

Medical Insurance Overview

	Anthem Blue Cross PPO		Anthem Blue Cross EPO	
	Network	Non Network	Network	Non Network

Health Benefits

	Anthem Blue Cross PPO		Anthem Blue Cross EPO	
Lifetime Maximum Benefit	Unlimited		Unlimited	
Annual Maximum Benefit	Unlimited		Unlimited	
Calendar Year Deductible*				
- Individual	\$0	\$300	\$0	\$500
- Family	\$0	\$900	\$0	\$500 per Member
Co-Insurance (Plan Pays)	100%	80%	100%	50%
Office Visit Copay				
- Primary Care Physician	\$25 Copay	Ded, 80%	\$13 Copay	Ded, 50%
- Specialist Office Visit	\$25 Copay	Ded, 80%	\$13 Copay	Ded, 50%
Out-of-Pocket Maximum				
- Individual	N/A	\$6,000	N/A	\$12,500
- Family	N/A	\$6,000 per Member	N/A	\$12,500 per Member
Hospitalization				
- Inpatient	\$300 Copay	Ded, \$300 Copay, 80%	\$300 Copay	Ded, \$300 Copay, 50%
- Outpatient	\$130 Copay	Ded, \$100 Copay, 80%	\$130 Copay	Ded, \$100 Copay, 50%
Lab and X-Ray	\$25 Copay	Deductible, 80%	\$13 Copay	Ded, 50%
Emergency Services	\$65 Copay	Ded, 80%	\$65 Copay	Ded, 50%
Urgent Care	\$25 Copay	Ded, 80%	\$13 Copay	Ded, 50%
Preventive Care	100%	Ded, 80%	100%	Ded, 50%
Chiropractic	\$25 Copay	Ded, 80%	\$13 Copay	Ded, 50%
	Max \$1,000 Benefit/Year		Max \$1,000 Benefit/Year	

Pharmacy Benefits

Retail Pharmacy				
- Generic Formulary	\$10 Copay	\$10 Copay	\$10 Copay	\$10 Copay
- Brand Name Formulary	The greater of \$20 Copay or 15% \$200 30 Days	The greater of \$20 Copay or 15% 30 Days	The greater of \$20 Copay or 15% \$200 30 Days	The greater of \$20 Copay or 15% \$150 30 Days
- Brand-Name Maximum Copay				
- Supply Limit				
Mail Order Pharmacy				
- Generic Formulary	\$10 Copay	Not Covered	\$10 Copay	Not Covered
- Brand Name Formulary	The greater of \$20 Copay or 15% \$300 90 Days	Not Covered	The greater of \$20 Copay or 15% \$300 90 Days	Not Covered
- Brand-Name Maximum Copay		Not Covered		Not Covered
- Supply Limit		N/A		N/A

*Eligible expenses incurred in the last 3 months of a calendar year and applied toward that year's deductible can be carried forward and applied toward your deductible for the next calendar year.