



# Alabama State Bar



## ASSOCIATION HEALTH PLAN

2021 Benefits and Financials



# Alabama State Bar

## *2021 Health, Dental and Vision Renewal*

Group Number(s): 59617 Renewal  
Date: 8/1/2021 Legal Plan Year: 2021

Dear Plan Administrator:

Thank you for continuing to choose the Alabama State Bar Health Trust. It is a privilege partnering with you to provide insurance coverage for you and your employees. Enclosed is the 2021 renewal information for your group plan(s). This year, like many other companies around Alabama, we were faced with a large increase, 20% from BlueCross. After evaluating the options, the Trust has approved a plan that implements a Secondary Insurance through MedPlus. This will allow us to better control cost as we learn to adapt to the post pandemic insurance pricing. The addition of the secondary plan also allows us to decrease cost for most participants and expand our plan design to include a Platinum option. We listened to our membership. The demand for a Platinum plan was well received and we hope it will help us expand our roles as we can now help firms more closely match what they have independently and do so at a reduced cost.

While we are able to keep the rates down this year, there are some other changes that had to make in order to keep our plan up to date. Changes include adjusting the Rx copay on high dollar Specialty or Tier IV drugs, and a small copay change at the providers office. To help off set that, we were able to add MD Live, which is a great resource for Telemedicine. This program comes with no copay and can be used to help manage some of the day to day acute health issues that have historically led to a doctors office visit. Now, with MD Live, we can manage that visit virtually, at no cost to the member!

Included in your renewal packet, you will find the following items if applicable to your plan:

- Rates for your group plan(s) - Rate Summary
- Information on the Secondary Insurance program administered by MedPlus
- Alternate plan options - Summary of Available Alternate Benefit Plans
- Dental and Vision renewal with plan options

As you will see, there are some changes that need your thought and consideration. If you have any questions or need additional information, please contact your representative from Alliance Insurance Group. We look forward to serving you and your employees in the upcoming year.

Sincerely,

Terri Lovell

Executive Director, Alabama State Bar Association

Enclosures



# Alabama State Bar

Group Number(s): 59617  
Rating Period: 8/1/2021 - 7/31/2022

## Rate Summary for Platinum Plan

BCBS +MedPlus

### Renewal Rates

Employee	\$560
Employee + Spouse	\$1,120
Employee + Children	\$1,016
Family	\$1,574

## Rate Summary for Gold Plan

BCBS + Medplus

### Expiring Rates

### Renewal Rates

Employee	\$535	\$515
Employee + Spouse	\$1,049	\$1,021
Employee + Children	\$ 972	\$ 932
Family	\$1,457	\$1,437

## Rate Summary for Silver Plan

BCBS + Medplus

### Expiring Rates

### Renewal Rates

Employee	\$494	\$490
Employee + Spouse	\$968	\$966
Employee + Children	\$895	\$887
Family	\$1,371	\$1,360

## Rate Summary for Bronze Plan

BCBS-NO Secondary Insurance

### Expiring Rates

### Renewal Rates

Employee	\$381	\$430
Employee + Spouse	\$742	\$839
Employee + Children	\$688	\$778
Family	\$1,049	\$1,186



# Alabama State Bar

Group Number(s): 59617  
Rating Period: 8/1/2021 - 7/31/2022

## Rate Summary for Dental Value

	<u>Current Rates</u>	<u>Renewal Rates</u>
Employee		
Employee + Spouse	\$21	\$23
Employee + Children	\$38	\$43
Family	\$43	\$49
	\$63	\$72

## Rate Summary for Dental Complete

	<u>Current Rates</u>	<u>Renewal Rates</u>
Employee		
Employee + Spouse	\$29	\$32
Employee + Children	\$54	\$61
Family	\$62	\$71
	\$92	\$105

## Rate Summary for VSP Vision





	<u>Current Rates</u>	<u>Renewal Rates</u>
Employee		
Employee + Spouse	\$8	\$8
Employee + Children	\$12	\$12
Family	\$12	\$12
	\$19	\$19



Two cards, ONE benefit!  
 Make sure you present both your BlueCross card and your MedPlus card when using your benefits.

Sample BCBS AL Card

Sample Medplus Card

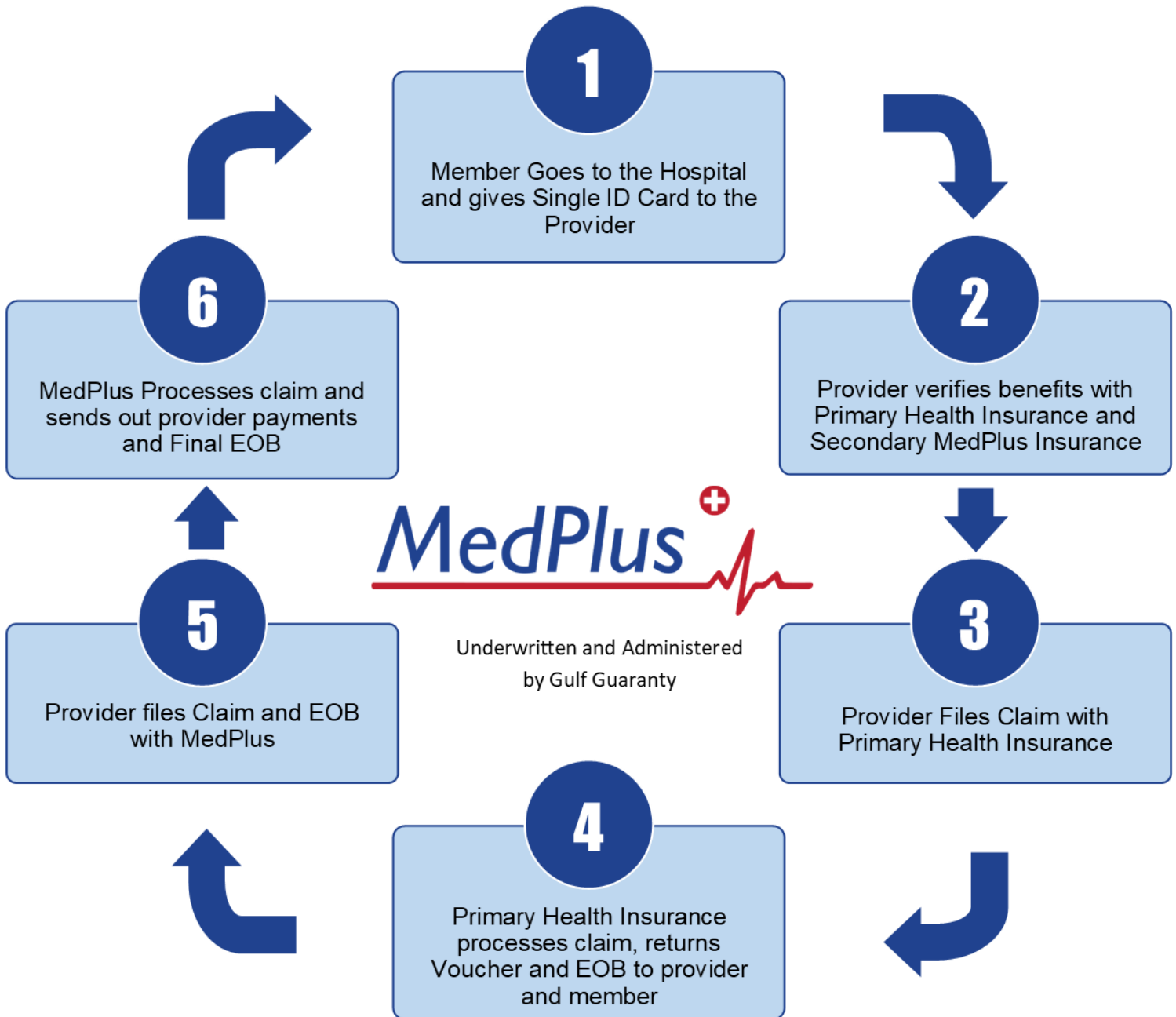
 <b>BlueCross BlueShield of Alabama</b>			
Subscriber Name		_____	
Contract Number		_____	
Group Number	<b>59617</b>		
Effective Date	<b>01-01-2021</b>		
Rx BIN Number	<b>004915</b>		
<b>HEALTH</b>	<b>PAC</b>	 	

<b>Primary Health Plan</b> Logo Here			
EMPLOYEE NAME HERE			
Primary Health Plan ID: <b>XYZ123456789</b>	Supplemental Health Plan ID: <b>123456789</b>		
Plan Codes: 111 111	Group Plan #: 00123		
		<b>XYZ Company</b>	
Primary Health Plan PO Box 123	Gulf Guaranty Health P.O. Box 14977		
Nowhere, USA 12345	Jackson, MS 39236-4977		
CUST SRVC NBR HERE	1-800-890-7337		

*\*\*The sample ID card shown is for illustrative purposes only and does not include valid plan information*



## MedPlus Claim Process



Definition of Terms:

EOB = Explanation of Benefits

Primary Insurance = \*Other\*

Secondary Insurance = Gulf Guaranty MedPlus

# MDLIVE<sup>®</sup>

## Convenient, quality healthcare benefits

MDLIVE is a new benefit program that gives you access to everything you need to stay healthy and take control of your wellness.

You can speak to a board-certified doctor 24/7 by secure phone, video or with our MDLIVE mobile app from home, office or on-the-go.



### Quality Care Visits

Visit doctors and pediatricians 24/7 by phone, video or mobile app right away or schedule a consult. Doctor visits have a zero co-pay for you and your family.



### No Long Wait Times

Skip the waiting room. Members receive immediate care from a doctor in under 15 minutes average wait time.



### Convenient Treatment

Our doctors treat 70% of common urgent care conditions and symptoms. If it's not an emergency, think MDLIVE first.



### e-Prescription

If medically necessary, our doctors send prescriptions to your nearby or preferred pharmacy.

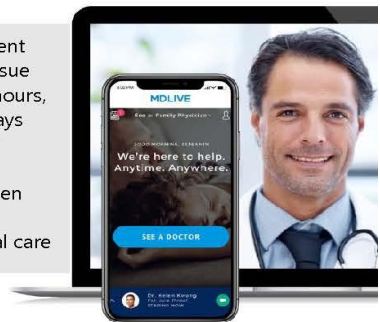


### Health Care Maintenance

Easy health care maintenance all in one location. Stay connected with appointment reminders, important notifications and secure messaging.

### When should I use MDLIVE?

- Instead of going to the ER or urgent care center for non-emergency issue
- During or after normal business hours, nights, weekends and even holidays
- If your primary care doctor is not available
- To request prescription refills (when appropriate)
- If traveling and in need of medical care



**Download the app.**  
Join for free. Visit a doctor.

Questions? Visit [MDLIVE.com/benadmin](https://www.mylive.com/benadmin)



Alabama State Bar  
Association  
Platinum Plan  
Group Supplemental  
Health Insurance Proposal

Effective Date:  
8/1/2021



Lower Employee Deductibles \* Reduce Out of Pocket Exposure \* Save Premium Cost





## Alabama State Bar Association - Platinum Plan

August 1, 2021

COMPOSITE SUMMARY	BCBSAL	MEDPLUS
<b>DEDUCTIBLES &amp; OUT OF POCKET MAXIMUM</b>		
Calendar Year Deductible (CYD)	Single \$5000 / Family \$10000	Single \$500 / Family \$1000
Coinsurance after Deductible	BCBSAL 60% / Member 40%	Medplus 100% / Member 0%
Out of Pocket Maximum (OPM) *	Single \$8550 / Family \$17100	Single \$500 / Family \$1000
Cost after Deductible and OPM have been met	BCBSAL covers 100%	BCBSAL covers 100%
<b>INPATIENT HOSPITAL FACILITY</b>		
Inpatient Hospital	\$5000 CYD then 60%	MedPlus pays up to \$8050
Inpatient Hospital Physician Services	\$5000 CYD then 60%	MedPlus pays up to \$8050
<b>OUTPATIENT FACILITY AND PHYSICIAN CHARGES</b>		
Emergency Room + Physician	\$5000 CYD then 60%	MedPlus pays up to \$8050
Outpatient Facility & Ambulatory Centers	\$5000 CYD then 60%	MedPlus pays up to \$8050
Outpatient Physician (surgery and anesthesia)	\$5000 CYD then 60%	MedPlus pays up to \$8050
Outpatient Diagnostic	\$5000 CYD then 60%	MedPlus pays up to \$8050
Ambulance	\$5000 CYD then 60%	MedPlus pays up to \$8050
Other Covered Services - PT, Chiro, DME	\$5000 CYD then 60%	MedPlus pays up to \$8050
<b>PHYSICIAN AND RX CO-PAYS</b>		
Preventative/Wellness	BCBSAL covers at 100%	Covered under BCBSAL
Primary/Specialist Physician Copay	\$45 PCP/\$65 Specialist	Covered under BCBSAL
Telemedicine: (24 hour Physician Access)	BCBSAL Excludes	No Copay - 24/7 Access
Prescription Drug Benefits: Tier 1,2,3,4	\$0 ded/\$15/\$60/\$100/\$50% up to \$500	Covered under BCBSAL

\* The Out of Pocket with Medplus does NOT include Doctor Copays or Pharmacy deductibles or Copays



# Alabama State Bar Association - Gold Plan

## Group Supplemental Health Insurance Proposal

Effective Date:  
8/1/2021



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Lower Employee Deductibles \* Reduce Out of Pocket Exposure \* Save Premium Cost



## Alabama State Bar Association - Gold Plan

August 1, 2021

COMPOSITE SUMMARY	BCBSAL	MEDPLUS
<b>DEDUCTIBLES &amp; OUT OF POCKET MAXIMUM</b>		
Calendar Year Deductible (CYD)	Single \$5000 / Family \$10000	Single \$2000 / Family \$4000
Coinsurance after Deductible	BCBSAL 60% / Member 40%	Medplus 100% / Member 0%
Out of Pocket Maximum (OPM) *	Single \$8550 / Family \$17100	Single \$2000 / Family \$4000
Cost after Deductible and OPM have been met	BCBSAL covers 100%	BCBSAL covers 100%
<b>INPATIENT HOSPITAL FACILITY</b>		
Inpatient Hospital	\$5000 CYD then 60%	MedPlus pays up to \$6550
Inpatient Hospital Physician Services	\$5000 CYD then 60%	MedPlus pays up to \$6550
<b>OUTPATIENT FACILITY AND PHYSICIAN CHARGES</b>		
Emergency Room + Physician	\$5000 CYD then 60%	MedPlus pays up to \$6550
Outpatient Facility & Ambulatory Centers	\$5000 CYD then 60%	MedPlus pays up to \$6550
Outpatient Physician (surgery and anesthesia)	\$5000 CYD then 60%	MedPlus pays up to \$6550
Outpatient Diagnostic	\$5000 CYD then 60%	MedPlus pays up to \$6550
Ambulance	\$5000 CYD then 60%	MedPlus pays up to \$6550
Other Covered Services - PT, Chiro, DME	\$5000 CYD then 60%	MedPlus pays up to \$6550
<b>PHYSICIAN AND RX CO-PAYS</b>		
Preventative/Wellness	BCBSAL covers at 100%	Covered under BCBSAL
Primary/Specialist Physician Copay	\$45 PCP/\$65 Specialist	Covered under BCBSAL
Telemedicine: (24 hour Physician Access)	BCBSAL Excludes	No Copay - 24/7 Access
Prescription Drug Benefits: Tier 1,2,3,4	\$0 ded/\$15/\$60/\$100/\$50% up to \$500	Covered under BCBSAL

\* The Out of Pocket with Medplus does NOT include Doctor Copays or Pharmacy deductibles or Copays



# Alabama State Bar Association - Silver Plan

## Group Supplemental Health Insurance Proposal

Effective Date:  
8/1/2021



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Lower Employee Deductibles \* Reduce Out of Pocket Exposure \* Save Premium Cost



## Alabama State Bar Association - Silver Plan

August 1, 2021

COMPOSITE SUMMARY	BCBSAL	MEDPLUS
<b>DEDUCTIBLES &amp; OUT OF POCKET MAXIMUM</b>		
Calendar Year Deductible (CYD)	Single \$5000 / Family \$10000	Single \$4000 / Family \$8000
Coinsurance after Deductible	BCBSAL 60% / Member 40%	Medplus 100% / Member 0%
Out of Pocket Maximum (OPM) *	Single \$8550 / Family \$17100	Single \$4000 / Family \$8000
Cost after Deductible and OPM have been met	BCBSAL covers 100%	BCBSAL covers 100%
<b>INPATIENT HOSPITAL FACILITY</b>		
Inpatient Hospital	\$5000 CYD then 60%	MedPlus pays up to \$4550
Inpatient Hospital Physician Services	\$5000 CYD then 60%	MedPlus pays up to \$4550
<b>OUTPATIENT FACILITY AND PHYSICIAN CHARGES</b>		
Emergency Room + Physician	\$5000 CYD then 60%	MedPlus pays up to \$4550
Outpatient Facility & Ambulatory Centers	\$5000 CYD then 60%	MedPlus pays up to \$4550
Outpatient Physician (surgery and anesthesia)	\$5000 CYD then 60%	MedPlus pays up to \$4550
Outpatient Diagnostic	\$5000 CYD then 60%	MedPlus pays up to \$4550
Ambulance	\$5000 CYD then 60%	MedPlus pays up to \$4550
Other Covered Services - PT, Chiro, DME	\$5000 CYD then 60%	MedPlus pays up to \$4550
<b>PHYSICIAN AND RX CO-PAYS</b>		
Preventative/Wellness	BCBSAL covers at 100%	Covered under BCBSAL
Primary/Specialist Physician Copay	\$45 PCP/\$65 Specialist	Covered under BCBSAL
Telemedicine: (24 hour Physician Access)	BCBSAL Excludes	No Copay - 24/7 Access
Prescription Drug Benefits: Tier 1,2,3,4	\$0 ded/\$15/\$60/\$100/\$50% up to \$500	Covered under BCBSAL

\* The Out of Pocket with Medplus does NOT include Doctor Copays or Pharmacy deductibles or Copays

*We cover what matters.*



Visit our website at  
**AlabamaBlue.com**

# BlueCard<sup>®</sup> PPO Plan Benefits



## Alabama State Bar

Bronze  
BlueCard<sup>®</sup> PPO

Effective August 1, 2021



**BlueCross BlueShield  
of Alabama**

An Independent Licensee of the Blue Cross and Blue Shield Association

## Prescription Drugs: ValueONE Network

### ValueONE Network Facts:

- 41,000 major national and regional pharmacy chains, retailers and grocers, and independent pharmacies participate in the ValueONE Network. This includes many national pharmacies you may already be using.
- Pharmacies that participate in the ValueONE Network can fill up to a 90-day supply of certain medications at the same location (prescription must be written for up to a 90-day supply).
- 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 Pharmacy

You can locate all of the participating pharmacies in your area at

**AlabamaBlue.com/ValueONEPharmacyLocator**. To search for pharmacies in your area, enter your ZIP code in the "Location" search field and then click "Search".

**Alabama State Bar Association**  
**BlueCard® PPO – Bronze**  
**August 1, 2021**

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
<p><i>Benefit payments are based on the amount of the provider's charge that Blue Cross and/or Blue Shield plans recognize for payment of benefits. The allowed amount may vary depending upon the type provider and where services are received.</i></p>		
<p><b>SUMMARY OF COST SHARING PROVISIONS</b>  <b>(Includes Mental Health Disorders and Substance Abuse)</b></p>		
<p><b>Calendar Year Deductible</b></p> <p>The in-network and out-of-network calendar year deductibles are separate and do not apply to each other</p>	\$5,000 individual; \$10,000 family	\$10,000 individual; \$20,000 family
<p><b>Calendar Year Out-of-Pocket Maximum</b></p> <p>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.</p>	<p>\$8,550 individual; \$17,100 family</p> <p>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</p>	There is no out-of-pocket maximum for out-of-network services.
<p><b>INPATIENT HOSPITAL AND PHYSICIAN BENEFITS</b>  <b>(Includes Mental Health Disorders and Substance Abuse)</b></p>		
<p>Precertification is required for inpatient admissions (except medical emergency services and maternity); notification within 48 hours for medical emergencies. Generally, if precertification is not obtained, no benefits are available. Call 1-800-248-2342 (toll-free) for precertification.</p>		
<p><b>Inpatient Hospital</b></p>	Covered at 60% of the allowed amount, subject to calendar year deductible	<p>Covered at 50% of the allowed amount, subject to calendar year deductible</p> <p><b>Note:</b> In Alabama, available only for medical emergency services and accidental injury</p>
<p><b>Inpatient Physician Visits and Consultations</b></p>	Covered at 60% of the allowed amount, subject to calendar year deductible	<p>Covered at 50% of the allowed amount, subject to calendar year deductible</p> <p><b>Mental Health Disorders and Substance Abuse Services</b> covered at 50% of the allowed amount, no copay or deductible</p>
<p><b>OUTPATIENT HOSPITAL BENEFITS</b>  <b>(Includes Mental Health Disorders and Substance Abuse)</b></p>		
<p>Precertification is required for some outpatient hospital benefits. Precertification is also required for provider-administered drugs; visit <a href="http://AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList">AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList</a>.  <b>If precertification is not obtained, no benefits are available.</b></p>		
<p><b>Outpatient Surgery (Including Ambulatory Surgical Centers)</b></p>	Covered at 60% of the allowed amount, subject to calendar year deductible	<p>Covered at 50% of the allowed amount, subject to calendar year deductible</p> <p><b>In Alabama, not covered</b></p>
<p><b>Emergency Room (Medical Emergency)</b></p>	Covered at 60% of the allowed amount, subject to calendar year deductible	<p>Covered at 60% of the allowed amount, subject to calendar year deductible</p> <p><b>Mental Health Disorders and Substance Abuse Services</b> covered at 60% of the allowed amount, subject to in-network calendar year deductible</p>



BENEFIT	IN-NETWORK	OUT-OF-NETWORK
<b>Emergency Room (Accident)</b> <b>Note:</b> If you have a medical emergency as defined by the plan after 72 hours of an accident, refer to <b>Emergency Room (Medical Emergency)</b> above.	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 60% of the allowed amount, and subject to calendar year deductible for services rendered within 72 hours; 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
<b>Emergency Room (Physician)</b>	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 60% of the allowed amount, subject to calendar year deductible  <b>Mental Health Disorders and Substance Abuse Services</b> covered at 60% of the allowed amount, subject to in-network calendar year deductible
<b>Chemotherapy, Dialysis, IV Therapy, Outpatient Diagnostic Lab, Pathology, Radiation Therapy &amp; X-ray</b>	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible  <b>In Alabama, not covered</b>
<b>Intensive Outpatient Services and Partial Hospitalization for Mental Health Disorders and Substance Abuse Services</b>	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible  <b>In Alabama, not covered</b>
<b>PHYSICIAN BENEFITS</b> <b>(Includes Mental Health Disorders and Substance Abuse)</b>		
<b>Precertification is required for some physician benefits. Precertification is also required for provider-administered drugs; visit <a href="http://AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList">AlabamaBlue.com/ProviderAdministeredPrecertificationDrugList</a>. If precertification is not obtained, no benefits are available.</b>		
<b>Office Visits and Second Surgical Opinions</b>	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
<b>Surgery &amp; Anesthesia</b>	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
<b>Maternity Care</b>	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible
<b>Chemotherapy, Diagnostic Lab, Dialysis, IV Therapy, Pathology, Radiation Therapy &amp; X-ray</b>	Covered at 60% of the allowed amount, subject to calendar year deductible	Covered at 50% of the allowed amount, subject to calendar year deductible

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
<p><b>Applied Behavioral Analysis (ABA) Therapy</b></p> <p>Limited to ages 0-18 for autism spectrum disorders</p>	<p>Covered at 60% of the allowed amount, subject to calendar year deductible</p>	<p>Covered at 50% of the allowed amount, subject to calendar year deductible</p>
<b>PREVENTIVE CARE BENEFITS</b>		
<p><b>Routine Immunizations and Preventive Services</b></p> <ul style="list-style-type: none"> <li>See <a href="http://AlabamaBlue.com/PreventiveServices">AlabamaBlue.com/PreventiveServices</a> and <a href="http://AlabamaBlue.com/SourceRxACAPreventiveDrugList">AlabamaBlue.com/SourceRxACAPreventiveDrugList</a> for a listing of the specific drugs, immunizations and preventive services or call our Customer Service Department for a printed copy</li> <li>Certain immunizations may also be obtained through the Pharmacy Vaccine Network. See <a href="http://AlabamaBlue.com/VaccineNetworkDrugList">AlabamaBlue.com/VaccineNetworkDrugList</a> for more information.</li> </ul>	<p>Covered at 100% of the allowed amount, no copay or deductible</p>	<p>Not Covered</p>
<p><b>Note:</b> In some cases, office visit copays or facility copays may apply. Blue Cross and Blue Shield of Alabama will process these claims as required by Section 1557 of the Affordable Care Act.</p>		
<b>PRESCRIPTION DRUG BENEFITS (Includes Mental Health Disorders and Substance Abuse)</b>		
<b>Precertification is required for some drugs; if precertification is not obtained, no benefits are available.</b>		
<p><b>Retail Prescription Prepaid Benefits</b></p> <p>The retail pharmacy network for the plan is <b>ValueONE Retail Network</b></p> <ul style="list-style-type: none"> <li>Locate a <b>ValueONE</b> Retail Network pharmacy at <a href="http://AlabamaBlue.com/ValueOnePharmacyLocator">AlabamaBlue.com/ValueOnePharmacyLocator</a></li> </ul> <p>Maintenance drugs - up to 90-day supply may be purchased but copay applies for each 30-day supply</p> <p>Prescription drugs (other than maintenance drugs) - up to a 30-day supply</p> <ul style="list-style-type: none"> <li>Some copays combined for diabetic supplies</li> <li>View the <b>SourceRx 1.0</b> drug list that apply to the plan at <a href="http://AlabamaBlue.com/SourceRx1DrugList4T">AlabamaBlue.com/SourceRx1DrugList4T</a></li> </ul> <p>The only in-network pharmacy for some Tier 4 (specialty) drugs is the <b>Pharmacy Select Network</b></p> <ul style="list-style-type: none"> <li>Tier 4 (specialty) drugs can be dispensed for up to a 30-day supply</li> <li>View the Specialty Drug List at <a href="http://AlabamaBlue.com/SelfAdministeredSpecialtyDrugList">AlabamaBlue.com/SelfAdministeredSpecialtyDrugList</a></li> </ul>	<p>Covered at 100% of the allowed amount, subject to the following copays for a 30 day supply for each prescription</p> <p><b>Tier 1 Drugs:</b> \$15 copay per prescription</p> <p><b>Tier 2 Drugs:</b> \$60 copay per prescription</p> <p><b>Tier 3 Drugs:</b> \$100 copay per prescription</p> <p><b>Tier 4 (specialty) Drugs:</b> 50% of the allowed amount up to \$500 maximum</p>	<p>Not Covered</p>

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
<p><b>Mail Order Pharmacy Benefits</b></p> <ul style="list-style-type: none"> <li>Up to a 90-day supply with one copay</li> <li>Mail Order Drugs are available through <b>Home Delivery Network</b> (Enroll online at <a href="http://AlabamaBlue.com/HomeDeliveryNetwork">AlabamaBlue.com/HomeDeliveryNetwork</a> or call 1-800-391-1886)</li> </ul> <p>Only maintenance drugs can be purchased through this mail order pharmacy service</p> <ul style="list-style-type: none"> <li>View the maintenance drug list that applies to the plan at <a href="http://AlabamaBlue.com/MaintenanceDrugList">AlabamaBlue.com/MaintenanceDrugList</a></li> <li>View the <b>SourceRx 1.0</b> drug list that applies to the plan at <a href="http://AlabamaBlue.com/SourceRx1DrugList4T">AlabamaBlue.com/SourceRx1DrugList4T</a></li> </ul>	<p><b>Tier 1 Drugs:</b> \$37.50 copay per prescription</p> <p><b>Tier 2 Drugs:</b> \$150 copay per prescription</p> <p><b>Tier 3 Drugs:</b> \$250 copay per prescription</p> <p><b>Tier 4 (specialty) Drugs:</b> Not covered</p>	<p>Not Covered</p>
<p><b>BENEFITS FOR OTHER COVERED SERVICES (Includes Mental Health Disorders and Substance Abuse)</b></p>		
<p><b>Precertification is required for some other covered services; please see your benefit booklet. If precertification is not obtained, no benefits are available.</b></p>		
<p><b>Allergy Testing &amp; Treatment</b></p>	<p>Covered at 60% of the allowed amount, subject to calendar year deductible</p>	<p>Covered at 50% of the allowed amount, subject to calendar year deductible</p>
<p><b>Ambulance Service</b></p>	<p>Covered at 60% of the allowed amount, subject to calendar year deductible</p>	<p>Covered at 50% of the allowed amount, subject to calendar year deductible</p>
<p><b>Participating Chiropractic Services</b> Limited to 15 visits per member per calendar year</p>	<p>Covered at 60% of the allowed amount, subject to calendar year deductible</p>	<p>Covered at 50% of the allowed amount, subject to calendar year deductible</p> <p><b>In Alabama, not covered</b></p>
<p><b>Durable Medical Equipment (DME)</b></p>	<p>Covered at 60% of the allowed amount, subject to calendar year deductible</p>	<p>Covered at 50% of the allowed amount, subject to calendar year deductible</p>
<p><b>Rehabilitative Occupational, Physical and Speech Therapy</b> Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per calendar year</p>	<p>Covered at 60% of the allowed amount, subject to calendar year deductible</p>	<p>Covered at 50% of the allowed amount, subject to calendar year deductible</p>
<p><b>Habilitative Occupational, Physical and Speech Therapy</b> Occupational, physical and speech therapy limited to combined maximum of 30 visits per member per calendar year</p>	<p>Covered at 60% of the allowed amount, subject to calendar year deductible</p>	<p>Covered at 50% of the allowed amount, subject to calendar year deductible</p>
<p><b>Occupational, Physical and Speech Therapy for Autism Spectrum Disorders ages 0-18</b></p>	<p>Covered at 60% of the allowed amount, subject to calendar year deductible</p>	<p>Covered at 50% of the allowed amount, subject to calendar year deductible</p>
<p><b>Home Health and Hospice</b></p>	<p>Covered at 60% of the allowed amount, subject to calendar year deductible</p>	<p>Covered at 50% of the allowed amount, subject to calendar year deductible</p> <p><b>In Alabama, not covered</b></p>

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
<b>HEALTH MANAGEMENT BENEFITS</b> (Includes Mental Health Disorders and Substance Abuse)		
<b>Individual Case Management</b>	Coordinates care in event of catastrophic or lengthy illness or injury. For more information, please call 1-800-821-7231.	
<b>Chronic Condition Management</b>	Coordinates care for chronic conditions such as asthma, diabetes, coronary artery disease, congestive heart failure, chronic obstructive pulmonary disease and other specialized conditions.	
<b>Baby Yourself®</b>	A maternity program; For more information, please call 1-800-222-4379. You can also enroll online at <a href="http://AlabamaBlue.com/BabyYourself">AlabamaBlue.com/BabyYourself</a> .	
<b>Contraceptive Management</b>	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	
<b>Air Medical Transport</b>	Air medical transportation to a network hospital near home if hospitalized while traveling more than 150 miles from home; to arrange transportation, 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](http://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.
- 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 services 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 transport 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 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](http://AlabamaBlue.com).**

*We cover what matters.*



# Dental Plan Benefits



## Alabama State Bar

Effective August 1, 2021

Visit our website at  
**AlabamaBlue.com**



**BlueCross BlueShield  
of Alabama**

An Independent Licensee of the Blue Cross and Blue Shield Association

# Dental Blue® 1500B

## Dental Benefits

### GENERAL PROVISIONS

<b>Calendar Year Deductible</b>	\$25 deductible per member per calendar year; \$75 family maximum.
<b>Annual Maximum Benefits each Calendar Year</b>	\$1,500 per member per calendar year.
<b>Annual Maximum Benefits Rollover each Calendar Year</b>	Plan will allow up to \$500 of unused annual maximum dollars to carry over when a member completes their diagnostic and preventive service(s) within a calendar year.
<b>Rollover Account Maximum Limit</b>	The rollover amount is \$1,000.

### DIAGNOSTIC AND PREVENTIVE SERVICES

**Covered at 100%, with no deductible.**

**Includes:**

- Dental exams up to twice per calendar year.
- Full mouth x-rays, one set during any 36 consecutive months.
- Bitewing x-rays, up to twice per calendar year.
- Other dental x-rays, used to diagnose a specific condition.
- Routine cleanings, twice per calendar year.
- Tooth sealants on teeth numbers 3, 14, 19, and 30, limited to one application per tooth each 48 months. Benefits are limited to a maximum payment of \$20 per tooth. Limited to the first permanent molars of children through age 13.
- Fluoride treatment for children through age 18 twice per calendar year.
- Space maintainers (not made of precious metals) that replace prematurely lost teeth for children through age 18.

### BASIC RESTORATIVE SERVICES

**Covered at 100%, subject to deductible.**

**Includes:**

- Fillings made of silver amalgam and synthetic tooth color materials (tooth color materials include composite fillings on the front upper and lower teeth numbers 5-12 and 21-28; payment allowance for composite fillings used on posterior teeth is reduced to the allowance given on amalgam fillings).
- Simple tooth extractions.
- Direct pulp capping, removal of pulp and root canal treatment.
- Repairs to crowns, inlays, onlays, veneers, fixed partial dentures and removable dentures.
- Emergency treatment for pain.

### BASIC SUPPLEMENTAL SERVICES

**Covered at 100%, subject to deductible.**

**Includes:**

- Oral surgery for tooth extractions and impacted teeth and to treat mouth cysts and abscesses of the intra-oral and extra-oral soft tissue.
- General anesthesia given for oral or dental surgery. This means drugs injected or inhaled for relaxation or to lessen pain, or to make unconscious, but not analgesics, drugs given by local infiltration, or nitrous oxide.
- Treatment of the root tip of the tooth including its removal.

### MAJOR PROSTHETIC SERVICES

**Covered at 50%, subject to deductible.**

**Includes:**

- Full or partial dentures.
- Fixed or removable bridges.
- Inlays, onlays, veneers or crowns to restore diseased or accidentally broken teeth, if less expensive fillings will not restore the teeth.

**Note: No benefits for late enrollee until the member has been covered for a continuous 365-days**

### MAJOR PERIODONTIC SERVICES

**Covered at 80%, subject to deductible.**

**Includes:**

- Periodontic exams twice each 12 months.
- Removal of diseased gum tissue and reconstructing gums.
- Removal of diseased bone.
- Reconstruction of gums and mucous membranes by surgery.
- Removing plaque and calculus below the gum line for periodontal disease.

**Note: No benefits for late enrollee until the member has been covered for a continuous 365-days**

This is not a contract. Benefits are subject to the terms, limitations and conditions of the group contract.

**Dental Blue® 1000B  
Dental Benefits**

**GENERAL PROVISIONS**

<b>Calendar Year Deductible</b>	\$50 deductible per member per calendar year; \$150 family maximum.
<b>Annual Maximum Benefits each Calendar Year</b>	\$1,000 per member per calendar year.
<b>Annual Maximum Benefits Rollover each Calendar Year</b>	Plan will allow up to \$500 of unused annual maximum dollars to carry over when a member completes their diagnostic and preventive service(s) within a calendar year.
<b>Rollover Account Maximum Limit</b>	The rollover amount is \$1,000.

**DIAGNOSTIC AND PREVENTIVE SERVICES**

**Covered at 100%, with no deductible.**

**Includes:**

- Dental exams up to twice per calendar year.
- Full mouth x-rays, one set during any 36 consecutive months.
- Bitewing x-rays, up to twice per calendar year.
- Other dental x-rays, used to diagnose a specific condition.
- Routine cleanings, twice per calendar year.
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- Space maintainers (not made of precious metals) that replace prematurely lost teeth for children through age 18.

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- Fillings made of silver amalgam and synthetic tooth color materials (tooth color materials include composite fillings on the front upper and lower teeth numbers 5-12 and 21-28; payment allowance for composite fillings used on posterior teeth is reduced to the allowance given on amalgam fillings).
- Simple tooth extractions.
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- Repairs to crowns, inlays, onlays, veneers, fixed partial dentures and removable dentures.
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**BASIC SUPPLEMENTAL SERVICES**

**Covered at 80%, subject to deductible.**

**Includes:**

- Oral surgery for tooth extractions and impacted teeth and to treat mouth cysts and abscesses of the intra-oral and extra-oral soft tissue.
- General anesthesia given for oral or dental surgery. This means drugs injected or inhaled for relaxation or to lessen pain, or to make unconscious, but not analgesics, drugs given by local infiltration, or nitrous oxide.
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- Removing plaque and calculus below the gum line for periodontal disease.

**Note: No benefits for late enrollee until the member has been covered for a continuous 365-days**

This is not a contract. Benefits are subject to the terms, limitations and conditions of the group contract.



Our goal from the start was to make our health plan competitive with the small group offerings currently available from BCBS while adding stability and value to your membership.

We chose to offer Medical, Dental, and Vision plans from BlueCross BlueShield of Alabama and VSP to accomplish this goal.

Members should find comfort and familiarity in being insured by the largest Healthcare company in Alabama. BlueCross Blue Shield is a undisputed leader while VSP provides the largest network of vision providers in the state.

We will offer a multiple option medical strategy, allowing your employees to choose a medical plan that fits their needs and their budget. Dental will have two options for members to choose from. You will find flexibility throughout the offering in order to make our plan your plan!





# Why Everyone Needs Vision Care



Vision is more critical to a benefits package than you might think. Employees who have a vision benefit are nearly twice as satisfied with their benefits - and are more than twice as likely to say benefits are a reason they stay with their employer.<sup>1</sup>

Employees Need Vision Care	Powerful Preventive Healthcare	Increased Employee Satisfaction
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 **3 in 4** adults need vision correction.<sup>2</sup>

 Only **1 in 5** Americans get an annual medical exam – only half get the preventive screenings you'd expect.<sup>4</sup>

**VSP MEMBER PROMISE SATISFACTION GUARANTEE**


Your employees will be happy or we'll make it right. 

**1 in 4** children need vision correction.<sup>2</sup> 

**6 in 10** VSP members get an annual WellVision Exam.<sup>5</sup>


 VSP members report **99%** satisfaction.<sup>5</sup>

**9 in 10** employees say visual disturbances affect their quality of work.<sup>3</sup> 

VSP doctors are often first to detect signs of diabetes 

**34% OF THE TIME.**<sup>6</sup>

Employees satisfied with their benefits are **2X MORE LOYAL.**<sup>7</sup> 

**\$2,787 SAVINGS** over 2 years for every employee who seeks care for diabetes after early identification.<sup>6</sup> 

The right vision benefit can improve employee health and productivity, while lowering healthcare costs. Add value to your benefits package with a VSP plan.

Sources: 1. MetLife Seeing Eye to Eye on Vision Benefits, 2013; 2. Vision Council, VisionWatch December 2014; 3. Transitions 2015 Employee Perceptions of Vision Benefits survey; 4. American Journal of Preventive Medicine 2012, 42, Issue 2:164-73. 5. VSP data. 6. Human Capital Management Services, Inc. (HCMS) on behalf of VSP 2013. 7. MetLife 11th Annual study of Employee Benefits Trends, 2013.

# VSP Choice Plan® Proposal

Prepared for Alabama Bar Association



The VSP Choice Plan is a full-service plan that offers low costs, a focus on health, and real provider choices.

## Guaranteed Lowest Out-of-Pocket Costs

Our Member Promise guarantees that employees are completely satisfied with their eye care and eyewear from VSP network providers, or we'll make it right. This includes satisfaction with out-of-pocket costs, consumer's #1 priority in a vision plan. We guarantee your employees will have the lowest out-of-pocket costs for equivalent glasses with VSP network providers, compared to your current vision plan, if applicable. One of the ways we reduce patient out-of-pocket costs is by applying fixed copays toward popular lens enhancements. We're also covering standard progressives with no additional copay. Unlike most competing vision plans, we also offer a wholesale frame pricing guarantee allowing us to cover more frames.

## A Focus on Health - VSP Healthy Innovations

Your benefit includes VSP Healthy Innovations, a total wellness solution that leverages the power of a VSP WellVision® exam to see beyond eye health issues. Taking this holistic approach helps identify signs of chronic conditions before they become serious, saving you money and helping your employees manage their health. This year we're even more focused on helping our members with diabetes and pre-diabetes. VSP doctors are often the first to detect chronic conditions—before other healthcare providers—including diabetes 34% of the time. Members identified in our system as having diabetes receive a complimentary reminder letter from us 14 months after their last eye exam. Every year, we see an average of 22% of these members then scheduling and receiving an exam

## Real Provider Choices

Your employees can choose their provider from **98,000 access points**, including the largest national network of independent doctors and nearly 22,000 participating retail chain access points.

**VSP Doctors** - 91% offer early morning, evening and weekend appointments. 24-hour access to emergency care.

**Participating Retail Chains**<sup>1</sup> - Your employees get the convenience of popular retail chains like these and more.



## VSP Benefits subject to applicable copays<sup>2</sup>

<b>Exam Services</b>	Comprehensive WellVision Exam® covered-in-full after copay		
	Contact lens exam - fitting and evaluation (when choosing contacts): <b>Standard</b> and <b>Premium fit</b> : Covered in full with a copay. Member receives 15% off <sup>3</sup> of contact lens exam services; <sup>4</sup> member's copay will never exceed \$60		
	Routine retinal screening covered after an up to \$39 copay <sup>3</sup>		
<b>Lenses</b>	Glass or plastic:	Single vision Lined bifocal Lined trifocal Lenticular	Covered-in-full after copay Covered-in-full after copay Covered-in-full after copay Covered-in-full after copay
<b>Frame</b>	<ul style="list-style-type: none"><li>• Frames covered-in-full after copay up to the retail allowance of \$130<sup>5</sup></li><li>• Frame allowance is guaranteed by a \$50 wholesale allowance at VSP doctors, ensuring nearly 12,000 frames are covered-in-full</li><li>• Members who select a featured frame brand including bebe®, Calvin Klein, Cole Haan, Flexon®, Lacoste, Nike, Nine West, and more will receive an extra \$20 toward their frame allowance.<sup>6</sup></li><li>• 20% off<sup>3</sup> any amount above the retail frame allowance<sup>4</sup></li><li>• Members can choose from virtually any frame on the market</li></ul>		

*Our proposal is based on the scope of the obligations that VSP agrees to undertake. VSP will comply with state and/or federal rules and regulations as they pertain to pre-paid vision plans with a defined benefit*

**Lens Enhancements** The most popular lens enhancements are covered after a copay, saving members an average of 20-25%<sup>4</sup>; members should see their VSP network provider for special pricing on additional lens enhancements. Maximum copay on standard lens enhancements:

<b>Lens Enhancement</b>	<b>Single Vision</b>	<b>Multifocal</b>
Standard progressives plastic	N/A	No copay
Premium progressives plastic	N/A	\$95-105
Custom progressives plastic	N/A	\$150-175
Standard anti-reflective coating	\$41	\$41
Solid tints & dyes (pink I&II)	No copay	No copay
Solid plastic dye (except pink I&II)	\$15	\$15
Plastic gradient dye	\$17	\$17
UV protection	\$16	\$16
Factory applied scratch-resistant coating	\$17	\$17
Polycarbonate for children	No copay	No copay
Polycarbonate	\$31	\$35
Photochromic plastic	\$75	\$75

**Elective Contact Lenses (instead of lenses & frame)**

- Prescription contact lens materials covered-in-full up to \$130 retail allowance
- VSP members get exclusive mail-in savings<sup>7</sup> on eligible contacts at VSP doctors
- Members can choose from any available prescription contact lens materials

**Necessary Contact Lenses (instead of lenses & frame)**

- Covered-in-full after copay for members who have specific conditions at VSP doctors
- Covered up to \$210 after copay for members who have specific conditions at participating retail chains

**Additional Pairs of Glasses<sup>8</sup>** 20% off<sup>3</sup> unlimited additional pairs of prescription glasses and/or non-prescription sunglasses<sup>4</sup>

**Primary EyeCare Program<sup>SM</sup>** Supplemental coverage for non-surgical medical eye conditions, such as pink eye and other urgent eye care - \$20 copay<sup>9</sup> per visit at VSP doctors

**Laser VisionCare Program<sup>SM</sup>** Discounts average 15-20% off or 5% off a promotional offer for laser surgery, including PRK, LASIK, and Custom LASIK<sup>10</sup> through VSP doctors

**Low Vision** Supplemental testing covered every two years. 75% coverage for approved low vision aids, up to \$1,000 (less any amount paid for supplemental testing) every two years at VSP doctors

**Eye Health Management Program<sup>®</sup>** Exam reminder letters sent to VSP members with diabetes who have not had an eye exam in 14 months

### Out-of-Network Benefits subject to applicable copays<sup>2</sup>

Exam Lenses:	Reimbursed up to \$45	Frame	Reimbursed up to \$70
Single vision	Reimbursed up to \$30	Contact lens exam & materials	
Lined bifocal	Reimbursed up to \$50	(in lieu of lenses & frame):	
Lined trifocal	Reimbursed up to \$65	Elective	Reimbursed up to \$105 <sup>11</sup>
Lenticular	Reimbursed up to \$100	Necessary	Reimbursed up to \$210

**Exclusions<sup>12</sup>** There may be some materials and services with either limited or no coverage under this plan. Please contact your VSP representative for more information.

<sup>1</sup> Participating retail chains upon request. Benefits may vary at participating retail chain locations.

<sup>2</sup> When covered-in-full services are obtained from a VSP network provider, the patient will have no out-of-pocket expense other than any applicable copays. Services and eyewear obtained through out-of-network providers are subject to product availability and the same copays and limitations. Please refer to rate page.

<sup>3</sup> Based on applicable laws, benefits may vary by location.

<sup>4</sup> Walmart and Costco published prices already include discounts instead of those noted.

<sup>5</sup> Walmart and Costco allowance of \$70 is equivalent to the frame allowance at other VSP network providers.

<sup>6</sup> Reflects current promotion, evaluated annually. Promotion/featured frame brands are subject to change and the promotional allowance does not apply at Walmart and Costco. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.

<sup>7</sup> Rebates subject to change.

<sup>8</sup> 20% off applies to unlimited additional pairs of glasses valid through any VSP network provider within 12 months of the last covered eye exam.

<sup>9</sup> The VSP Primary EyeCare Plan pays secondary to other medical eye insurance coverage.

<sup>10</sup> Custom LASIK coverage only available using wavefront technology with the microkeratome surgical device. Other LASIK procedures may be performed at an additional cost to the member. Laser VisionCare discounts are only available from VSP-contracted facilities.

<sup>11</sup> If \$100 allowance is purchased, out-of-network providers will reimburse up to \$85.

<sup>12</sup> Coverage shall be governed solely by the terms of your VSP contract

Building a good customer experience does not happen by accident.

It happens by design.

Our goal is to exceed our members expectations and deliver value to each organization. Should you ever need us, we are here for you.



### **Contact Information:**

**Alabama State Bar Association**

**415 Dexter Ave.**

**Montgomery, AL 36104**

**334-269-1515**

**Alliance Insurance Group**

**6730 Taylor Court**

**Montgomery, AL 36117**

**334-396-3960**

**[albar@allianceinsgroup.com](mailto:albar@allianceinsgroup.com)**