



LOCAL GOV

health + wellness

ABOUT US

The Local Government Health Insurance Plan (LGHIP) has been providing exceptional and affordable health insurance benefits for local government entities in Alabama since 1993.

MISSION

To provide a best-in-class, affordable healthcare program that is effectively communicated to our member units and the members we serve, offering excellent benefits, financial soundness, and innovative approaches to improving the health and well-being of our members.

AFFILIATED WEBSITES

Local Gov: lghip.org

BCBS: bcbsal.org

Prime Therapeutics: myprime.com

Southland: southlandbenefit.com/lghip



Southland

Active employees and retirees enrolled in the LGHIP are eligible for Southland vision, dental, and cancer coverage. These voluntary plans can be purchased individually or together.

Southland subscribers also have access to a hearing discount through TruHearing.

southlandbenefit.com/lghip
205-951-4455

Local Government Health Insurance Plan

Benefits for Active Employees

Blue Cross and Blue Shield of Alabama Group 30000



Blue Cross and Blue Shield of Alabama

Active employees and non-Medicare retirees enrolled in the Local Government Health Insurance Plan (LGHIP) have their health and dental* coverage with Blue Cross and Blue Shield of Alabama.

bcbsal.org | 1-800-321-4391

**for units that offer BCBS dental*



Prime Therapeutics

Prime Therapeutics is the pharmacy benefit manager for active employees and non-Medicare retirees enrolled in the LGHIP.

Members may visit MyPrime.com to find a pharmacy, compare pricing, review drug interactions, view claims history, review plan information, and more.

Plan Design

- Tier 1-Generics: Member pays a \$15 copay or the full cost of the medication, whichever is less.
- Tier 2 & Tier 3-Preferred and non-preferred brands: Member pays 100% of the cost of the drug at the point of sale and files for 80% reimbursement after \$200 deductible has been met.
- Tier 4- Certain high-cost drugs and brand-name diabetic drugs: Members are responsible for 20% coinsurance at the point of sale. The plan covers medications at 80%.
- Specialty medications: Filled through designated specialty pharmacies, specialty medications can be found in multiple tiers and follow the benefit structure of that tier.

myprime.com | 800-321-4391

Specialty Pharmacy: Accredo & State
Wellness Center Pharmacy



Local Government Health Insurance Plan

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HEALTH MANAGEMENT PROGRAMS

The LGHIP provides its health management programs for **free for all eligible participants**. For eligibility, participation requirements or more information about any of the health management programs, please contact the specific program directly.

AFFILIATED WEBSITES

Baby Yourself:

AlabamaBlue.com/BabyYourself

Virta: virtahealth.com/lghip

Hinge Health: hinge.health/lghip-wellness

Doctor on Demand:

doctorondemand.com/Alabama

Blue365: blue365deals.com/BCBSAL



Baby Yourself

Baby Yourself is a maternity management program which includes:

- A personal nurse to answer questions during and after pregnancy.
- Gifts and educational resources.
- Information on breastfeeding.
- A FREE app to track the pregnancy.
- Waived hospital copays for delivery.

Covered subscribers and their eligible covered dependents must enroll before the end of their second trimester.

1-800-222-4379

AlabamaBlue.com/BabyYourself



Virta

Eligible subscribers and their spouses have access to Virta, a free program that may assist members with type 2 diabetes and prediabetes to reverse their diagnosis. While enrolled in Virta, patients may see a lower A1c, lose weight and may even eliminate their need for diabetic medication. Enrollment in this program is free.

virtahealth.com/LGHIP



Doctor on Demand

Active members, dependents, and non-Medicare retirees have access to Doctor on Demand. This service brings general medical, dermatology, and mental health care by phone or video 24/7 for free.

doctorondemand.com/Alabama
1-800-997-6196



Blue365

Blue365 is a free health and wellness discount program offered to you as a member of the Blue Cross and Blue Shield system. With Blue365, you can get discounts on gym memberships, fitness gear, and more!

blue365deals.com/BCBSAL



Hinge Health

Hinge Health is a benefit that provides virtual exercise therapy for members and dependents 18+ with joint or muscle pain. The virtual program combines guided exercise with 1-on-1 support with an expert clinical care team to improve your condition, reduce your pain, and help you move with confidence.

hinge.health/lghip-wellness

2026 SUMMARY OF MEDICAL BENEFITS

BLUE CROSS AND BLUE SHIELD OF ALABAMA

	In-Network	Out-of-Network
Calendar Year Deductible	\$200 per person each calendar year Maximum of 3 deductibles per family	
Out-of-Pocket Maximum		
Individual Family	\$10,600 \$21,200	Do not apply to the out-of-pocket maximum.
Preventative Care		
Routine Immunizations & Preventive Services	100%	80%
Office Visits		
Nurse Practitioners Primary Care Physician Specialist Physician	\$20 Copay \$40 Copay \$50 Copay	Covered at 80% Subject to \$200 deductible
Virtual Appointments Available through Doctor on Demand	100%	Not Covered
Chiropractic Care	Covered at 80% Precertification required after 18 th visit	Covered at 80% Subject to \$200 deductible
Hospital Services		
Inpatient		
Inpatient Services	Covered at 100% Subject to \$200 deductible & \$50 per day copay for days 2-5	Covered at 80% Subject to \$200 deductible & \$50 per day copay for days 2-5
Outpatient		
Emergency Services	Covered at 100% Subject to \$200 copay	Covered at 100% Subject to \$200 copay
Diagnostic X-Rays & Tests	Covered at 100% Subject to \$100 facility copay	Covered at 80% Subject to \$200 deductible
Diagnostic Lab & Pathology	Covered at 100% Subject to \$7.50 copay per test	Covered at 80% Subject to \$200 deductible
Mental Health		
Inpatient	Covered at 100% Subject to \$200 deductible \$50 per day copay for days 2-5	Covered at 80% Subject to \$200 deductible \$50 per day copay for days 2-5
Outpatient	Covered at 100% May be subject to office copay	Covered at 80% Subject to \$200 deductible

2026 SUMMARY OF PHARMACY BENEFITS

PRIME THERAPEUTICS

Prescription Drug Coverage	Cost Share	Notes
Tier 1: Generics	\$15	\$15 copay or the cost of the medication, whichever is less.
Tier 2 & 3: Preferred and non-preferred brands	20%	Member pays 100% of the cost of the drug at the point of sale and files for 80% reimbursement after \$200 deductible has been met.*
Tier 4: Certain high-cost drugs and brand-name diabetic drugs	20%	Members are responsible for 20% coinsurance at the point of sale. The plan covers medications at 80%.
Specialty Medications	Filled through designated specialty pharmacies, specialty medications can be found in multiple tiers and follow the benefit structure of that tier.	

*Direct member reimbursement (DMR) claims: Members requesting claim reimbursement for preferred and non-preferred brand drugs can submit a DMR request through their myprime.com account.

Prime Therapeutics is the pharmacy benefit manager for Local Gov Health & Wellness. To receive your medications, please show your Blue Cross and Blue Shield of Alabama card at the pharmacy. Prime's retail pharmacy network will include thousands of retail pharmacies, including national chains and most independent pharmacies.

Prime Member Portal

Visit MyPrime.com to access helpful tools to:

- View your medications and prescription history
- Submit your [Direct Member Reimbursement form](#)
- Search covered medications
- Learn more about specialty pharmacy services
- Track prior authorizations
- Search for an in-network pharmacy
- View or print temporary ID cards

Direct Member Reimbursement (DMR)

For eligible Tier 2 and Tier 3 prescriptions, you will pay 100% out-of-pocket at the point-of-sale and then file for 80% reimbursement (subject to your \$200 deductible) with Prime Therapeutics.

The direct member reimbursement form can be submitted using the Direct Member Reimbursement Form on myprime.com. Don't forget to upload your pharmacy and cash register receipts.

Specialty Medications

Specialty medicines are used to treat certain complex, chronic conditions. Accredo Specialty Pharmacy and the State Wellness Center Pharmacy are both available to help you manage your specialty medicines, as well as help you manage complex health issues.

Accredo Specialty Pharmacy
833-715-0965

State Wellness Center
334-844-8245

Pharmacy Receipt Example:



Community Pharmacy
123 MAIN STREET
MONTGOMERY, AL 36117
334-123-4567

Smith, John
DOB: 1/1/1985
Counsel Prescription Schedule

Prescription Information

MEDICATION NAME HERE

Take 1 tablet twice a day

Important Information

- Take with or immediately after food.
- Take or use this exactly as directed. Do not skip doses or discontinue.
- May cause dizziness.
- May cause drowsiness. Alcohol intensifies effect. Use care using machinery.

Receipt & Refill Information

Community Pharmacy
Telephone 334-123-4567
RX 1234567

INSURANCE INFORMATION
Prime Therapeutics
PASE: 0000-00

MEDICATION NAME
50 MG TAB

NDC: 12345-6789-10
QTY: 60

AMOUNT DUE: \$100.00

Cash Register Receipt Example:



Community Pharmacy
123 MAIN STREET
MONTGOMERY, AL 36117
334-123-4567

1 MEDICATION NAME	\$100.00
SUBTOTAL	\$100.00
TAX	\$10.00
TOTAL	\$110.00

VISA XXXXXXXXXX08789

Thanks for shopping with us!

2026 SUMMARY OF PHARMACY BENEFITS

PRIME THERAPEUTICS

FlexAccess Program

The FlexAccess program is designed to help you save money on certain specialty medications by obtaining copay assistance from drug manufacturers when available. Once you start receiving the manufacturer-funded copay assistance through the FlexAccess program, your copay will be between \$0-\$35 per eligible prescription. If you receive a bill for an amount greater than \$35, please call the FlexAccess customer service number below.

To enroll in the FlexAccess Program:

- Call FlexAccess at 888-302-3618, or
- Email member.services@flexaccessrx.com

If your medication is eligible, they will provide you with next steps to enroll with the manufacturer to obtain funding.

Prescription Drug Copay Assistance Program

The Prescription Drug Formulary can be found on lghip.org. The formulary lists all drugs and their tier. The Local Government Health Insurance Plan allows manufacturer coupons to be used for tier 2, tier 3, and tier 4 drugs. For tier 2 and tier 3 preferred and non-preferred brand drugs, the member pays 100% of the cost of the drug at the point of sale and files for 80% reimbursement.* For tier 4 drugs, the member pays 20% of the cost of the drug at the point of sale. Tier 4 drugs are not eligible for reimbursement.

To find a coupon, open your search browser and type "medication name" + "coupon." Drug manufacturers may use the term "savings program", "copay card", or "patient assistance", etc.**

**The amount covered by a coupon is not eligible for reimbursement if your drug is tier 2 or tier 3.*

***Not all drugs may have a coupon available.*

Contact Us

If you or your provider have questions about your pharmacy benefits, please call the customer service number on your member ID card (TTY: 711). This is the same customer service number as your medical benefits.

[Blue Cross and Blue Shield of Alabama Member Services](#)

800-321-4391 | Monday-Friday, 7am-6pm Central Time

After-hours pharmacy calls will be directed to Prime Therapeutics.

SUMMARY OF VISION PLAN

Premium	Rate
Single	\$12
Family	\$20
Vision Allowances	Benefit
Eye Exam	\$95
AND	
Frames	\$95
Lenses-Single Vision	\$100
Lenses-Bifocal	\$130
Lenses-Trifocal	\$180
Lenses-Lenticular	\$180
OR	
Refractive Surgery (Per Eye)	\$180
OR	
Contacts	\$180

Examinations: One in any plan year.

Only **one of the following** in a plan year:

- **Contacts:** One new prescription or replacement, OR
- **Frames and Lenses:** One new or replacement frame and one new lens prescription or replacement, OR
- **Refractive Surgery:** One surgery per eye.

SUMMARY OF CANCER PLAN

Premium	Rate
Single	\$12
Family	\$24
	Benefit
Hospital Confinement	\$350 per day for first 90 consecutive days; \$500 per day thereafter
Hospice Care	Actual charges up to max of \$250 per day; \$5,000 lifetime max
Radiation & Chemotherapy	Actual charges; \$10,000 lifetime max
Cancer Surgery	Actual charges depending on type of surgery; \$2,400 lifetime max

SUMMARY OF DENTAL PLAN

Premium	Rate	Deductible
Single	\$44	\$0
Family	\$44	\$25
	Employee Only	Family Plan
Benefits per person per year	\$1,250	\$1,000
Deductible Preventative & Diagnostic	\$0	\$0
Deductible Basic & Major Services	\$0	\$25
Preventative Services Exams, Cleanings, X-rays, Emergency Visits	100%	100%
Basic & Major Services Fillings, Oral Surgery, Periodontics, Endodontics, Dentures, Crowns, General Anesthetics	80%	60%

No cost preventative services

No & low deductible plans

Basic & major services covered at 80% for employee only & 60% for family plan

Large annual benefit maximums

TRUEHEARING DISCOUNT

TruHearing

Enrollment in either the vision, dental, or cancer plan through Southland entitles the subscriber and their family to a discounted hearing network through TruHearing.

The TruHearing discount includes:

- Free online hearing screening
- 60-day, no-risk trial period
- Full 3-year manufacturer warranty
- 80 free batteries per hearing aid
- 1 year of follow-up visits

Sample pricing per aid

Technology Level	Average Retail Price	Average TruHearing Price
Premium	\$3,300	\$2,100
Advanced	\$2,750	\$1,650
Standard	\$2,150	\$1,250
Basic	\$2,000	\$1,100
Value	\$1,900	\$695

Please refer to the LGHIP Handbook for full coverage information at www.lghip.org.