

AlabamaBlue.com. For general definitions of common terms, such as [allowed amount](#)

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](#),

All copayment

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)	
	Physician/surgeon fees	0% coinsurance	20% coinsurance	Surgery performed in the physician's office will be subject to the applicable physician copay and deductible; in Alabama, out-of-network coinsurance is 50%
If you need immediate medical attention	Emergency room care	Accident: \$150 copay /visit Medical Emergency: \$150 copay /visit	Accident: \$150 copay /visit Medical Emergency: \$150 copay /visit	Benefits for non-medical emergencies are subject to higher patient responsibility; physician charges will apply
	Emergency medical transportation	20% coinsurance	20% coinsurance	None
	Urgent care	\$55 copay /visit	20% coinsurance	In Alabama, out-of-network coinsurance is 50%
If you have a hospital stay	Facility fee (e.g., hospital room)	\$325 per admission copay	\$325 per admission copay & 20% coinsurance	In Alabama, out-of-network benefits are only available for accidental injury and medical emergency; precertification is required; maximum of three inpatient per admission copay per person per calendar year
	Physician/surgeon fees	0% coinsurance	20% coinsurance	In Alabama, out-of-network coinsurance is 50%

If you need immediate medical attention, you may be subject to higher patient responsibility and physician charges. For more information about limitations and exceptions, see the plan or policy document at AlabamaBlue.com.

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

- Chiropractic care (limited to 24 visits per member per calendar year)

