

# Your summary of benefits



Anthem® Blue Cross and Blue Shield

Your Plan: BlueAdvantage HMO LD Pathway Network \$15/45/75/30% Essential Tiered Rx

Your Network: Pathway - HMO

Visits with Virtual Care-Only Providers	Cost through our mobile app and website
Primary Care, and medical services for urgent/acute care	No charge deductible does not apply
Mental Health & Substance Use Disorder Services	No charge deductible does not apply
Specialist care	\$60 copay per visit deductible does not apply

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<b>Overall Deductible</b>	\$6,500 member / \$13,000 family	Not covered
<b>Overall Out-of-Pocket Limit</b>	\$8,500 member / \$17,000 family	Not covered
<p>The family deductible and out-of-pocket limit are embedded, meaning the cost shares of one family member will be applied to the per member deductible and per member 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 member deductible or per member out-of-pocket limit.</p> <p>All medical and prescription drug deductibles, copayments and coinsurance apply to the out-of-pocket limit.</p>		
<p><b>Doctor Visits (virtual and office)</b> <i>Your plan requires the selection of a Primary Care Physician (PCP).</i></p>		
<b>Primary Care (PCP) and Mental Health and Substance Use Disorder Services</b> <i>virtual and office</i>	\$30 copay per visit deductible does not apply	Not covered
<b>Specialist Care</b> <i>virtual and office</i>	\$60 copay per visit deductible does not apply	Not covered
<p><b><u>Other Practitioner Visits</u></b></p>		
<b>Routine Maternity Care</b> (Prenatal and Postnatal)	\$400 copay per pregnancy deductible does not apply	Not covered

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<b>Retail Health Clinic</b> for routine care and treatment of common illnesses; usually found in major pharmacies or retail stores.	\$30 copay per visit deductible does not apply	Not covered
<b>Spinal Manipulation</b> Coverage is limited to 20 visits per benefit period.	\$30 copay per visit deductible does not apply	Not covered
<b>Acupuncture</b> Coverage is limited to 20 visits per benefit period.	\$30 copay per visit deductible does not apply	Not covered
<u><b>Other Services in an Office</b></u> <b>Allergy Testing</b> <b>Prescription Drugs</b> Dispensed in the office <b>Surgery</b>	40% coinsurance after deductible is met 40% coinsurance after deductible is met 40% coinsurance after deductible is met	Not covered Not covered Not covered
<b>Preventive care / screenings / immunizations</b>	No charge	Not covered
<b>Preventive Care for Chronic Conditions</b> per IRS guidelines	No charge	Not covered
<u><b>Diagnostic Services</b></u> <b>Lab</b> Office Freestanding Lab/Reference Lab Outpatient Hospital	40% coinsurance after deductible is met 40% coinsurance after deductible is met 40% coinsurance after deductible is met	Not covered Not covered Not covered
<b>X-Ray</b> Office Freestanding Radiology Center Outpatient Hospital	40% coinsurance after deductible is met 40% coinsurance after deductible is met 40% coinsurance after deductible is met	Not covered Not covered Not covered
<b>Advanced Diagnostic Imaging</b> for example: MRI, PET and CAT scans Office	40% coinsurance after deductible is met	Not covered

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p>Freestanding Radiology Center</p> <p>Outpatient Hospital</p>	<p>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p>	<p>Not covered</p> <p>Not covered</p>
<p><b><u>Emergency and Urgent Care</u></b></p> <p><b>Urgent Care</b> <i>includes doctor services. Additional charges may apply depending on the care provided. There may be other levels of cost share that are contingent on how services are provided.</i></p> <p><b>Emergency Room Facility Services</b></p> <p><b>Emergency Room Doctor and Other Services</b> <i>There may be other levels of cost share that are contingent on how services are provided.</i></p> <p><b>Ambulance</b></p>	<p>\$60 copay per visit deductible does not apply</p> <p>\$400 copay per visit and then 40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p>	<p>Not covered</p> <p>Covered as In-Network</p> <p>Covered as In-Network</p> <p>Covered as In-Network</p>
<p><b>Outpatient Mental Health and Substance Use Disorder Services at a Facility</b></p> <p>Facility Fees</p> <p>Doctor Services</p>	<p>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p>	<p>Not covered</p> <p>Not covered</p>
<p><b><u>Outpatient Surgery</u></b></p> <p><b>Facility Fees</b></p> <p>Hospital</p> <p>Ambulatory Surgical Center</p> <p><b>Physician and other services</b> <i>including surgeon fees</i></p> <p>Hospital</p> <p>Ambulatory Surgical Center</p>	<p>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p>	<p>Not covered</p> <p>Not covered</p> <p>Not covered</p> <p>Not covered</p>

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p><b><u>Hospital (Including Maternity, Mental Health and Substance Use Disorder Services)</u></b></p> <p><b>Facility Fees</b></p> <p><b>Physician and other services</b> <i>including surgeon fees</i></p>	<p>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p>	<p>Not covered</p> <p>Not covered</p>
<p><b>Home Health Care</b> <i>Coverage is limited to 100 visits per benefit period. Limits are combined for all home health services.</i></p>	<p>40% coinsurance after deductible is met</p>	<p>Not covered</p>
<p><b>Rehabilitation and Habilitation services</b> <i>including physical, occupational and speech therapies.</i> <i>Coverage for physical and occupational therapies combined is limited to 40 visits combined per benefit period. Coverage for speech therapy is limited to 20 visits per benefit period. Costs may vary by site of service. Office and outpatient visits count towards your rehabilitation limit.</i></p> <p>Office</p> <p>Outpatient Hospital</p>	<p>\$30 copay per visit deductible does not apply</p> <p>40% coinsurance after deductible is met</p>	<p>Not covered</p> <p>Not covered</p>
<p><b>Pulmonary rehabilitation</b> <i>office and outpatient hospital</i></p>	<p>40% coinsurance after deductible is met</p>	<p>Not covered</p>
<p><b>Cardiac rehabilitation</b> <i>Coverage is limited to 36 visits per benefit period.</i></p> <p>Office</p> <p>Outpatient Hospital</p>	<p>\$30 copay per visit deductible does not apply</p> <p>40% coinsurance after deductible is met</p>	<p>Not covered</p> <p>Not covered</p>
<p><b>Dialysis/Hemodialysis</b> <i>office and outpatient hospital</i></p>	<p>40% coinsurance after deductible is met</p>	<p>Not covered</p>
<p><b>Chemo/Radiation Therapy</b> <i>office and outpatient hospital</i></p>	<p>40% coinsurance after deductible is met</p>	<p>Not covered</p>
<p><b>Skilled Nursing Care (facility)</b> <i>Coverage for Inpatient rehabilitation and skilled nursing services is limited to 150 days combined per benefit period.</i></p>	<p>40% coinsurance after deductible is met</p>	<p>Not covered</p>

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<b>Inpatient Hospice</b>	40% coinsurance after deductible is met	Not covered
<b>Durable Medical Equipment</b>	40% coinsurance after deductible is met	Not covered
<b>Prosthetic Devices</b> <i>Coverage for wigs is limited to 1 item after cancer treatment up to a \$500 maximum per member.</i>	40% coinsurance after deductible is met	Not covered

Covered Prescription Drug Benefits	Cost if you use a Preferred Network Pharmacy	Cost if you use an In-Network Pharmacy	Cost if you use a Non-Network Pharmacy
<b>Pharmacy Deductible</b>	Not applicable	Not applicable	Not covered
<b>Pharmacy Out-of-Pocket Limit</b>	Combined with In-Network medical out-of-pocket limit	Combined with In-Network medical out-of-pocket limit	Not covered

**Prescription Drug Coverage**

**Network: Rx Choice Tiered Network**

**Drug List: Essential Drugs not included on the Essential drug list will not be covered.**

**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 Pharmacy. You may get two 30-day supply fills of the same maintenance medication at a retail pharmacy. Prior to your 3rd fill, you must call us on the number on your ID card and tell us if you would like to keep getting your maintenance medications from a retail pharmacy or if you would like to use home delivery. If you do not contact us, you will pay the full retail cost of any maintenance medication until you inform us of your decision.

**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. Drug cost share assistance programs may be available for certain specialty drugs.

<b>Tier 1 - Typically Generic</b>	\$15 copay per prescription (retail) and \$37.50 copay per prescription (home delivery)	\$25 copay per prescription (retail) and Not covered (home delivery)	Not covered (retail and home delivery)
<b>Tier 2 – Typically Preferred Brand</b>	\$45 copay per prescription (retail) and \$135 copay per prescription (home delivery)	\$55 copay per prescription (retail) and Not covered (home delivery)	Not covered (retail and home delivery)

Covered Prescription Drug Benefits	Cost if you use a Preferred Network Pharmacy	Cost if you use an In-Network Pharmacy	Cost if you use a Non-Network Pharmacy
	delivery)		
<b>Tier 3 - Typically Non-Preferred Brand</b>	\$75 copay per prescription (retail) and \$225 copay per prescription (home delivery)	\$85 copay per prescription (retail) and Not covered (home delivery)	Not covered (retail and home delivery)
<b>Tier 4 - Typically Specialty (brand and generic)</b>	30% coinsurance up to \$500 per prescription (retail and home delivery)	30% coinsurance up to \$600 per prescription (retail) and Not covered (home delivery)	Not covered (retail and home delivery)

**Notes:**

- The Primary Care Physician and Specialist office visit cost share applies to both office and facility based office visits for evaluation and management services only.
- Costs may vary by the site of service. Other cost shares may apply depending on services provided. Check your Certificate of Coverage for details.
- The limits for physical, occupational, and speech therapy, if any apply to this plan, will not apply if you get care as part of the Mental Health and Substance Use Disorder benefit.

*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 Certificate of Insurance or Evidence of Coverage (EOC), the Certificate of Insurance or Evidence of Coverage (EOC), will prevail.*

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Questions: (877) 811-3106 or visit us at [www.anthem.com](http://www.anthem.com)

# Your summary of benefits



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Your Network: Pathway - HMO

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 (877) 811-3106

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 (877) 811-3106

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## Language Access Services:

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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>.