



For Infirmary Health Employees

Coverage you deserve. Value you demand.



Infirmary Health - VIVA HEALTH Guidebook 2024



Dear Infirmary Health Employee,

In 2018, Infirmary Health and UAB Health System (UAB) announced a strategic and operational affiliation joining two of the state's largest healthcare providers in an effort to improve and enhance healthcare in Southwest Alabama. The affiliation will extend UABs clinical expertise and medical research capabilities to our organization and the communities served by Infirmary Health. We will also collaborate on non-clinical initiatives, as appropriate, to reduce operational costs to the benefit of both organizations.

As an Infirmary Health team member, your health and well-being is a high priority of our organization. Regardless of the Infirmary Health plan you choose, the absolute best way to save on your total health care costs is by committing to a healthy lifestyle – eating right, exercising, utilizing preventive care, and practicing healthy habits. I encourage you to take the time to understand how our iHealthy wellness program and your health plan benefits work together so you may take full advantage of the benefits offered.

Carefully review the 2024 VIVA HEALTH plan information provided in this important document in order to select the health insurance option that is right for you and your family.

Thank you for your dedication to our organization and your personal contribution to our success, and remember, at Infirmary Health, YOU ARE MORE!

Sincerely,

D. Mark Nix President and CEO Infirmary Health



What You Need to Know

1. What is the Infirmary Health Clinically Integrated Network? Works

The Infirmary Health clinically integrated network ("CIN") is a network comprised of physicians and other providers within the Infirmary Health system and other providers that partner with Infirmary Health, including UAB, to provide integrated care. By using a provider within the CIN, you will enjoy cost savings through lower deductibles, copays, and coinsurance.

2. Does the CIN affect my prescription drug benefits?

No, the prescription drug benefit is the same across the medical health plans.

3. Will my doctor be covered under the CIN?

The CIN has physicians across all of Infirmary Health's facilities and select specialists outside of the Infirmary facilities, including at UAB. To determine if your provider is in the CIN, consult the VIVA HEALTH provider directory for the Infirmary Health plan. You can verify your physician's status by calling VIVA HEALTH at 1-800-294-7780 or by searching the Provider Directory online at www.VivaHealth.com/InfirmaryHealth.

Remember: Medical care you receive from providers who are not included in the CIN but are within the VIVA HEALTH network will be covered by the plan but usually at a higher deductible, copayment, or coinsurance.

4. Are referrals required for providers in the CIN or on Infirmary Health's Viva Health plan?

No. Care received from either CIN or VIVA HEALTH participating providers do not require a referral for services provided within either network. Some services, such non-emergency hospital care, require prior authorization.

5. Why is the premium lower for Infirmary Health's Viva Health plan?

CIN providers and VIVA HEALTH work together to achieve better medical outcomes through integrated care and efficient use of medical resources. This collaboration results in lower costs.

6. Who selects the network providers for the CIN?

Infirmary Health has the sole responsibility for selecting medical providers to be included as CIN providers in Infirmary Health's VIVA HEALTH plan. Infirmary Health monitors these providers for access, quality of care, and medical outcomes to ensure the highest level of medical providers are included in the network. Infirmary Health has the sole authority to add and remove providers from the plan's network.

7. Do I have coverage if my dependents or I live outside of Alabama?

Yes, but to take advantage of the CIN's discounted cost-sharing, you will have to use those designated providers. When outside of the state of Alabama only urgent and emergency services are covered.

8. Will my claims automatically flow to HealthEquity?

Yes, just as they did with Infirmary Health's Blue Cross and Blue Shield of Alabama plan.



INFIRMARY HEALTH

Effective Dates: January 1, 2024 – December 31, 2024

Attachment A to Certificate of Coverage

The Plan's services and benefits, with their copayments, coinsurance, and some of the limitations, are listed below. Services received in a primary, specialty, or urgent care office may be subject to a copay or coinsurance in addition to the office visit cost-sharing depending on the type of service received. Please remember that this is only a brief listing. For further information, plan guidelines, and exclusions, please see the Certificate of Coverage. Please keep this Attachment A for your records.

brief listing. For further information, plan guidelines, and exclusions, please see the Certifica		
MEDICAL BENEFITS	TIER 1 COVERAGE	TIER 2 COVERAGE
CALENDAR YEAR OUT-OF-POCKET MAXIMUM: The most a Member will pay per Calendar Year for qualified medical, mental, and substance use disorder services, prescription drugs, and specialty drugs. The maximum includes deductibles, copayments, and coinsurance paid by the Member for qualified services but does not include premiums or out-of-network charges over the maximum payment allowance. See the Certificate of Coverage for details.	Infirmary Health Network (CIN*) VIVA HEALTH Network (Outside CIN** \$7,000 per individual; \$14,000 per family	
CALENDAR YEAR DEDUCTIBLE: Applies ONLY to those benefits with coinsurance coverage when the Member pays a set percentage of the cost. Does not apply to benefits with a copayment.	\$1,000 per individual; \$3,000 per family	\$3,000 per individual
 PREVENTIVE CARE: Well Baby Care (Children under age 3) Routine Physicals (One per Calendar Year for ages 3+) Covered Immunizations OB/GYN Preventive Visit (One per Calendar Year) Preventive Prenatal Care Nutritionist Preventive Visits (Up to 3 per Calendar Year with a Registered Dietitian or Nutritionist) Other preventive items and services (See vivahealth.com/infirmaryhealth) for a listing of specific preventive services and immunizations) 	100% Coverage	100% Coverage
OTHER PRIMARY CARE SERVICES: • Medical Physician Services • Illness and Injury • Hearing Exams	\$30 Copayment per visit	\$55 Copayment per visit
SPECIALTY CARE: (No PCP Referral Required. Specialty care received from an in- network pediatrician or dermatologist is covered at the lower Tier 1 copayment.) Medical Physician Services Illness and Injury OB/GYN Services	\$30 Copayment per visit	\$55 Copayment per visit
URGENT CARE CENTER SERVICES: • Medical Physician Services • Illness and Injury	\$30 Copayment per visit	\$55 Copayment per visit
VISION CARE: (No PCP Referral Required) One routine vision exam per Calendar Year Other eye care office visits	\$30 Copayment per visit	\$55 Copayment per visit
ALLERGY SERVICES: (No PCP Referral Required) Physician Services Testing 	\$30 Copayment per visit 90% Coverage	\$55 Copayment per visit 50% Coverage
X-RAY AND LABORATORY PROCEDURES: • Performed in the Physician's Office • Performed in Outpatient Settings • Covered Genetic Testing	100% Coverage after Copayment 90% Coverage 90% Coverage	100% Coverage after Copayment 50% Coverage 50% Coverage
DIAGNOSTIC SERVICES: (Including but not limited to CT Scan, MRI, PET/SPECT, ERCP) Performed in the Physician's Office Performed in Outpatient Settings	100% Coverage after Copayment 90% Coverage	100% Coverage after Copayment 50% Coverage
CHRONIC CARE MAINTENANCE: (Including but not limited to dialysis, radiation therapy, wound care, wound therapy) Performed in the Physician's Office Performed in Outpatient Settings 	100% Coverage after Copayment 90% Coverage	100% Coverage after Copayment 50% Coverage
OUTPATIENT SERVICES: • Surgery and Other Outpatient Services	90% Coverage	50% Coverage
HOSPITAL INPATIENT SERVICES: • Physician and Facility Services	90% Coverage	50% Coverage
 MATERNITY SERVICES¹: Physician Services (Prenatal, delivery, and postnatal care) Maternity Hospitalization ¹Eligible baby must be enrolled in plan within 30 days of birth or adoption for baby's care to be covered. No coverage for children of employee's dependent child. 	\$30 Copayment 90% Coverage	\$55 Copayment 50% Coverage
EMERGENCY AMBULANCE SERVICES: (Must be Medically Necessary)	\$250 Facility Copayment per visit \$50 Physician Copayment per visit \$200 Copayment	\$250 Facility Copayment per visit \$50 Physician Copayment per visit \$200 Copayment

VIVA HEALTH



	MEDICAL BEN	<u>IEFITS</u>	<u>TIER 1 COVERAGE</u> Infirmary Health Network (CIN*)	VIVA HE	TIER 2 COVERAGE ALTH Network (Outside CIN [*]
SKILLED NURSING FACILITY SERVICES: (Limited to 60 days per Calendar Year)		90% Coverage		50% Coverage	
MEDICAL NUTRITION SERVICES: (Limited to 6 visits per Calendar Year with a Registered Dietitian or Nutritionist)		\$30 Copayment per visit	\$	55 Copayment per visit	
DIABETES SELF-MA	NAGEMENT EDUCATION:		\$30 Copayment per visit	\$	55 Copayment per visit
DIABETIC SUPPLIES			See Pharmacy Benefits	9	See Pharmacy Benefits
	EQUIPMENT AND PROSTHE	TIC DEVICES:	75% Coverage		75% Coverage
	notherapy patients		90% Coverage		90% Coverage
Charges for hearing	g aid batteries are excluded.		50% Coverage		50% Coverage
	ling hearing examinations and	charges in connection with the fitting of d related services. Services must be	\$30 Copayment per visit	\$	55 Copayment per visit
REHABILITIATION S	SERVICES: Physical, Speech, a	nd Occupational Therapy	90% Coverage		50% Coverage
HABILITIATION SEF Behavior Analysis	RVICES: Physical, Speech, and	Occupational Therapy and Applied	90% Coverage		90% Coverage
CHIROPRACTIC SER	NICES: (No PCP Referral Requ	uired)	\$35 Copayment per visit	\$	35 Copayment per visit
HOME HEALTH CAI authorization)	RE SERVICES: (Limited to 90 v	isits per Calendar Year with prior	90% Coverage		50% Coverage
,	ULAR JOINT DISORDER:				
Physician Serv	vices		\$30 Copayment per visit; 90% Coverage	\$	55 Copayment per visit; 50% Coverage
 Inpatient/Out SLEEP DISORDERS: 	patient Services		\$30 Copayment per visit;	¢	55 Copayment per visit;
Sleep Study			90% Coverage per sleep study		Coverage per sleep study
TRANSPLANT SERV	ICES:		90% Coverage		50% Coverage
MENTAL HEALTH 8	SUBSTANCE USE DISORDER	SERVICES:	¥		Ŭ
Outpatient SetInpatient Serv			\$30 Copayment per visit; 90% Coverage	\$!	55 Copayment per visit; 90% Coverage
		PRESCRIPTION DRUG PROGRAM, Adr	ninistered by <i>Rx Benefits</i>	1	
		cept for generic oral contraceptives and	\$100 per individual not	to exceed	l \$300 per family;
other preventive dr	rugs required by the Affordab	le Care Act.	Copayments apply a	after dedu	uctible is met
PHARMACY ² :	CO-PAY AMOUNT:	PRESCRIPTION TYPE:		90 DAY SUPPLY CO-PAY	
	\$0	Generic Blood Pressure Medications		\$0	
	\$0	Diabetic Supplies ³		\$0	
RX4U	½ off Insulin and Asthma medications	Active Diabetics or Asthma Chronic Care Management participant with MedCom Care Management		½ off Insulin and Asthm medications	
	\$4	Generic Medications		\$10	
	\$25	Preferred Brand		\$63	
	\$35	Non-Preferred Brand		\$87	
	\$200	Specialty Medications			30 days only
OTHER	\$0	Diabetic Supplies ³			\$0
PHARMACY	\$25	Generic Medications			\$62.50
PROVIDERS:	\$65	Preferred Brand			\$162.50
	\$85	Non-Preferred Brand			\$212.50
IMPORTANT NOTE 435-2211 with ques		nly filled outside of RX4U if not available	at RX4U. Contact Infirmary Health HR	at 251-	30 days only
lf generic is availab	le and Brand is selected, meml	per will be responsible for the difference in	price. ³ No copay or deductible for diab	oetic supp	l lies (syringes, lancets, needle
nonitors, and strips) as long as a prescription is pr For further information	esented at the pharmacy. •, please contact RX Benefits Member Se	ervices at 1-800-334-8134 or rybeln@	rxbenefit	s.com
Vi		(205) 558-7474 or 1-800-294-7780 Vi			
		NETWORK		-	-
means UAB Hospital	, UAB Women and Infants Cent	(CIN) means Mobile Infirmary, Thomas Hos er, UAB Highlands, The Kirklin Clinic of UAB	B Hospital, Medical West, UAB Callahan	Eye Hospi	tal, UAB Spain Rehabilitation
-	satellite clinics. Please check th Infirmary Health CIN.	e VIVA HEALTH provider directory at www.vi	vanealth.com/infirmaryhealth for a listii	ng of the p	onysicians and other
**The Viva Health ne		n centers, and other providers contracted w lialysis clinics	vith VIVA HEALTH but outside of the Infirm	nary Healt	h CIN.
		· ·	ust he listed on the carellment and isst	on come!	atod by the Subceriber resid
Eligible Dependent:	the Service Area	enroll as a Covered Dependent, a person me or with the Subscriber (exceptions apply), a fer to the Certificate of Coverage.			
Pre-Existing Conditi	on Policy: No pre-existing c	ondition exclusions or waiting period.	and door not discriminate on the basis	of 1000 of	olor national origin ago

Nondiscrimination Notice: VIVA HEALTH complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Language Assistance Services: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-294-7780 (TTY: 711). 注意:如果您使用繁體中文,您可以免費獲得語言援助服務.請致電 1-800-294-7780 (TTY:711).

Wellness Benefits

This schedule outlines preventive services and items that VIVA HEALTH will pay at 100% for the Infirmary Health plan. Many of the services are provided as part of an annual physical, which is covered at 100%. In some cases, an office visit or facility copayment or coinsurance may apply if the preventive service or item is billed separately from the visit. A copayment or coinsurance may also apply if the primary purpose of your visit is not routine, preventive care. All services must be performed by a provider in your network. Please refer to your Certificate of Coverage to determine the terms of your health plan.

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PREVENTIVE SERVICE	FREQUENCY/LIMITATIONS
Nell Baby Visits (Age 0-2)	As recommended per guidelines ¹
Routine screenings, tests, and immunizations	As recommended per guidelines
Nell Child Visits (Age 3-17)	One per year at PCP ²
 Routine screenings, tests, & immunizations 	As recommended per guidelines
 HIV screening and counseling 	As recommended per guidelines
Obesity screening	As recommended per guidelines
Hepatitis B virus screening	As recommended per guidelines
 Sexually transmitted infection counseling 	Annually
 Anxiety and depression screening 	Ages 8 and above; Up to three each per calendar year
Skin cancer behavioral counseling (Beginning at age 10)	As recommended per guidelines
Routine Physical (Age 18+) (Must be part of your annual	One per year at PCP ²
hysical or OB/GYN visit for coverage at 100%)	
 Alcohol misuse screening and counseling 	Annually
 Anxiety and depression screening 	Up to 3 each per calendar year (incl. screenings at physical & well woman visit,
Blood pressure screening	Annually
Cholesterol screening	As recommended per guidelines
Diabetes screening	As recommended per guidelines
 Hepatitis B and C virus screening 	As recommended per guidelines
 HIV screening and counseling 	As recommended per guidelines
Obesity screening	As recommended per guidelines
Sexually transmitted infection counseling	Annually
Syphilis screening	As recommended per guidelines
 Skin cancer behavioral counseling (Up to age 24) 	As recommended per guidelines
Vell Woman Visit (Adolescents & Adults) (Must be part of your	One per year at PCP ² or OB/GYN
innual physical or OB/GYN visit for coverage at 100%)	
Pap smear/cervical cancer screening	Annually
Chlamydia screening	As recommended per guidelines
Contraception counseling	As recommended per guidelines
 Domestic violence screening and counseling 	Annually
Gonorrhea screening	As recommended per guidelines
HPV DNA testing	Females 30+, every three years
Anxiety and depression screening	Up to 3 each per calendar year (incl. screenings at physical & well woman visit
Maternity Care (Pregnant Individuals) Prenatal and Postpartum	As recommended per guidelines
services (Up to 6 visits per pregnancy for the following services):	
Anemia screening	As recommended per guidelines
Bacteriuria screening	One at 12-16 weeks' gestation
Chlamydia screening	One per pregnancy for at-risk females
Anxiety and depression screening	One each per pregnancy and after delivery
 Gestational diabetes mellitus screening 	First prenatal visit if high-risk; after 24 weeks of gestation for all females
Gonorrhea screening	One per pregnancy for at-risk females
Hepatitis B screening	First prenatal visit
HIV screening	One per pregnancy
Rh incompatibility screening	First prenatal visit; repeat testing at 24-28 weeks' gestation if at-risk
Syphilis screening	One per pregnancy
Breast feeding counseling	Five per pregnancy
Tobacco counseling	Three per pregnancy for females who smoke
 Breast pump purchase³ 	One electric pump selected by VIVA HEALTH every four years
Contraception (Females)	One electric pump selected by viva health every tour years
	As recommended per guidelines; Performed in physician's office
 Implant (Implanon) Injection (Depo-Provers shot) 	One every three months
Injection (Depo-Provera shot)I.U.D.	As recommended per guidelines; Performed in physician's office
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Wellness Benefits 🔟 INFIRMARY



PREVENTIVE SERVICE

Contraception (Females) continued

- Diaphragm or cervical cap •
- Sterilization
- Oral contraceptives
- Over the counter contraceptives (Females)
- Contraceptive patch
- Contraceptive vaginal ring

OTHER PREVENTIVE SERVICES

- Osteoporosis screening (All females age 65+ and at-risk of all ages)
- Screening mammography (Females age 40+)
- BRCA risk assessment and genetic counseling/testing (At-risk females)
- Lung cancer screening (Very heavy smokers age 50-80)
- Colorectal cancer screening (Age 45-75)
 - Fecal occult blood testing and Fecal Immunochemical Test (FIT) 0
 - 0 Fecal-DNA
 - \circ Sigmoidoscopy
 - Screening colonoscopy 0
- Abdominal aortic aneurysm screening (Males age 65-75 w/ smoking history)
- Tuberculosis screening (Asymptomatic, at-risk adults age 18+)
- Dental caries prevention (Infants and children from birth through age 5)
- Routine immunizations⁴ (not travel related) Includes, but not limited to:
 - Influenza (Age 6 months-adult) 0
 - HPV (Starting age 11-12 or catch- up ages 27-45) 0
 - Pneumococcal 0
 - RSV 0
 - COVID 0
 - Zoster (Shingles) (Age 60+) 0
 - RZV/Shingrix (Shingles) (Age 50+) 0
- Diet/nutrition counseling
- **Obesity counseling** (Clinically obese children and adults: $BMI \ge 30$)
- Tobacco use counseling and interventions

HIV pre-exposure preventive (PrEP) therapy

HIV Preventive Services (HIV-uninfected people at high risk, when testing for or undergoing pre-exposure preventive therapy (PrEP). Services include HIV testing, Hepatitis B and C testing, creatine testing, pregnancy testing, STI screening and counseling, and PrEP adherence counseling.)

FREQUENCY/LIMITATIONS

One per year

One procedure per lifetime

Consult RX Benefits at 800-334-8134 or rxhelp@rxbenefits.com Consult RX Benefits at 800-334-8134 or rxhelp@rxbenefits.com Consult RX Benefits at 800-334-8134 or rxhelp@rxbenefits.com Consult RX Benefits at 800-334-8134 or rxhelp@rxbenefits.com

FREQUENCY/LIMITATIONS

As recommended per guidelines One per year Per medical/family history One per year, as recommended per guidelines

One per year One every three years One every five years One every 10 years One per lifetime

One per year, as recommended per guidelines Four per year at physician's office As recommended by CDC

Two per calendar year Three doses per lifetime As recommended by PCP Infants <8 months, children 8 months – 19 months at increased risk of severe RSV, pregnant individuals 32-36 weeks gestational age of pregnancy, and adults age 60+ As recommended by CDC One per lifetime Two doses per lifetime Three visits per year Six visits per lifetime Two visits per year with PCP or specialist HIV testing every three months; Other services as recommended per guidelines

PHARMACY BENEFITS - Consult RX Benefits Member Services at 1-800-334-8134 or rxhelp@rxbenefits.com for details, frequency, and limitations

 Aspirin to prevent heart disease 	 Over the counter contraceptives
 Low-dose (81 mg) aspirin to prevent preeclampsia 	Oral fluoride supplements
Folic acid supplements	Tobacco cessation products
Iron supplements	 Breast cancer preventive drugs
Oral contraceptives	 Statins to prevent cardiovascular disease (CVD)

¹"As recommended per guidelines" means as recommended by your physician and in accordance with guidelines issued under the Affordable Care Act. ²PCP means personal care provider or primary care physician and is generally an internist, family practitioner, general practitioner, pediatrician, and sometimes an obstetrician/gynecologist. ³To order a breast pump, member must be within 30 days of due date or actively breastfeeding. Call MedSouth Medical Supplies at 1-800-423-8677. Exceptions to limits may apply based on medical necessity. For a full list of covered immunizations, please visit www.vivahealth.com or call VIVA HEALTH Customer Service at 1-800-294-7780 and ask a representative to mail you a copy.

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Dear Infirmary Health Employee,

VIVA HEALTH is pleased to have the opportunity to offer health insurance coverage to Infirmary Health employees and their families. Since we started in 1995, VIVA HEALTH has grown to be one of the largest health plans in the State of Alabama. And like Infirmary Health, we pride ourselves on offering an outstanding value, service, and network to our members.

If you have any questions, we invite you to contact our customer service department Monday through Friday from 8AM to 5PM at (205) 558-7474, toll-free at (800) 294-7780 (TTY 711), and by email at vivamemberhelp@uabmc.edu. You will also find valuable information on our website at www.VivaHealth.com/InfirmaryHealth.

Thank you for considering VIVA HEALTH as your health plan in 2024. We look forward to serving you.

Sincerely,

Brad Rollow











Remember:

emergency and urgent care coverage is available worldwide.

If you are outside the service area and have an urgent and unforeseen need for care that can't wait until you return home, you are covered. This includes care in a physician's office for an unexpected illness or injury that would not be classified as an emergency, but does require immediate attention. Care in an emergency room is only covered for treatment of emergency medical conditions. Of course, this does not include routine or elective medical services, and you must return to the service area for any follow-up care. Still, if you're on a weekend trip or extended vacation, you can relax knowing that you are covered.

Need to access our formulary?

Visit www.VivaHealth.com/InfirmaryHealth for our drug list.

Do you have any questions?

Local customer service representatives are available to help you Monday through Friday from 8AM to 5PM at (205) 558-7474, toll-free at (800) 294-7780 (TTY 711), and by email at vivamemberhelp@uabmc.edu.

• VIVA HEALTH[®]

A Product of VIVA HEALTH A Member of the System www.VivaHealth.com 417 20th Street North, Suite 1100 Birmingham, Alabama 35203

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