# VIVA UAB

Effective Dates: January 1, 2025 – December 31, 2025

**Attachment A to Certificate of Coverage**

The Plan's services and benefits, with their copayments, coinsurance, and some of the limitations, are listed below. Please remember that this is only a brief listing. For further information, plan guidelines, and exclusions, please see the Certificate of Coverage. As a member of VIVA UAB, you have access to UAB Health System, including UAB St. Vincent's and Medical West for primary care, OB/GYN, and other health care services. You have access to our entire network of podiatry, optometry, ophthalmology, pain management, allergy and immunology, and chiropractic providers. VIVA UAB members under the age of 18 have access to VIVA HEALTH's entire pediatric network with no referral required. Please keep this Attachment A for your records.

| MEDICAL BENEFITS | 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. Amounts from manufacturer coupons or similar assistance programs used to satisfy Member Copayments or Coinsurance do not count toward the Out-of-Pocket Maximum. | $5,000 per individual; $10,000 per family |
| **PREVENTIVE CARE:**<br>• **Well Baby Care** (Children under age 3)<br>• **Routine Physicals** (One per Calendar Year for ages 3+)<br>• **Covered Immunizations**<br>• **OB/GYN Preventive Visit** (One per Calendar Year)<br>• **Preventive Prenatal Care**<br>• **Nutritionist Preventive Visits** (Up to 3/Calendar Year w/ a Registered Dietitian or Nutritionist)<br>• **Other preventive items and services** (See Certificate of Coverage for details) | 100% Coverage |
| **OTHER PRIMARY CARE SERVICES:**<br>• **Medical Physician Services**<br>• **Illness and Injury**<br>• **Hearing Exams**<br>• **X-Ray and Laboratory Procedures**<br>  ○ Covered Genetic Testing | $25 Copayment per visit<br><br><br><br>80% Coverage |
| **SPECIALTY CARE:** *(PCP Referral Required)*<br>• **Medical Physician Services**<br>• **Illness and Injury**<br>• **OB/GYN Services** (No PCP Referral Required)<br>• **X-Ray and Laboratory Procedures**<br>  ○ Covered Genetic Testing | <br><br>$40 Copayment per visit<br><br><br>80% Coverage |
| **URGENT CARE CENTER SERVICES:**<br>• **Medical Physician Services**<br>• **Illness and Injury** | <br>$25 Copayment per visit at UAB Urgent Care; $40 Copayment per visit at all other urgent care centers |
| **VISION CARE:** *(No PCP Referral Required)*<br>• **One routine vision exam per Calendar Year**<br>• **Other eye care office visits** | <br>$40 Copayment per visit |
| **ALLERGY SERVICES:** *(No PCP Referral Required)*<br>• **Physician Services**<br>• **Testing** | <br>$40 Copayment per visit<br>80% Coverage |
| **DIAGNOSTIC SERVICES:** *(Including but not limited to CT Scan, MRI, PET/SPECT, ERCP)* | $100 Copayment per service |
| **OUTPATIENT SERVICES:**<br>• **Surgery and Other Outpatient Services** | $150 Copayment per visit |
| **HOSPITAL INPATIENT SERVICES:**<br>• **Physician and Facility Services** | <br>$250 Copayment per admission |
| **INFERTILITY SERVICES:** *(Subject to a $5,000 maximum family medical lifetime benefit and a separate $5,000 maximum family prescription drug lifetime benefit. Eligibility limited to subscriber and/or subscriber's spouse.)*<br>• **Initial consultation and counseling session**<br>• **Semen analysis, HSG test, and endometrial biopsy**<br>• **Medically Necessary office visits and tests** (ultrasound, laboratory tests)<br>• **Prescription drugs**<br>• **Medical services to treat infertility** [assisted reproductive technology (ART), including intrauterine insemination (IUI) and in vitro fertilization (IVF)] | <br>$40 Copayment per visit; One per Lifetime<br>$0 Copayment; One per Lifetime<br>$40 Copayment per visit<br>Cost varies by tier<br>$150 Copayment per visit |
| **MATERNITY SERVICES:**<br>• **Physician Services** (Prenatal, delivery, and postnatal care)<br>• **Maternity Hospitalization** | <br>$40 Copayment per delivery<br>$250 Copayment per admission |
| **Newborn care and other services covered only for enrolled child of employee or employee's spouse. Eligible 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.** | |
| **EMERGENCY ROOM SERVICES:** Members can use participating urgent care facilities in urgent but non-emergency situations | $100 Copayment per visit (waived if admitted within 24 hours) |
| **EMERGENCY AMBULANCE SERVICES:** *(Must be Medically Necessary)* | 80% Coverage |
| **DURABLE MEDICAL EQUIPMENT AND PROSTHETIC DEVICES:** | 80% Coverage |
| **SKILLED NURSING FACILITY SERVICES:** *(Limited to 60 days per Calendar Year)* | 80% Coverage |
| **HOME HEALTH CARE SERVICES:** *(Limited to 60 visits per Calendar Year)* | 80% Coverage |
| **CHIROPRACTIC SERVICES:** *(PCP Referral Required)* | $40 copayment per visit |

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Effective Dates: January 1, 2025 – December 31, 2025

**Attachment A to Certificate of Coverage**

| MEDICAL BENEFITS | COVERAGE |
|---|---|
| **MEDICAL NUTRITION SERVICES:** *(Limited to 6 visits per Calendar Year with a Registered Dietitian or Nutritionist)* | $40 Copayment per visit |
| **DIABETES SELF-MANAGEMENT EDUCATION:** | $40 Copayment per visit |
| **DIABETIC SUPPLIES:** Insulin covered under prescription drug rider. For Diabetic Supplies call VIVA HEALTH. | 100% Coverage |
| **REHABILITIATION AND HABILITATION SERVICES:** Physical, Speech, and Occupational Therapy and Applied Behavior Analysis | $40 Copayment per visit;<br>$250 Copayment per admission |
| **SLEEP DISORDERS:** | $40 Copayment per visit; |
| • **Sleep Study** | $150 Copayment per sleep study |
| **TEMPOROMANDIBULAR JOINT DISORDER:** | $40 Copayment per visit |
| **TRANSPLANT SERVICES:** | 100% Coverage after $250 Hospital Copay |
| **MENTAL HEALTH & SUBSTANCE USE DISORDER SERVICES:** | |
| • **Inpatient Services** | $250 Copayment per admission |
| • **Outpatient Services** | $40 Copayment per visit |

| PHARMACEUTICAL BENEFITS | COVERAGE |
|---|---|
| **PHARMACY DEDUCTIBLE:** Applies to all drugs except for generic oral contraceptives and other preventive drugs required by the Affordable Care Act. | $150 per individual; $300 aggregate amount per family |
| **COVERED PRESCRIPTION DRUGS[1]:** | |
| • **Generic Drugs** | |
| ○ From a Participating Pharmacy | $15 Copayment per 30-day supply ($45 per 90-day supply[2]) |
| ○ Mail-order | $30 Copayment per 90-day supply[2] |
| • **Preferred Brand Drugs** | |
| ○ From a Participating Pharmacy | $45 Copayment per 30-day supply ($135 per 90-day supply[2]) |
| ○ Mail-order | $113 Copayment per 90-day supply[2] |
| • **Non-Preferred Brand Drugs** | |
| ○ From a Participating Pharmacy | $70 Copayment per 30-day supply ($210 per 90-day supply[2]) |
| ○ Mail-order | $175 Copayment per 90-day supply[2] |
| **Biological Drugs, Biotechnical Drugs, and Specialty Pharmaceuticals[3,4]** | 80% Coverage |
| • **Oral Contraceptives** | $0 Copayment for generic and select brand drugs;<br>Applicable Copayment for other brand drugs |
| • **Weight Loss Drugs (Contrave, Qsymia, Saxenda, and Wegovy)[5]** | 70% Coverage after $200 weight loss drug deductible per member |
| • **Diabetic Testing Supplies** | 100% Coverage |

[1]Some medications may require prior authorization from VIVA HEALTH. For further information, please contact Customer Service at the phone number listed below. [2]A 90-day supply is as written by the provider, unless adjusted based on the drug manufacturer's packaging size, or based on supply limits. [3]May be administered in the home, physician's office, or on an outpatient basis. When these medications are received from Express Scripts, they must be ordered by calling 1-800-803-2523. For a list of medications in this category, please refer to https://www.vivahealth.com/Group/Login/. [4]Cost Sharing for certain specialty drugs may vary and be set to the maximum of any available manufacturer-funded copay assistance programs and is not applied to the deductible or out-of-pocket maximum. [5]Cost Sharing for weight loss drugs (Contrave, Qsymia, Saxenda, and Wegovy) does not apply to drugs prescribed for diabetes. Cost Sharing for drugs prescribed for diabetes follows standard formulary tiering.

**When generic is available, Member pays difference between generic and Brand price, plus Copayment.**
**Check with your participating pharmacy to learn if it is eligible to offer a 90-day supply at retail.**

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|---|---|
| **SMOKING CESSATION PRODUCTS: Two, 12-week treatment courses total per Calendar Year. Prescription required.** [Generic nicotine replacement products (including the patch, lozenge, gum, inhaler, or nasal spray), or Nicotrol (inhaler), or Nicotrol NS (nasal spray), or Generic Zyban, or Varenicline tartrate (Chantix)]. | $0 Copayment |
| **DEPENDENT STUDENT BENEFITS:** (Emergencies and in-area care are covered under the appropriate sections set forth in the Certificate of Coverage.) | Services to treat an illness or injury for Covered Dependents will be covered while they are full-time students at an accredited educational institution out of the Service Area, subject to the Copays described herein and a $1,500 max benefit per Calendar Year. |
| **SABBATICAL:** (Sabbatical leave is a period of paid leave granted to faculty members by the Employer to pursue professional development, a program of investigation, creative writing, or artistry, and the like.) | Services to treat an illness or injury for Subscribers and Covered Dependents on Sabbatical Leave will be covered while they are out of the Service Area, subject to the Copayments described herein and a $1,500 maximum benefit per Calendar Year. |

**VIVA HEALTH Customer Service: (205) 558-7474 or 1-800-294-7780 | Visit our Website at www.vivahealth.com/uab**

**Eligible Dependent:** To be eligible to enroll as a Covered Dependent, a person must be listed on the enrollment application completed by the Subscriber, reside in the Service Area or with the Subscriber (exceptions apply), and meet additional qualifying criteria. For exceptions and additional qualifying criteria, please refer to the Certificate of Coverage.

**Pre-Existing Condition Policy:** No pre-existing condition exclusions or waiting period.

**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 (including sex characteristics, including interstitial intersex traits; pregnancy or related conditions; sexual orientation; gender identity; and sex stereotypes). VIVA HEALTH does not exclude people or treat them differently because 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).