Your summary of benefits

Anthem® Blue Cross and Blue Shield

Your Plan: Anthem Blue Access SCH Savings Plan - HDHP

Your Network: Blue Access | 01.01.2024

Covered Medical Benefits	Cost if you use a St Claire HealthCare Provider	Cost if you use an Anthem In-Network Provider	Cost if you use a Non-Network Provider
Overall Deductible	$3,200 person / $6,000 family	$4,000 person / $8,000 family	$5,000 person / $10,000 family
Overall Out-of-Pocket Limit	$4,500 person / $9,000 family	$6,000 person / $12,000 family	$6,000 person / $12,000 family
The family deductible and out-of-pocket limit are embedded, meaning the cost shares of one family member will be applied to the per person deductible and per person out-of-pocket limit; in addition, amounts for all covered family members apply to both the family deductible and family out-of-pocket limit. No one member will pay more than the per person deductible or per person out-of-pocket limit. All medical and prescription drug deductibles, copayments and coinsurance apply to the out-of-pocket limit (excluding Non-Network Human Organ and Tissue Transplant (HOTT), Cellular and Gene Therapy services). The deductibles for Tier 1 and Tier 2 cross apply: Deductible amounts met under Tier 1 will also apply to the Tier 2 deductible amount. Deductible amounts met under Tier 2 will also apply to Tier 1 deductible amounts. The out-of-pocket limits for Tier 1 and Tier 2 cross apply: Deductible and coinsurance amounts met under Tier 1 will also apply to the Tier 2 out-of-pocket limit. Deductible and coinsurance amounts met under Tier 2 will also apply to the Tier 1 out-of-pocket limit. Pharmacy deductible and coinsurance met under Tier 2 will apply to the Tier 1 out-of-pocket limit. Out of Network deductibles and Out of Network out-of-pocket limits do not apply to either Tier 1 or Tier 2			
Doctor Visits (virtual and office) *You are encouraged to select a Primary Care Physician (PCP).*			
Primary Care (PCP) and Mental Health and Substance Use Disorder Services *virtual and office*	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Specialist Care *virtual and office*	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use a St Claire HealthCare Provider	Cost if you use an Anthem In-Network Provider	Cost if you use a Non-Network Provider
Other Practitioner Visits			
Routine Maternity Care (Prenatal and Postnatal)	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Retail Health Clinic *for routine care and treatment of common illnesses; usually found in major pharmacies or retail stores.*	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Manipulation Therapy *Coverage is limited to 12 visits per benefit period.*	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Other Services in an Office			
Allergy Testing	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Prescription Drugs *Dispensed in the office*	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Surgery	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Preventive care / screenings / immunizations	No charge	No charge	30% coinsurance after deductible is met
Preventive Care for Chronic Conditions *per IRS guidelines*	No charge	No charge	30% coinsurance after deductible is met
Diagnostic Services **Lab**			
Office	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Freestanding Lab/Reference Lab	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Outpatient Hospital	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use a St Claire HealthCare Provider	Cost if you use an Anthem In-Network Provider	Cost if you use a Non-Network Provider
X-Ray			
Office	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Outpatient Hospital	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Advanced Diagnostic Imaging *for example: MRI, PET and CAT scans*			
Office	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Freestanding Radiology Center	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Outpatient Hospital	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Emergency and Urgent Care			
Urgent Care	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Emergency Room Facility Services	10% coinsurance after deductible is met	Covered a Tier 1 benefit level	Covered a Tier 1 benefit level
Emergency Room Doctor and Other Services	10% coinsurance after deductible is met	Covered a Tier 1 benefit level	Covered a Tier 1 benefit level
Ambulance *Authorized Non-Network non-emergency ambulance services are limited to an Anthem maximum payment of $50,000 per trip.*	10% coinsurance after deductible is met	Covered a Tier 1 benefit level	Covered a Tier 1 benefit level
Outpatient Mental Health and Substance Use Disorder Services at a Facility			
Facility Fees	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use a St Claire HealthCare Provider	Cost if you use an Anthem In-Network Provider	Cost if you use a Non-Network Provider
Doctor Services	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Outpatient Surgery			
Facility Fees			
Hospital	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Ambulatory Surgical Center	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Physician and other services *including surgeon fees*			
Hospital	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Ambulatory Surgical Center	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Hospital (Including Maternity, Mental Health and Substance Use Disorder Services)			
Facility Fees	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Human Organ and Tissue Transplants *Cornea transplants are treated the same as any other illness and subject to the medical benefits.*	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Physician and other services *including surgeon fees*	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Home Health Care *Coverage is limited to 100 visits per benefit period. Private-Duty nursing 82 visits/benefit period and 164 visits/lifetime*	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use a St Claire HealthCare Provider	Cost if you use an Anthem In-Network Provider	Cost if you use a Non-Network Provider
Rehabilitation and Habilitation services *including physical, occupational and speech therapies.* *You are responsible for cost shares no greater than the PCP office visit when Covered Services are performed by a Physical Therapist or Occupational Therapist. Coverage for physical therapy is limited to 20 visits combined per benefit period. Coverage for occupation therapy is limited to 20 visits per benefit period. Coverage for speech therapy is limited to 20 visits per benefit period.*			
Office	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Outpatient Hospital	10% coinsurance after deductible is met	30% coinsurance after deductible is me	30% coinsurance after deductible is met
Pulmonary rehabilitation *office and outpatient hospital* *Coverage is limited to 20 visits per benefit period*	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Cardiac rehabilitation *office and outpatient hospital*	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Dialysis/Hemodialysis *office and outpatient hospital*	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Chemo/Radiation Therapy *office and outpatient hospital*	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Skilled Nursing Care (facility) *Coverage for Skilled Nursing is limited to 180 days per benefit period. IP/OP Day Rehab: 60 days per benefit period.*	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Inpatient Hospice	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Durable Medical Equipment	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met

Covered Medical Benefits	Cost if you use a St Claire HealthCare Provider	Cost if you use an Anthem In-Network Provider	Cost if you use a Non-Network Provider
Prosthetic Devices *Coverage for wigs is limited to 1 item after cancer treatment per benefit period.*	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met
Hearing Aids *Coverage is limited to 1 item per ear every 36 months for members under 18 years of age.*	10% coinsurance after deductible is met	30% coinsurance after deductible is met	30% coinsurance after deductible is met

Covered Prescription Drug Benefits	Cost if you use a St. Claire Hospital Pharmacy	Cost if you use an In-Network Pharmacy	Cost if you use a Non-Network Pharmacy
Pharmacy Deductible	Not Applicable	Not Applicable	Not Applicable
Pharmacy Out-of-Pocket Limit	Combined with In-Network medical out-of-pocket limit	Combined with In-Network medical out-of-pocket limit	Combined with Non-Network medical out-of-pocket limit
Prescription Drug Coverage **Network:** ***Base Network*** **Drug List:** ***National Direct*** *Formulary with Optional Home Delivery. If you select a brand name when a generic drug is available, additional cost sharing amounts may apply.*			
Day Supply Limits: **Retail Pharmacy** *30 day supply (cost shares noted below)* **Retail 90 Pharmacy** *90 day supply (3 times the 30 day supply cost share(s) charged at Preferred Network and In-Network Retail Pharmacies noted below applies).* **Home Delivery Pharmacy** *90 day supply (maximum cost shares noted below) Maintenance medications are available through CarelonRx Mail (IngenioRx will become CarelonRx on January 1, 2023). You will need to call us on the number on your ID card to sign up when you first use the service.* **Specialty Pharmacy** *30 day supply (cost shares noted below for retail and home delivery apply). We may require certain drugs with special handling, provider coordination or patient education be filled by our designated specialty pharmacy.*			
Tier 1 - Typically Generic	0% coinsurance after deductible is met (retail and home delivery)	10% coinsurance after deductible is met (retail and home delivery)	30% coinsurance after deductible is met (retail) and Not covered (home delivery)
Tier 2 – Typically Preferred Brand	0% coinsurance after deductible is met (retail and home delivery)	10% coinsurance after deductible is met (retail and home delivery)	30% coinsurance after deductible is met (retail) and Not covered (home delivery)
Tier 3 - Typically Non-Preferred Brand	0% coinsurance after deductible is met (retail and home delivery)	10% coinsurance after deductible is met (retail and home delivery)	30% coinsurance after deductible is met

Covered Prescription Drug Benefits	Cost if you use a St. Claire Hospital Pharmacy	Cost if you use an In-Network Pharmacy	Cost if you use a Non-Network Pharmacy
			(retail) and Not covered (home delivery)
Tier 4 - Typically Specialty (brand and generic)	0% coinsurance after deductible is met (retail and home delivery)	10% coinsurance after deductible is met (retail and home delivery)	30% coinsurance after deductible is met (retail) and Not covered (home delivery)

Covered Vision Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
This is a brief outline of your vision coverage. To receive the In-Network benefit, you must use a Blue View Vision Provider. Only children's vision services count towards your out-of-pocket limit.		
Children's Vision exam (up to age 21) *Limited to 1 exam per benefit period.*	No charge	$0 copayment up to plan's Maximum Allowed Amount
Adult Vision exam (age 21 and older) *Limited to 1 exam per benefit period.*	No charge	Reimbursed Up to $42

Notes:

- Dependent Age Limit: to the end of the year in which the child attains age 26.
- Members are encouraged to always obtain prior approval when using non-network providers. Precertification will help the member know if the services are considered not medically necessary.
- No charge means no deductible/copayment/coinsurance up to the maximum allowable amount. 0% means no coinsurance up to the maximum allowable amount. However, when choosing a Non-network provider, the member is responsible for any balance due after the plan payment.
- If you have an office visit with your Primary Care Physician, Specialist or Urgent Care at an Outpatient Facility (e.g., Hospital or Ambulatory Surgical Facility), benefits for Covered Services will be paid under "Outpatient Facility Services".
- Costs may vary by the site of service. Other cost shares may apply depending on services provided. Check your Certificate of Coverage for details.

This summary of benefits is a brief outline of coverage, designed to help you with the selection process. This summary does not reflect each and every benefit, exclusion and limitation which may apply to the coverage. For more details, important limitations and exclusions, please review the formal Evidence of Coverage (EOC). If there is a difference between this summary and the Evidence of Coverage (EOC), the Evidence of Coverage (EOC), will prevail.

Questions: (833) 578-4443 or visit us at www.anthem.com

Your Plan: Anthem Blue Access PPO HSA

Your Network: Blue Access

This summary of benefits is intended to be a brief outline of coverage. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate, and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.

By signing this Summary of Benefits, I agree to the benefits for the product selected as of the effective date indicated.

Authorized group signature (if applicable)	Date
Underwriting signature (if applicable)	Date

Language Access Services:

Get help in your language

Curious to know what all this says? We would be too. Here's the English version:
If you have any questions about this document, you have the right to get help and information in your language at no cost. To talk to an interpreter, call (833) 578-4443

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.

(TTY/TDD: 711)

Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على (833) 578-4443.

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Chinese(中文)：如果您對本文件有任何疑問，您有權使用您的語言免費獲得協助和資訊。如需與譯員通話，請致電(833) 578-4443。

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Navajo (Diné): Díí naaltsoos biká'ígíí łahgo bina'ídíłkidgo ná bohónéedzą́ dóó bee ahóót'i' t'áá ni nizaad k'ehjí bee nił hodoonih t'áadoo bą́ą́h ílínígóó. Ata' halne'ígíí łą' bich'į' hadeesdzih nínízingo kojį' hodíílnih (833) 578-4443.

Language Access Services:

Polish (polski): W przypadku jakichkolwiek pytań związanych z niniejszym dokumentem masz prawo do bezpłatnego uzyskania pomocy oraz informacji w swoim języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer: (833) 578-4443.

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It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1- 800-537-7697) or online at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf. Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.