


USA Health & Dental Plan – Choice Plan #78380

 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 (251) 460-6133 or visit us at www.southalabama.edu/hr. 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 www.bcbsal.org/sbcglossary/ or call 1-800-292-8868 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$400 individual.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. Preventive services in-network are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	Yes. \$1,000 per admission for out-of-network and other PPO facilities. Yes. \$100 individual/\$300 family maximum prescription drug deductible. There are no other specific deductibles .	USA Health network pays 100% of the expense in most cases but you must pay the specific deductible and copay for these services when provided by an Out-of-Network provider.
What is the out-of-pocket limit for this plan ?	For in-network \$2,250 individual/\$4,500 family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limit until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums, balance-billed charges, health care this plan doesn't cover, cost sharing for most out-of-network benefits, pre-certification penalties, specialty drug coupon program payments and specialty drug manufacturer assistance amounts for provider administered drugs.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See AlabamaBlue.com or call 1-800-810-BLUE for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan 's network. You will pay the most if you use an out-of-network provider , and 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 referral to see a specialist ?	No.	You can see the specialist you choose without a referral.



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$15 copay No overall deductible	20% coinsurance	Benefits listed are USA Health Network providers; other in-network PPO providers subject to \$40 copay; In, Alabama, out-of-network covered only in case of medical emergency or accidental injury Please visit AlabamaBlue.com/preventiveservices ; additional services are available. You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
	Specialist visit	\$15 copay No overall deductible	20% coinsurance	
	Preventive care/screening/immunization	No Charge No overall deductible	Not Covered	
If you have a test	Diagnostic test (x-ray, blood work)	No Charge No overall deductible	20% coinsurance	Benefits listed are USA Health Network and other PPO providers; benefits listed are physician benefits; facility benefits are also available; precertification may be required; in Alabama, out-of-network covered only in case of medical emergency and accidental injury
	Imaging (CT/PET scans, MRIs)	No Charge No overall deductible	20% coinsurance	

* For more information about limitations and exceptions, see the plan or policy document at www.southalabama.edu/hr.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
More information about prescription drug coverage is available at AlabamaBlue.com/pharmacy	Tier 1 Drugs (preferred generic)	\$10 copay (retail) \$10 copay (mail order) No overall deductible	Not Covered	Prior authorization required for specific drugs; subject to a separate \$100 individual/\$300 family prescription drug deductible; mail order and extended supply network available for a 90 day supply subject to two copays; drugs in Specialty Drug Coupon Program, subject to greater of applicable Tier copay or the available payment under the specialty drug coupon program; go to Alabamablue.com/specialtycouponprogramdruglist for a list of these specialty drugs ; select generic specialty and biosimilar drugs on the Select Generic Specialty and Biosimilar Drugs list will have lower member cost share.
	Tier 2 Drugs (non-preferred generic)	\$10 copay (retail) \$10 copay (mail order) No overall deductible	Not Covered	
	Tier 3 Drugs (preferred brand)	\$50 copay (retail) \$50 copay (mail order) No overall deductible	Not Covered	
	Tier 4 Drugs (non-preferred brand)	\$75 copay (retail) \$75 copay (mail order) No overall deductible	Not Covered	
	Tier 5 Drugs (preferred specialty)	\$150 copay (retail) No overall deductible	Not covered	
	Tier 6 Drugs (non-preferred specialty)	50% coinsurance No overall deductible	Not covered	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$150 copay No overall deductible	Not covered	Benefits listed are USA Health network provider; other in-network facilities subject to \$350 copay; outside Alabama, covered only in case of medical emergency or accidental injury; in Alabama, out-of-network not covered
	Physician/surgeon fees	No Charge No overall deductible	20% coinsurance	Benefits listed are USA Health Network and other PPO providers; in Alabama, out-of-network covered only in case of medical emergency or accidental injury
If you need immediate medical attention	Emergency room care	Accident: No Charge No overall deductible Medical Emergency: \$200 copay No overall deductible	Accident: No Charge No overall deductible Medical Emergency: \$350 copay /visit No overall deductible	Physician charges will apply; in-network benefits listed are USA Health Network facility; other in-network PPO facility subject to \$350 copay for medical emergency; copay waived if admitted; includes mental health disorders and substance abuse emergency services
	Emergency medical transportation	20% coinsurance	20% coinsurance	Subject to overall deductible

* For more information about limitations and exceptions, see the plan or policy document at www.southalabama.edu/hr.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Urgent care	\$15 copay No overall deductible	20% coinsurance	Benefits listed are USA Health Network; other in-network PPO providers subject to \$40 copay; in Alabama, out-of-network covered only for medical emergency and accidental injury
If you have a hospital stay	Facility fee (e.g., hospital room)	No Charge No overall deductible	Not covered	Benefits listed are USA Health Network providers; other in-network PPO providers subject to \$1,000 per admission deductible and \$100 copay per day for days 2-5; out-of-network covered for medical emergency or accidental injury only; precertification is required for coverage
	Physician/surgeon fees	No Charge No overall deductible	20% coinsurance	Benefits listed are USA Health Network and other PPO providers; in Alabama, out-of-network covered only for medical emergency and accidental injury
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge No overall deductible	\$40 copay/visit No overall deductible	Benefits listed are USA Health Network providers; other in-network outpatient PPO Providers subject to \$40 copay; out-of-network benefits listed are for mental health services; out-of-network substance abuse services, 20% after calendar year deductible; limited to a combined maximum of 60 days for outpatient mental health and substance abuse per member per calendar year; limited to a maximum of 30 visits for inpatient per person per calendar year and 60 days per lifetime; out-of-network coverage available only for medical emergencies and accidental injury
	Inpatient services	20% coinsurance	20% coinsurance	
If you are pregnant	Office visits	No Charge No overall deductible	20% coinsurance	
	Childbirth/delivery professional services	No Charge No overall deductible	20% coinsurance	

* For more information about limitations and exceptions, see the plan or policy document at www.southalabama.edu/hr.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Childbirth/delivery facility services	No Charge No overall deductible	\$1,000 per admission deductible & \$100 copay/day 2-5 No overall deductible	Cost sharing does not apply for preventive services. Depending on the type of services, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound); in Alabama, out-of-network coverage only available for medical emergencies and accidental injury
If you need help recovering or have other special health needs	Home health care	No Charge No overall deductible	Not Covered	Precertification is required for coverage for providers outside Alabama; benefits are also available for home infusion services
	Rehabilitation services	\$15 copay No overall deductible	20% coinsurance	Benefits listed are Habilitation and Rehabilitation; each service limited to 60 visits per therapy per person per calendar year;
	Habilitation services	\$15 copay No overall deductible	20% coinsurance	benefits listed are for USA Health Network; other in-network PPO providers, subject to 20% coinsurance and overall deductible
	Skilled nursing care	No Charge No overall deductible	No Charge No overall deductible	Limited to a maximum of 60 days per member per calendar year; precertification is required
	Durable medical equipment	No Charge No overall deductible	Not Covered	Benefits listed are USA Health Networks and other PPO providers; includes benefits for orthotic devices; limited to a maximum of two pair each 12 consecutive months
	Hospice services	No Charge No overall deductible	Not Covered	Limited to a lifetime maximum of 180 days per member; precertification may be required for coverage
If your child needs dental or eye care	Children's eye exam	\$40 copay No overall deductible	Not Covered	Benefits listed are for a routine eye exam with refraction per member per calendar year; please visit AlabamaBlue.com/preventiveservices for additional services
	Children's glasses	Not Covered	Not Covered	Not covered; member pays 100%
	Children's dental check-up	No Charge No overall deductible	Not Covered	Please visit AlabamaBlue.com/preventiveservices

* For more information about limitations and exceptions, see the plan or policy document at www.southalabama.edu/hr.

USA Health is a network of hospitals, physicians, clinics and other medical providers associated with the University of South Alabama. USA Health offers the highest level of benefits offered. The Standard Plan also includes all Blue Cross Blue Shield providers at a slightly lesser benefit. Except for medical emergency there are no benefits for out-of-network providers.

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.)		
<ul style="list-style-type: none"> • Acupuncture • Cosmetic surgery • Dental care (See the Dental Plan) • Weight loss drugs 	<ul style="list-style-type: none"> • Hearing aids • Long-term care • Glasses, child • Experimental or Investigative procedures 	<ul style="list-style-type: none"> • Routine foot care • Custodial care • Private-duty nursing
Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)		
<ul style="list-style-type: none"> • Bariatric surgery (Only morbid obesity in limited circumstances) • Chiropractic care (limited to 60 visits per member per calendar year) 	<ul style="list-style-type: none"> • Infertility treatment (Assisted Reproductive Technology not covered) • Non-emergency care when traveling outside the U.S. 	<ul style="list-style-type: none"> • Routine eye care (Adult) (Limitations apply) • Eye exam, child • Weight Loss Programs

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.

Does this plan 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](#).

—————*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 www.southalabama.edu/hr.

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 plan's overall deductible	\$400	■ The plan's overall deductible	\$400	■ The plan's overall deductible	\$400																																										
■ Specialist copay/coinsurance	\$15/0%	■ Specialist copay/coinsurance	\$15/0%	■ Specialist copay/coinsurance	\$15/0%																																										
■ Hospital (facility) copay/coinsurance	\$0/0%	■ Hospital (facility) copay/coinsurance	\$0/0%	■ Hospital (facility) copay/coinsurance	\$0/0%																																										
■ Other copay/coinsurance	\$50/20%	■ Other copay/coinsurance	\$50/20%	■ Other copay/coinsurance	\$50/20%																																										
<p>This EXAMPLE event includes services like: Specialist office visits (<i>prenatal care</i>) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (<i>ultrasounds and blood work</i>) Specialist visit (<i>anesthesia</i>)</p>		<p>This EXAMPLE event includes services like: Primary care physician office visits (<i>including disease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose meter</i>)</p>		<p>This EXAMPLE event includes services like: Emergency room care (<i>including medical supplies</i>) Diagnostic tests (<i>x-ray</i>) Durable medical equipment (<i>crutches</i>) Rehabilitation services (<i>physical therapy</i>)</p>																																											
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800																																										
<p>In this example, Peg would pay:</p> <table border="1"> <thead> <tr> <th colspan="2"><i>Cost Sharing</i></th> </tr> </thead> <tbody> <tr> <td>Deductibles*</td> <td>\$0</td> </tr> <tr> <td>Copayments</td> <td>\$10</td> </tr> <tr> <td>Coinsurance</td> <td>\$0</td> </tr> <tr> <th colspan="2"><i>What isn't covered</i></th> </tr> <tr> <td>Limits or exclusions</td> <td>\$60</td> </tr> <tr> <td>The total Peg would pay is</td> <td>\$70</td> </tr> </tbody> </table>		<i>Cost Sharing</i>		Deductibles*	\$0	Copayments	\$10	Coinsurance	\$0	<i>What isn't covered</i>		Limits or exclusions	\$60	The total Peg would pay is	\$70	<p>In this example, Joe would pay:</p> <table border="1"> <thead> <tr> <th colspan="2"><i>Cost Sharing</i></th> </tr> </thead> <tbody> <tr> <td>Deductibles*</td> <td>\$0</td> </tr> <tr> <td>Copayments</td> <td>\$630</td> </tr> <tr> <td>Coinsurance</td> <td>\$0</td> </tr> <tr> <th colspan="2"><i>What isn't covered</i></th> </tr> <tr> <td>Limits or exclusions</td> <td>\$40</td> </tr> <tr> <td>The total Joe would pay is</td> <td>\$670</td> </tr> </tbody> </table>		<i>Cost Sharing</i>		Deductibles*	\$0	Copayments	\$630	Coinsurance	\$0	<i>What isn't covered</i>		Limits or exclusions	\$40	The total Joe would pay is	\$670	<p>In this example, Mia would pay:</p> <table border="1"> <thead> <tr> <th colspan="2"><i>Cost Sharing</i></th> </tr> </thead> <tbody> <tr> <td>Deductibles*</td> <td>\$400</td> </tr> <tr> <td>Copayments</td> <td>\$100</td> </tr> <tr> <td>Coinsurance</td> <td>\$110</td> </tr> <tr> <th colspan="2"><i>What isn't covered</i></th> </tr> <tr> <td>Limits or exclusions</td> <td>\$0</td> </tr> <tr> <td>The total Mia would pay is</td> <td>\$610</td> </tr> </tbody> </table>		<i>Cost Sharing</i>		Deductibles*	\$400	Copayments	\$100	Coinsurance	\$110	<i>What isn't covered</i>		Limits or exclusions	\$0	The total Mia would pay is	\$610
<i>Cost Sharing</i>																																															
Deductibles*	\$0																																														
Copayments	\$10																																														
Coinsurance	\$0																																														
<i>What isn't covered</i>																																															
Limits or exclusions	\$60																																														
The total Peg would pay is	\$70																																														
<i>Cost Sharing</i>																																															
Deductibles*	\$0																																														
Copayments	\$630																																														
Coinsurance	\$0																																														
<i>What isn't covered</i>																																															
Limits or exclusions	\$40																																														
The total Joe would pay is	\$670																																														
<i>Cost Sharing</i>																																															
Deductibles*	\$400																																														
Copayments	\$100																																														
Coinsurance	\$110																																														
<i>What isn't covered</i>																																															
Limits or exclusions	\$0																																														
The total Mia would pay is	\$610																																														

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