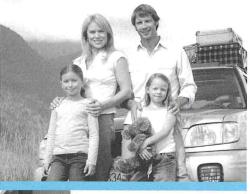
We cover what matters.



BlueCard®PPO Plan Benefits





Baldwin County Commission BlueCard® PPO

Effective January 01, 2026



Visit our website at AlabamaBlue.com



Baldwin County Commission BlueCard® PPO

Effective January 01, 2026

	Effective January 01, 2026	
BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Benefit payments are based on the amount	of the provider's charge that Blue Cross and/o	r Blue Shield plans recognize for payment of
	t may vary depending upon the type provider an	
British and the control of the contr	MMARY OF COST SHARING PROVISION	
	Mental Health Disorders and Substan	
Calendar Year Deductibles and out	i-of-pocket maximums will be calculated in acco \$500 individual; \$1,500 family	ordance with applicable Federal law.
Calendar Year Out-of-Pocket Maximum	\$6,250 individual; \$12,500 family	
Guichau Fear Gut-oi-i Genet Waxiiiidiii		
	All deductibles, copays and coinsurance for in-ne disorders and substance abuse emergency service	
	Coinsurance for out-of-network Home Health, Ho occupational therapy, physical therapy, speech the pocket maximum.	spice, and Other Covered Services (excluding lerapy and DME in Alabama) applies to the out-of-
	After you reach your individual Calendar Year Ou you will be covered at 100% of the allowed amou	t-of-Pocket Maximum, applicable expenses for nt for remainder of calendar year
INPAT	TENT HOSPITAL AND PHYSICIAN BEI	NEFITS
(Includes	Mental Health Disorders and Substan	ce Abuse)
Precertification is required for inpatient adm	nissions (except medical emergency services an gencies. Generally, if precertification is not obta 2342 (toll-free) for precertification.	nd maternity and as required by Federal law):
Inpatient Hospital	Covered at 100% of the allowed amount, after \$300.00 per admission deductible	Covered at 80% of the allowed amount, after \$600.00 per admission deductible
		Note: In Alabama, available only for medical emergency services and accidental injury
Inpatient Physician Visits and Consultations	Covered at 100% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
	Mental Health Disorders and Substance Abuse Services covered at 100% of the allowed amount, no copay or deductible	In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
		Mental Health Disorders and Substance Abuse Services covered at 80% of the allowed amount, no copay or deductible
(Includes	OUTPATIENT HOSPITAL BENEFITS Mental Health Disorders and Substan	co Abuso)
Precertification is required for some outpatien administered drugs; v	nt hospital benefits; please see benefit booklet. risit AlabamaBlue.com/ProviderAdministeredPrecritication is not obtained, no benefits are ava	Precertification is also required for provider- ecertificationDrugList.
Outpatient Surgery (Including	Covered at 100% of the allowed amount,	Covered at 80% of the allowed amount,
Ambulatory Surgical Centers)	after \$100.00 hospital copay	subject to calendar year deductible
		In Alabama, not covered
		l

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Emergency Room (Medical Emergency)	Covered at 100% of the allowed amount, after \$200.00 hospital copay	Covered at 100% of the allowed amount, after \$200.00 hospital copay
		Mental Health Disorders and Substance Abuse Services covered at 100% of the allowed amount, after \$200.00 hospital copay
Emergency Room (Accident)	Covered at 100% of the allowed amount, no copay or deductible	Covered at 100% of the allowed amount, no copay or deductible
Emergency Room (Physician)	Covered at 100% of the allowed amount, after \$50.00 physician copay	Covered at 100% of the allowed amount, after \$50.00 physician copay
-		Mental Health Disorders and Substance Abuse Services covered at 100% of the allowed amount, after \$50.00 physician copay
Chemotherapy, Dialysis, IV Therapy, Outpatient Diagnostic Lab, Pathology, Radiation Therapy & X-ray	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% of the allowed amount, subject to calendar year deductible In Alabama, not covered
Intensive Outpatient Services and Partial Hospitalization for Mental Health Disorders and Substance Abuse Services	Covered at 100% of the allowed amount, after \$50.00 daily hospital copay	Covered at 80% of the allowed amount, subject to calendar year deductible In Alabama, not covered
Precertification is required for some phy administered drugs; v If precertification is not obtained, no benefits share may vary based on available ma	PHYSICIAN BENEFITS Mental Health Disorders and Substan sician benefits; please see benefit booklet. Pre- isit AlabamaBlue.com/ProviderAdministeredPre- are available. For provider-administered drugs nufacturer assistance. Upon enrollment, cost si	certification is also required for provider- ecertificationDrugList. listed on AlabamaBlue.com/HelpScript, cost nare will be lowered or reduced to zero.
Office Visits and Consultations	Covered at 100% of the allowed amount, after \$40.00 primary care physician copay or \$50.00 specialist physician copay	Covered at 80% of the allowed amount, subject to calendar year deductible In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Urgent Care	Covered at 100% of the allowed amount, after \$75.00 copay	Covered at 80% of the allowed amount, subject to calendar year deductible In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Second Surgical Opinions	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Surgery & Anesthesia	Covered at 100% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
		0
Maternity Care	Covered at 100% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Chemotherapy, Diagnostic Lab, Dialysis, IV Therapy, Pathology, Radiation Therapy & X-ray	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
radiation morapy a X ray		In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Applied Dehavioral Applysic (ADA)	Covered at 100% of the allowed amount.	Covered at 80% of the allowed amount,
Applied Behavioral Analysis (ABA) Therapy	after \$40.00 copay	subject to calendar year deductible
	TELEHEALTH SERVICES	
when services rendered are performed wi	ices subject to applicable cost-sharing for thin the scope of the health care providers	in-network and out-of-network services, s license and deemed medically
necessary.	PREVENTIVE CARE BENEFITS	
Routine Immunizations and Preventive	Covered at 100% of the allowed amount,	Not Covered
Services	no copay or deductible	
 See AlabamaBlue.com/ PreventiveServices for a listing of the specific immunizations and preventive services or call our Customer Service Department for a printed copy 		
	I facility copays may apply. Blue Cross and Blu	I ue Shield of Alabama will process these
claims as required by Section 1557 of the A		
Drag evintion Drugg	PRESCRIPTION DRUG BENEFITS	rah MadOne Hagitheere Systems

Prescription drug benefits are covered through MedOne Healthcare Systems.

Prescription Drugs

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
	NEFITS FOR OTHER COVERED SERV	
	Mental Health Disorders and Substan lired for some other covered services; please s	
If precertification is not obtained, no benefits	s are available. For provider-administered drug nufacturer assistance. Upon enrollment, cost s	s listed on AlabamaBlue.com/HelpScript, cost
Allergy Testing & Treatment	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
Ambulance Service	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
Chiropractic Services	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% 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 80% of the allowed amount, subject to calendar year deductible In Alabama, covered at 50% 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 80% of the allowed amount, subject to calendar year deductible In Alabama, covered at 50% 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 80% of the allowed amount, subject to calendar year deductible In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Occupational, Physical and Speech Therapy for Autism Spectrum Disorders ages 0-18	Covered at 80% of the allowed amount, subject to calendar year deductible	Covered at 80% of the allowed amount, subject to calendar year deductible In Alabama, covered at 50% of the allowed amount, subject to calendar year deductible
Home Health and Hospice	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% of the allowed amount, subject to calendar year deductible In Alabama, not covered

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
Home Infusion	Covered at 100% of the allowed amount, no copay or deductible	Covered at 80% of the allowed amount, subject to calendar year deductible
		In Alabama, not covered
Medical Nutrition Therapy Services	Covered at 100% of the allowed amount, after \$40.00 copay	Covered at 80% of the allowed amount, subject to calendar year deductible
	EXPANDED PSYCHIATRIC SERVICES (EPS)
 Expanded Psychiatric Services (EPS EPS network is available throughout Alabama and in 	When care is received or coordinated by a disorders and substance abuse benefits an	n EPS provider, the following mental health re available:

- EPS network is available throughout Alabama and in Meridian, Mississippi and Northwest Florida.
- To find an EPS provider call Customer Service at 1-800-292-8868 or search the online provider on our website at AlabamaBlue.com

Covered at 100% of the allowed amount; no copay or deductible **Inpatient:** Includes hospital, physician and therapy expenses **Outpatient:** Includes office visits, therapy, counseling and testing

When care is not received or coordinated by an EPS provider, the mental health disorders and substance abuse benefit levels are not separately stated. Please refer to the appropriate subsections above and below that relate to the services or supplies you receive, such as Inpatient Hospital Benefits, Outpatient Hospitals Benefits, etc.

HEALTH MANAGEMENT BENEFITS (Includes Mental Health Disorders and Substance Abuse)	
Individual Case Management	Coordinates care in event of catastrophic or lengthy illness or injury. For more information, please call 1-800-821-7231.
Chronic Condition Management	Coordinates care for chronic conditions such as asthma, diabetes, coronary artery disease, congestive heart failure, chronic obstructive pulmonary disease and other specialized conditions.
Baby Yourself [®]	A maternity program; For more information, please call 1-800-222-4379. You can also enroll online at AlabamaBlue.com/BabyYourself.
Contraceptive Management	Covers prescription contraceptives, which include: injectables, diaphragms, IUDs and other non-experimental FDA approved contraceptives; subject to applicable deductibles, copays and coinsurance.
Air Medical Transport	Air medical transportation to a network hospital 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) 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). Sometimes an in-network provider may furnish a service to you that is
 not covered under the contract between the provider and a Blue Cross and/or Blue Shield Plan. When this happens, benefits may be denied or
 reduced. Please refer to your benefit booklet for the type of provider network that we determine to be an in-network provider for a particular
 service or supply.
- Out-of-network providers generally do not contract with Blue Cross and/or Blue Shield Plans. If you use out-of-network providers, you may be
 responsible for filing your own claims and paying the difference between the provider's charge and the allowed amount. The allowed amount may
 be based on the negotiated rate payable to in-network providers in the same area or the average charge for care in the area, or in accordance
 with applicable Federal law.
- Please be aware that providers/specialists may be listed in a PPO directory or provider finder website, but not covered under this benefit plan.
 Please check your benefit booklet for more detailed coverage information.
- Please refer to your benefit book or contact Blue Cross directly about coverage for your hospital charges and other related medical services. Approval for air medical transportation does not mean that hospitalization and other medical expenses will be covered. All coverage determinations for medical benefits are subject to the terms, conditions, limitations and exclusions of the health plan. Air medical transportation services are provided through a contract with AirMed International, LLC, an independent company that does not provide Blue Cross and Blue Shield of Alabama products. Blue Cross is not responsible for any mistakes, errors or omissions that AirMed, its employees or staff members make. Air medical transportation services terminate if coverage by your health plan ends.

This is not a contract, benefit booklet or Summary Plan Description. Benefits are subject to the terms, limitations and conditions of the group contract (including your benefit booklet). Check your benefit booklet for more detailed coverage information. Please visit our website, AlabamaBlue.com.

Notice of Nondiscrimination

Discrimination is Against the Law

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 (consistent with the scope of sex discrimination described in 45 CFR § 92.101(a)(2)). We do not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Blue Cross and Blue Shield of Alabama:

- Provides reasonable modifications and free appropriate auxiliary 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 assistance services to people whose primary language is not English, such as qualified interpreters and information written in other languages

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our 1557 Compliance Coordinator. If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in person or by mail, fax, or email at: Blue Cross and Blue Shield of Alabama, Compliance Office, 450 Riverchase Parkway East, Birmingham, Alabama 35244, Attn: 1557 Compliance Coordinator, 1-855-216-3144, 711 (TTY),1-205-220-2984 (fax), 1557Grievance@bcbsal.org (email). If you need help filing a grievance, our 1557 Compliance Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Notice of Availability of Language Assistance Services and Auxiliary Aids and Services

English: ATTENTION: Free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call 1-855-216-3144 (TTY: 711) or call Customer Service. انتباه: إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر أيضًا المساعدات والخدمات الإضافية المناسبة لتوفير المعلومات بتنسيقات يسهل الوصول: Arabic: إليها مجانًا. اتصل بالرقم 3144-216-1855 (الهاتف النصبي: 711) أو الاتصال بخدمة العملاء

Chinese: 请注意:如果您说普通话,我们可免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务,以易读格式向您提供信息。请拨打 1-855-216-3144(TTY 用户请拨 711)或致电客户服务部。

French: À NOTER: Si vous parlez français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et des services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le 1 855 216 3144 (TTY: 711) ou contactez le service client.

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Geeignete Hilfsmittel und Dienstleistungen zur Bereitstellung von Informationen in zugänglichen Formaten sind ebenfalls kostenlos erhältlich. Rufen Sie +1 855 216 3144 (Durchwahl: 711) oder den Kundendienst an.

Gujarati: ધ્યાનું આપો: જો તમે ગુજરાતી બોલો છો, તો તમારા માટે નિઃશુલ્ક ભાષા સહાય સેવાઓ ઉપલબ્ધ છે. સુલભ ફોર્મેટમાં માહિતી પ્રદાન કરવા માટેની યોગ્ય સહાય અને સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. 1-855-216-3144 (TTY: 711) પર અથવા ગ્રાહક સેવા પર કોલ કરો.

Hindi: ध्यान दें: अगर आप हिन्दी बोलते हैं, तो आपके लिए निःश्लक भाषा सहायता सेवाएँ उपलब्ध हैं। आसान प्रारूप में सूचना उपलब्ध कराने के लिए

जिस्ता है। अगर जाप ग्रिन्दा बालत है, ता जापक किर जिस्सूलिक नाम सहायता संचार उपलब्ध है। जाराज श्राह्म से तु प्रणा उपलब्ध निराह्म सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। 1-855-216-3144 (TTY: 711) पर कॉल करें या ग्राहक सेवा को कॉल करें।

Japanese: ご案内: 日本語を話される方には、無料の言語アシスタントサービスをご用意しております。アクセシブルな形式で情報を提供するため、補助器具や支援サービスも無料で提供しております。1-855-216-3144 (TTY: 711) もしくは、カスタマーサービスにお電話でお問合せ ください。

Korean: 주의: 한국어을(를) 하시면 무료 언어 지원 서비스를 이용하실 수 있습니다. 접근 가능한 형식으로 정보를 제공하기 위한 적절한 보조 도구와 서비스도 무료로 제공됩니다. 1-855-216-3144(TTY: 711)로 전화하거나 고객 서비스에 문의하세요.

Lao: ເອົາໃຈໃສ່: ຖ້າເຈົ້າເວົ້າ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາຟຣີແມ່ນມີໃຫ້ທ່ານ. ການຊ່ວຍເຫຼືອ ແລະ ການບໍລິການທີ່ເໝາະສົມໃນການສະໜອງຂໍ້ມູນໃນຮູບ ແບບທີ່ສາມາດເຂົ້າເຖິງໄດ້ແມ່ນຍັງສາມາດໃຊ້ໄດ້ໂດຍບໍ່ເສຍຄ່າ. ໂທ 1-855-216-3144 (TTY: 711) ຫຼື ໂທຫາຝ່າຍບໍລິການລຸກຄັ້ງ.

Portuguese: ATENÇÃO: Se você falar português, serviços gratuitos de assistência linguística estão disponíveis para você. Também estão disponíveis gratuitamente ajudas e serviços auxiliares adequados para fornecer informações em formatos acessíveis. Ligue para 1-855-216-3144 (TTY: 711) ou ligue para o Atendimento ao Cliente.

Russian: ВНИМАНИЕ. Если ваш язык русский язык, к вашим услугам бесплатная языковая помощь. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону 1-855-216-3144 (ТТҮ: 711) или обратитесь в службу поддержки клиентов.

Spanish: ATENCIÓN: Si usted habla español, hay disponibles servicios gratuitos de asistencia lingüística. También hay disponibles, de forma gratuita, ayudas y servicios auxiliares adecuados para dar información en formatos accesibles. Llame al 1-855-216-3144 (TTY: 711) o llame a Servicio al cliente.

Tagalog: ATTENTION: Kung nagsasalita ka ng Tagalog, available sa iyo ang mga libreng serbisyo sa tulong sa wika. Available rin ang naaangkop na mga pantulong na tulong at serbisyo nang walang bayad para magbigay ng impormasyon sa mga naa-access na format. Tumawag sa 1-855-216-3144 (TTY: 711) o tumawag sa Serbisyo sa Customer.

Turkish: DİKKAT Konuşmanız durumunda Türkçe, ücretsiz dil yardımı hizmetlerinden yararlanabilirsiniz. Erişilebilir formatlarda bilgi sağlamak için uygun yardımcı araçlar ve hizmetler de ücretsiz olarak sunulmaktadır. 1-855-216-3144 (TTY: 711) nolu telefonu veya Müşteri Hizmetlerini arayın.

Vietnamese: CHÚ Ý: Nếu quý vị nói tiếng việt thì dịch vụ hỗ trợ ngôn ngữ miễn phí có sẵn cho quý vị. Chúng tôi cũng có các hỗ trợ và dịch vụ phụ trợ miễn phí phù hợp để cung cấp thông tin ở định dạng dễ tiếp cận. Vui lòng gọi số 1-855-216-3144 (TTY: 711) hoặc gọi Dich Vu Khách Hàng.