

Your summary of benefits

Anthem® BlueCross and BlueShield

Your Plan: CENTER GROVE COMMUNITY SCHOOL CORPORATION: Anthem Blue Access PPO

Your Network: Blue Access

Effective Date: January 1, 2020

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.

This summary of benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits.

Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Overall Deductible <i>See notes section to understand how your deductible works. Your plan may also have a separate Prescription Drug Deductible. See Prescription Drug Coverage section.</i>	\$1,000 person / \$2,000 family	\$2,000 person / \$4,000 family
Out-of-Pocket Limit <i>When you meet your out-of-pocket limit, you will no longer have to pay cost-shares during the remainder of your benefit period. See notes section for additional information regarding your out of pocket maximum.</i>	\$2,000 person / \$4,000 family	\$4,000 person / \$8,000 family
Preventive care/screening/immunization <i>In-network preventive care is not subject to deductible, if your plan has a deductible.</i>	No charge	40% coinsurance after deductible is met
Doctor Home and Office Services Primary Care Visit to treat an injury or illness <i>When Allergy injections are billed separately by network providers, the member is responsible for a \$5 copay. When billed as part of an office visit, there is no additional cost to the member for the injection.</i>	\$30 copay per visit deductible does not apply	40% coinsurance after deductible is met
Specialist Care Visit <i>When Allergy injections are billed separately by network providers, the member is responsible for a \$5 copay. When billed as part of an office visit, there is no additional cost to the member for the injection.</i>	\$50 copay per visit deductible does not apply	40% coinsurance after deductible is met

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Prenatal and Post-natal Care <i>In-Network preventive prenatal services are covered at 100%.</i>	20% coinsurance after deductible is met	40% coinsurance after deductible is met
Other Practitioner Visits: Retail Health Clinic Preferred On-line Visit Manipulation Therapy <i>Coverage is limited to 20 visits per benefit period. Limit is combined In-Network and Non-Network. Visit limits are combined both across outpatient and other professional visits.</i>	\$30 copay per visit deductible does not apply \$30 copay per visit deductible does not apply \$50 copay per visit deductible does not apply	40% coinsurance after deductible is met 40% coinsurance after deductible is met 40% coinsurance after deductible is met
Other Services in an Office: Allergy Testing Chemo/Radiation Therapy Performed by a Primary Care Physician Chemo/Radiation Therapy Performed by a Specialist Dialysis/Hemodialysis Prescription Drugs <i>For the drugs itself dispensed in the office through infusion/injection.</i>	20% coinsurance after deductible is met \$30 copay per visit deductible does not apply \$50 copay per visit deductible does not apply 20% coinsurance after deductible is met 20% coinsurance after deductible is met	40% coinsurance after deductible is met 40% coinsurance after deductible is met 40% coinsurance after deductible is met 40% coinsurance after deductible is met

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<p>Diagnostic Services</p> <p>Lab:</p> <p>Office</p> <p>Freestanding Lab/Reference Lab</p> <p>Outpatient Hospital</p>	<p>No Charge</p> <p>No Charge</p> <p>20% 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>X-Ray:</p> <p>Office</p> <p>Outpatient Hospital</p>	<p>No Charge</p> <p>No Charge</p>	<p>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p>
<p>Advanced Diagnostic Imaging (for example, MRI/PET/CAT scans):</p> <p>Office</p> <p>Freestanding Radiology Center</p> <p>Outpatient Hospital</p>	<p>No charge</p> <p>No charge</p> <p>No charge</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>

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<p>Emergency and Urgent Care</p> <p>Urgent Care (Office Setting) <i>Member cost share for Allergy injections billed separately is \$5 copay. If billed with an Urgent Care Facility charge, it will be covered under the UC copayment, there is no additional cost to the member for the injection.</i></p> <p>Urgent care(Facility Setting)</p> <p>Urgent Care: Facility fees</p> <p>Urgent Care: Doctor and other services</p>	<p>\$75 copay per visit deductible does not apply</p> <p>20% coinsurance after deductible is met</p> <p>20% 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>Emergency Room Facility Services <i>Copay waived if admitted.</i></p> <p>Emergency Room Doctor and Other Services</p> <p>Emergency Room Mental/Behavioral Health and Substance Abuse Doctor Services</p>	<p>\$300 copay per visit deductible does not apply</p> <p>No charge</p> <p>20% coinsurance deductible does not apply</p>	<p>Covered as In-Network</p> <p>Covered as In-Network</p> <p>Covered as In-Network</p>
<p>Ambulance (Air, Ground, and Water) <i>Non-emergency non-network Ambulance Services are limited to \$50,000 per occurrence.</i></p>	<p>20% coinsurance after deductible is met</p>	<p>Covered as In-Network</p>
<p>Outpatient Mental/Behavioral Health and Substance Abuse</p> <p>Doctor Office Visit</p> <p>Facility visit:</p> <p> Facility Fees</p>	<p>\$30 copay per visit deductible does not apply</p> <p>20% coinsurance after deductible is met</p>	<p>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p>

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Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p>Doctor Services</p>	<p>20% coinsurance after deductible is met</p>	<p>40% coinsurance after deductible is met</p>
<p>Outpatient Surgery</p> <p>Facility Fees:</p> <p>Hospital</p> <p>Freestanding Surgical Center</p> <p>Doctor and Other Services:</p> <p>Hospital</p> <p>Freestanding Surgical Center</p>	<p>20% coinsurance after deductible is met</p> <p>20% coinsurance after deductible is met</p> <p>20% coinsurance after deductible is met</p> <p>20% coinsurance after deductible is met</p> <p>20% 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>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p>
<p>Hospital Stay (all inpatient stays including Maternity, Mental / Behavioral Health, and Substance Abuse)</p> <p>Facility fees (for example, room & board) <i>Coverage for Inpatient Physical Medicine and Rehabilitation including day rehabilitation is limited to 60 days per benefit period. Limit is combined In-Network and Non-Network</i></p> <p>Human Organ and Tissue Transplants <i>Acquisition and transplant procedures, collection and storage. Kidney and Cornea are treated the same as any other illness and subject to the medical benefits.</i></p> <p>Doctor and other services</p>	<p>20% coinsurance after deductible is met</p> <p>No charge</p> <p>20% coinsurance after deductible is met</p>	<p>40% coinsurance after deductible is met</p> <p>50% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p>

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Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p>Recovery & Rehabilitation</p> <p>Home Health Care <i>Home Health Care coverage is unlimited visits per benefit period. Private Duty Nursing is unlimited visits per benefit period. Limit is combined In-Network and Non-Network.</i></p>	20% coinsurance after deductible is met	40% coinsurance after deductible is met
<p>Rehabilitation services (for example, physical/speech/occupational therapy):</p> <p>Office <i>Limit is combined for rehabilitative and habilitative services. Coverage for Occupational Therapy is unlimited t visits per benefit period, Physical Therapy is unlimited visits per benefit period and Speech Therapy is unlimited visits per benefit period. Visit limits are combined both across outpatient and other professional visits. Limit is combined for In-Network and Non-Network.</i></p> <p>Outpatient Hospital <i>Limit is combined for rehabilitative and habilitative services. Coverage for Occupational Therapy is unlimited t visits per benefit period, Physical Therapy is unlimited visits per benefit period and Speech Therapy is unlimited visits per benefit period. Visit limits are combined both across outpatient and other professional visits. Limit is combined for In-Network and Non-Network.</i></p>	<p>\$50 copay per visit deductible does not apply</p> <p>20% coinsurance after deductible is met</p>	40% coinsurance after deductible is met
<p>Cardiac rehabilitation</p> <p>Office <i>Coverage is limited to 36 visits per benefit period. Limit is combined In-Network and Non-Network. Visit limits are combined both across outpatient and other professional visits.</i></p> <p>Outpatient Hospital <i>Coverage is limited to 36 visits per benefit period. Limit is combined In-Network and Non-Network. Visit limits are combined both across outpatient and other professional visits.</i></p>	<p>\$50 copay per visit deductible does not apply</p> <p>20% coinsurance after deductible is met</p>	40% coinsurance after deductible is met

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Covered Medical Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p>Pulmonary rehabilitation</p> <p>Office <i>Coverage is unlimited visits per benefit period. Limit is combined In-Network and Non-Network. Visit limits are combined both across outpatient and other professional visits</i></p> <p>Outpatient Hospital <i>Coverage is unlimited visits per benefit period. Limit is combined In-Network and Non-Network. Visit limits are combined both across outpatient and other professional visits</i></p>	<p>\$50 copay per visit deductible does not apply</p> <p>20% coinsurance after deductible is met</p>	<p>40% coinsurance after deductible is met</p> <p>40% coinsurance after deductible is met</p>
<p>Skilled Nursing Care (in a facility) <i>Skilled Nursing is unlimited days per benefit period. Limit is combined In-Network and Non-Network. Benefit includes coverage for Outpatient Rehabilitation program.</i></p>	<p>20% coinsurance after deductible is met</p>	<p>40% coinsurance after deductible is met</p>
<p>Hospice</p>	<p>No charge</p>	<p>No charge</p>
<p>Durable Medical Equipment</p>	<p>20% coinsurance after deductible is met</p>	<p>40% coinsurance after deductible is met</p>
<p>Prosthetic Devices</p>	<p>20% coinsurance after deductible is met</p>	<p>40% coinsurance after deductible is met</p>

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Covered Prescription Drug Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
Pharmacy Deductible	Not applicable	Not applicable
Pharmacy Out of Pocket	\$4,000 person \$8,000 Family	Unlimited
Prescription Drug Coverage <i>Anthem National Drug List</i> <i>This product has a 90-day Retail Pharmacy Network available. A 90 day supply is available at most retail pharmacies.</i>		
Tier 1 - Typically Generic <i>Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). Covers up to 90 day supply (retail maintenance pharmacy). No coverage for non-formulary drugs.</i>	\$25 copay per prescription, deductible does not apply (retail) and \$50 copay per prescription, deductible does not apply (home delivery)	Greater of \$50 or 50% coinsurance (retail) and Not covered (home delivery)
Tier 2 – Typically Preferred Brand <i>Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). Covers up to 90 day supply (retail maintenance pharmacy). No coverage for non-formulary drugs.</i>	\$35 copay per prescription, deductible does not apply (retail) and \$70 copay per prescription, deductible does not apply (home delivery)	Greater of \$50 or 50% coinsurance (retail) and Not covered (home delivery)
Tier 3 - Typically Non-Preferred Brand <i>Covers up to a 30 day supply (retail pharmacy). Covers up to a 90 day supply (home delivery program). Covers up to 90 day supply (retail maintenance pharmacy). No coverage for non-formulary drugs.</i>	\$60 copay per prescription, deductible does not apply (retail) and \$120 copay per prescription, deductible does not apply (home delivery)	Greater of \$50 or 50% coinsurance (retail) and Not covered (home delivery)

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Covered Prescription Drug Benefits	Cost if you use an In-Network Provider	Cost if you use a Non-Network Provider
<p>Tier 4 - Typically Specialty (brand and generic) <i>Covers up to a 30 day supply (retail pharmacy). Covers up to a 30 day supply (home delivery program).</i></p>	<p>\$100 copay per prescription, deductible does not apply (retail) and \$100 copay per prescription, deductible does not apply (home delivery)</p>	<p>Greater of \$50 or 50% coinsurance (retail) and Not Covered (home delivery)</p>

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Notes:

- The family deductible and out-of-pocket maximum are embedded meaning the cost shares of one family member will be applied to both the individual deductible and individual out-of-pocket maximum; in addition, amounts for all covered family members apply to both the family deductible and family out-of-pocket maximum. No one member will pay more than the individual deductible and individual out-of-pocket maximum.
- Network and Non-network deductibles, copayments, coinsurance and out-of-pocket maximums are separate and do not accumulate toward each other.
- Dependent age: to end of the year in which the child attains age 26.
- 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.
- Certain diabetic and asthmatic supplies are available at Network pharmacies, diabetic test strips paid same as any other drug.
- Behavioral Health Services: Mental Health and Substance Abuse benefits provided in accordance with Federal Mental Health Parity.
- Preventive Care Services that meet the requirements of federal and state law, including certain screenings, immunizations and physician visits are covered.
- Rx non-network diabetic/asthmatic supplies not covered except diabetic test strips.
- 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.
- All medical and prescription drug deductibles, copayments and coinsurance apply toward the out-of-pocket maximum.
- If office visit is a coinsurance, the coinsurance also applies to allergy injections.
- No Copayment or Coinsurance applies to certain diabetic and asthmatic supplies when you get them from an In-Network Pharmacy. These supplies are covered as Medical Supplies and Durable Medical Equipment if you get them from an Out-of-Network Pharmacy. Diabetic test strips are covered subject to applicable Prescription Drug Copayment / Coinsurance. Rx non-network diabetic/asthmatic supplies not covered except diabetic test strips.
- Hospital stay for Maternity Coverage will not be limited to less than 48 hours for a vaginal delivery or 96 hours for a caesarean section.
- PCP is a Network Provider who is a practitioner that specializes in family practice, general practice, internal medicine, pediatrics, obstetrics/gynecology, geriatrics or any other Network provider as allowed by the plan.
- Bariatric Surgery is covered subject to cost share based on setting.
- Benefits are limited to abortions due to an act of rape or incest, to avert death, or a substantial and irreversible impairment of a major bodily function.
- Urgent Care Facility Copay exclude certain diagnostic test such as MRAs, MRIs, C-Scans, Nuclear Cardiology Imaging Studies, non-maternity related Ultrasounds, Allergy Testing, and Pharmaceutical injection and drugs.
- A Specialist copayment is applicable to care provided by Specialists, excluding General Physicians, Internist, Pediatricians and Geriatrics or other Network Provider as allowed by the plan.

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