mental				
covered at 100% of the allowed amount for remainder of calendar year. If you have employee +	health and substance abuse emergency services apply to the in-network out-of-pocket maximum				
spouse, employee + child(ren) or family coverage,	apply to the in-network out-or-pocket maximum				
the total out of pocket expenses for all covered					
members will not exceed the family out of pocket limit.					
	I NT HOSPITAL AND PHYSICIAN BENEFI	TS			
	ssions (except medical emergency services, mat				
notification is required within 48 hours for medica		t obtained, no benefits are available. Call 1-			
Inpatient Hospital	800-248-2342 (toll-free) for precertification. Covered at 80% of the allowed amount	Covered at 60% of the allowed amount			
(including maternity)	subject to calendar year deductible	subject to calendar year deductible			
(morading materinty)	Subject to calefidal year deductible	Subject to calefidal year deductible			
		Note: In Alabama, available only for medical			
		emergency services and accidental injury			
Inpatient Physician Visits and	Covered at 80% of the allowed amount	Covered at 60% of the allowed amount			
Consultations	subject to calendar year deductible	subject to calendar year deductible			
		In Alabama, covered at 50% of the allowed			
		amount, subject to calendar year deductible			
	OUTPATIENT HOSPITAL BENEFITS				
	ninister drugs; visit AlabamaBlue.com/Provider				
Outpatient Surgery (Including Ambulatory	ification is not obtained, no benefits are availab Covered at 80% of the allowed amount	Covered at 60% of the allowed amount			
Surgical Centers)	subject to calendar year deductible	subject to calendar year deductible			
ourgiour contoro,	Subject to ediction year deductions	Subject to calcifual year deductible			
		In Alabama: Not covered			
Emergency Room (Medical Emergency)	Covered at 80% of the allowed amount	Covered at 80% of the allowed amount			
	subject to calendar year deductible	subject to in-network calendar year			
Emangement Dague (Agaildage)	O	deductible			
Emergency Room (Accident)	Covered at 80% of the allowed amount	Covered at 80% of the allowed amount			
	subject to calendar year deductible	subject to in-network calendar year deductible			
Emergency Room Physician	Covered at 80% of the allowed amount	Covered at 80% of the allowed amount			
	subject to calendar year deductible	subject to in-network calendar year			
	, , , ,	deductible			
	·				

BENEFIT	IN-NETWORK	OUT-OF-NETWORK			
Diagnostic Lab, X-ray, Pathology, Dialysis,	Covered at 80% of the allowed amount	Covered at 60% of the allowed amount			
IV Therapy, Chemotherapy & Radiation Therapy	subject to calendar year deductible	subject to calendar year deductible.			
тистиру		In Alabama: Not covered			
	PHYSICIAN BENEFITS				
Precertification is required for provider-administer drugs; visit AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList. If precertification is not obtained, no benefits are available.					
Office Visits & Consultations	Covered at 80% of the allowed amount	Covered at 60% of the allowed amount			
Benefits are provided for treatment of ADD and ADHD when services are rendered by a Pediatrician and Primary Care Physician	subject to calendar year deductible	subject to calendar year deductible			
Todatholan and Filmary Sure Filysiolan		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible			
Urgent Care	Covered at 80% of the allowed amount	Covered at 60% of the allowed amount			
-	subject to calendar year deductible	subject to calendar year deductible			
		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible			
Second Surgical Opinions	Covered at 80% of the allowed amount subject to calendar year deductible	Covered at 60% of the allowed amount subject to calendar year deductible			
	Subject to calcinal year academic	Subject to calcifual year deductible			
		In Alabama, 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 60% of the allowed amount subject to calendar year deductible			
		In Alabama, 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 60% of the allowed amount subject to calendar year deductible			
		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible			
Diagnostic Lab, X-ray, Pathology, Dialysis, IV Therapy, Chemotherapy & Radiation Therapy	Covered at 80% of the allowed amount subject to calendar year deductible	Covered at 60% of the allowed amount subject to calendar year deductible			
Петару		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible			
	TELEHEALTH SERVICES				
Benefits are provided for Telehealth Services su	bject to applicable cost-sharing for in-network	and out-of-network services, when			
services rendered are performed within the score		emed medically necessary.			
	PREVENTIVE CARE BENEFITS				
Routine Immunizations and Preventive Services See AlabamaBlue.com/preventiveservices and	Covered at 100% of the allowed amount; no copay or deductible	Not covered			
AlabamaBlue.com/StandardACAPreventiveD rugList and and					
AlabamaBlue.com/Additional StandardHSAPreventiveDrugList for a listing					
of the 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 facilit as required by Section 1557 of the Affordable C		ield of Alabama will process these claims			
as required by Section 1997 of the Allordable G	ale Act.				

BENEFIT	IN-NETWORK	OUT-OF-NETWORK		
BENE	FITS FOR OTHER COVERED SERVICE	ES .		
Precertification is required for provider-administer drugs; visit AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList. If precertification is not obtained, no benefits are available.				
Allergy Testing & Treatment	Covered at 80% of the allowed amount subject to calendar year deductible	Covered at 60% 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 in-network calendar year deductible		
Chiropractic Services	Covered at 80% of the allowed amount subject to calendar year deductible	Covered at 60% of the allowed amount subject to calendar year deductible In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible		
Durable Medical Equipment (DME)	Covered at 80% of the allowed amount subject to calendar year deductible	Covered at 60% of the allowed amount subject to calendar year deductible		
Rehabilitative Occupational, Physical and Speech Therapy Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per calendar year	Covered at 80% of the allowed amount subject to calendar year deductible	Covered at 60% of the allowed amount subject to calendar year deductible		
Habilitative Occupational, Physical and Speech Therapy Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per calendar year	Covered at 80% of the allowed amount subject to calendar year deductible	Covered at 60% of the allowed amount subject to calendar year deductible		
Occupational, Physical and Speech Therapy for Autism Spectrum Disorders ages 0-18 with a diagnosis of autism meeting certain clinical criteria	Covered at 80% of the allowed amount subject to calendar year deductible	Covered at 60% of the allowed amount subject to calendar year deductible		
Home Health and Hospice Precertification is required for Skilled Nursing visits when rendered by a provider outside the State of Alabama. Call 1-800-821-7231.	Covered at 80% of the allowed amount subject to calendar year deductible	Covered at 60% of the allowed amount, subject to calendar year deductible In Alabama, not covered		
Home Infusion Services	Covered at 80% of the allowed amount subject to calendar year deductible.	Covered at 60% of the allowed amount, subject to calendar year deductible In Alabama, not covered		

MENTAL HEALTH AND SUBSTANCE ABUSE

Mental Health and Substance Abuse administered through Uprise Health (formerly American Behavioral). For pre-authorization or precertification, call 1-800-925-5327.

PRESCRIPTION DRUG BENEFITS

Precertification is required for some drugs; if precertification is not obtained, no benefits are available.

Prescription Drug Card

- Prescription medications can be filled with up to a 30 day supply at retail at one time. The designated copayment for the medication's tier is due with each fill.
- The pharmacy network for the plan is Prime Participating Network Locate a Prime Participating Network pharmacy at AlabamaBlue.com/Prime ParticipatingPharmacyLocator
- View the Standard Prescription Drug list that applies to the plan at

AlabamaBlue.com/StandardDrugList

- See AlabamaBlue.com/Additional StandardHSAPreventiveDrugList for a listing of the specific preventive prescription drugs or call
- the specific preventive prescription drugs or call our Customer Service Department for a printed copy.
- Retail pharmacy benefits are available for prescription drugs up to a 90-day supply with one copay when purchased through pharmacies participating in Prime's Extended Supply Network (ESN).
- Retail pharmacy benefits are available for prescription drugs up to a 90 day supply with two copays when purchased at the Auburn University Employee Pharmacy.
- AU maintains a list of select medications that are considered maintenance medications. (Note: This list does not include all chronic medications.) These medications are used to treat chronic disease and are often stabilized at treatment doses. For medications on this list, the first fill is limited to a 30 day supply (this includes when the medication is first started, re-started after a lapse in therapy, or the dosage is adjusted). After 30 days of treatment, if the prescriber is comfortable that the medication is effective, well tolerated and dosed optimally, then the prescriber has the option to write for up to a 90 day supply, and the patient will only be responsible for two copays instead of three when purchased through pharmacies participating in the extended supply pharmacy network (ESN Network). View the maintenance drug list that applies to the plan at AlabamaBlue.com/ MaintenanceDrugList
- AU offers a pharmacy benefit where a beneficiary
 can elect to participate in a voluntary pill-splitting
 program for cholesterol-lowering medications
 called "statins". Through this program if the
 prescriber writes for half a tablet of a higher
 strength medication instead of a whole tablet of a
 lower strength medication, then the patient will
 pay a half co-pay (for 17 tabs for a 34 day supply
 and one copay for 45 tabs for a 90 day supply).
 For the 90-day supply, the statin must be on the
 AU approved maintenance drug list.
- Specialty drugs can be dispensed for up to a 30day supply. They can be filled at the AU Employee Pharmacy (334-844-8938 or tigermeds@auburn.edu). View the Specialty Drug Lists at

AlabamaBlue.com/SelfAdministeredSpecialtyD rugList and

- AlabamaBlue.com/ProviderAdministeredSpeci altyDrugList
- Diabetic Supplies (copays apply) are covered only through the Prescription Drug Card Program.
 Some copays might be combined.

Participating Pharmacy (In Network):
Except for prescriptions considered preventive, you must satisfy your calendar year deductible before the coverage outlined below applies.
Covered at 100% of the allowed amount, subject to the following copays per prescription:

For additional covered HSA Preventive Drugs: Cost sharing will be the same as regular prescription drug benefits below NOT subject to calendar year deductible

Tier 1 Medications:

- No copay through the TigerMeds Program (see below)
- \$15 copay per prescription at all in-network pharmacies
- \$30 copay per prescription at non-preferred pharmacies*

Tier 2 Medications:

- \$10 through the TigerMeds Program (see below)
- \$25 copay per prescription at all in-network pharmacies
- \$40 copay per prescription at non-preferred pharmacies*

Tier 3 Medications:

- \$55 copay per prescription at all in-network pharmacies
- \$70 copay per prescription at non-preferred pharmacies*

Tier 4 Medications:

- \$85 copay per prescription at all in-network pharmacies
- \$100 copay per prescription at non-preferred pharmacies*

Tier 5 Medications:

25% coinsurance up to a maximum of \$800 per prescription at preferred pharmacies *

- The TigerMeds program is an employee benefit offered to employees and family members who subscribe to the AU Health Insurance Plan. It is offered exclusively through AU's Employee Pharmacy. To enroll in TigerMeds, beneficiaries must complete a baseline medication therapy management (MTM) (medication check-up) appointment with a pharmacist, and must transfer all prescription medications to the AU Employee Pharmacy (not a partial list; must transfer all meds). After meeting the calendar year deductible, once enrolled in TigerMeds, the beneficiary receives generic Tier 1 medications at no copay, and Tier 2 at \$10 copay per prescription. Patients are also eligible for free on-campus and local delivery, free refill reminders, remote pharmacy consultations, etc. (334) 844-8938 or tigermeds@auburn.edu.
- Medication Tiers are subject to change. To look up the tier of a specific medication visit AlabamaBlue.com/StandardDrugList
- *Non-preferred pharmacies: CVS owned and operated pharmacies, such as, CVS pharmacy and Target pharmacy.

Non-Participating Pharmacy in Alabama:

No benefits are available for prescriptions purchased in a non-Participating Pharmacy in Alabama. Non-covered.

Non-Participating Pharmacy Outside Alabama:

Covered at 100% of the allowed amount subject to the in-network copays and the calendar year deductible (see column to left). In addition, the member will be responsible for any difference between the allowance and the actual billed charge.

(**Note:** The amount paid for the difference between the allowance and the actual billed charge does not apply to the in-network out-of-pocket maximum.)

BENEFIT	IN-NETWORK	OUT-OF-NETWORK		
HEALTH MANAGEMENT BENEFITS				
Individual Case Management	Coordinates care in event of catastrophic or information, please call 1-800-821-7231.	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 and chronic obstructive pulmonary disease and other specialized conditions.		
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.			
Baby Yourself®	A maternity program; For more information, penroll online at AlabamaBlue.com/BabyYou			

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 Blue Cross and Blue Shield of Alabama or another Blue Cross and/or Blue Shield Plan for furnishing healthcare services at a reduced price (examples: BlueCard® PPO, PMD, Preferred Care).
- In-network pharmacies are pharmacies that participate with Blue Cross and Blue Shield of Alabama or its pharmacy benefit manager(s). 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 Blue Shield of Alabama or another Blue Cross and /or Blue Shield Plan. 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.

This is not a contract, benefit booklet or a 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.

Group #33503 Revised 10-17-2023 AR

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 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 https://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 (ITY: 711) Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-855-216-3144 (ITY: 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 (ITY: 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 3144-216-316-1 (الهاتف النصي: 711). Arabic:

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-216-3144 (ITY: 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 Avisyen, 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: 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 (TTY: 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。