



Health Savings Account (HSA) \$2,500 Deductible Compatible Plans		
	In-Network (You Pay)	Out-of-Network⁷ (You Pay)
\$2,500 Deductible Option Calendar Year Deductible ¹	\$2,500 Self Only / \$5,000 Family ¹	
Coinsurance (applies only to certain services)	20%	40%
Out-of-Pocket Maximum (includes the deductible)	\$5,000 Self Only / \$10,000 Family	\$10,000 Self Only / \$20,000 Family
Dependent Children Covered	Dependent to Age 27	
Plan Lifetime Maximum	\$5 million	
Pre-Existing Condition Waiting Period	12 months (prior coverage credit can reduce or eliminate)	
Physician Office Visit (includes Chiropractic care)	Deductible and Coinsurance	Deductible and Coinsurance
Well Child Care Exams and Immunizations (through age 18)	Covered in Full	Deductible and Coinsurance
Adult Preventive Care⁶		
Adult Routine Physical Exam	Covered in Full	Deductible and Coinsurance
Routine GYN Exam & Pap Smear	Covered in Full	Deductible and Coinsurance
Routine Mammography	Covered in Full	Deductible and Coinsurance
Routine PSA Testing	Covered in Full	Deductible and Coinsurance
Routine Colonoscopy	Covered in Full	Covered in Full
Diagnostic Lab and X-ray	Deductible and Coinsurance	Deductible and Coinsurance
Inpatient Hospital Services²	Deductible and Coinsurance	Deductible and Coinsurance
Inpatient Skilled Nursing Services^{2,4}	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Services	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Room (Facility)	Deductible and Coinsurance	Deductible and 20% Coinsurance
Urgent Care	Deductible and Coinsurance	Deductible and Coinsurance
Ambulance	Deductible and Coinsurance	Deductible and 20% Coinsurance
Maternity Services		
Inpatient Care² (includes routine nursery charges)	Deductible and Coinsurance	Deductible and Coinsurance
Physician Care	Deductible and Coinsurance	Deductible and Coinsurance

This is a summary of benefits only and does not replace the legal contract or certificate which identifies all covered services, additional details, limitations and exclusions of the coverage.

¹If you have 2-person or family coverage, the full family deductible must be satisfied before this plan will pay benefits.

²Pre-certification required. Human Organ and Tissue Transplant Services - services must be rendered at an approved Anthem transplant facility (In & Out of Network).

³Durable Medical Equipment and Orthotics (In & Out of Network combined) - \$4,000 benefit maximum (excluding Prosthetic Devices, Limbs and Medical Supplies). Prosthetic Devices \$4,000 benefit maximum; Prosthetic Limbs-\$10,000 benefit maximum.

⁴Inpatient Skilled Nursing Care limited to 30 days per calendar year (In and Out of Network combined).

⁵Short-term therapies limited to 20-visit limit combined In & Out of Network.

⁶Benefits based on services rendered in a physicians office setting.

⁷When utilizing the services of an Out-of-Network Anthem provider, patient will be responsible for the balance between the approved amount and provider's actual billed charges. Patient is paid directly and is responsible to reimburse the out-of-network provider.



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	In-Network (You Pay)	Out-of-Network⁷ (You Pay)
Outpatient Chemotherapy	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Radiation Therapy	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient Short-Term Therapy Services⁵ (Includes physical, speech and occupational therapies) ⁵	Deductible and Coinsurance	Deductible and Coinsurance
Mental Health - Inpatient²	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient	Deductible and Coinsurance	Deductible and Coinsurance
Substance Abuse – Inpatient²	Deductible and Coinsurance	Deductible and Coinsurance
Outpatient	Deductible and Coinsurance	Deductible and Coinsurance
Surgical Care Including Office Surgery	Deductible and Coinsurance	Deductible and Coinsurance
Human Organ and Tissue Transplant Services²	Deductible and Coinsurance	Deductible and Coinsurance
Home Health Care (100 visits - In & Out Network combined)	Deductible and Coinsurance	Deductible and Coinsurance
Hospice Care	Deductible and Coinsurance	Deductible and 20% Coinsurance
Diabetic Equipment and Supplies		
Diabetic Supplies	Deductible and Coinsurance	Deductible and Coinsurance
Diabetic Equipment	Deductible and Coinsurance	Deductible and Coinsurance
Durable Medical Equipment³	Deductible and Coinsurance	Deductible and Coinsurance
Prescription Medicines:		
Retail (30 day supply) Includes Diabetic test strip	20% Coinsurance after Deductible	Deductible and Coinsurance
Mail order (up to 90 day supply) Includes Diabetic test strip	10% Coinsurance after Deductible	Not covered
Specialty medications are limited to a 30 day supply regardless of whether they are retail or mail service.		
\$2,000 Accident Policy included (underwritten by The Hartford). Up to \$2,000 reimbursement for out-of-pocket medical expenses incurred as a result of an accident. This benefit is not applicable to illness.		

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