



## TRANSPARENCY IN HEALTHCARE COVERAGE

Austal USA is committed to providing our employees a competitive group health plan. In spite of this commitment, we know that consumer out-of-pocket spending on healthcare in the U.S. has risen and will continue to grow at a rate of 9.9% for the next 5 years.

That is why we are pleased to inform you that as part of the Consolidated Appropriations Act of 2021, Blue Cross Blue Shield of Alabama and United Healthcare must be transparent regarding the billing rates for covered medical items and services of in-network providers (e.g., doctors and hospitals) and out-of-network historical payments.

This information will be available and published to these Internet websites:

- Blue Cross Blue Shield of Alabama at <https://www.bcbsal.org/web/tcr>
- United Healthcare at [transparency-in-coverage.uhc.com](https://www.uhc.com/transparency-in-coverage)
- and in addition this information will be available on the Austal USA public website at <https://www.austaljobs.com/benefits>
  - o The links will be live on these websites effective July 1, 2022.

With access to this information, you are in a better position to use your consumer skills to control your out-of-pocket spending on healthcare. You will be able to evaluate your care options, improve your overall health navigation experience, all while being able to anticipate the cost of care for the first time in your life. For example, you now can shop for the most reasonably priced MRI, lab facility, or other medical items and services, which may vary significantly in cost.

With 24-7 access to this data, we hope you feel empowered to make the best possible decisions for your unique health needs.