

Medical Benefits

Anthem BlueCross BlueShield Plans



Benefits Reset on a Contract year February 1st to January 31st

	NEW! National KeyCare PPO	NEW! National KeyCare PPO HSA
IN NETWORK		
Doctor Co-Pay (PCP/Specialist)	\$20/\$20	Ded + Coins
Deductible (Individual/Family)	\$500/\$1500	\$1500/\$3000
Coinsurance (Insurance/Member)	80%/20%	80%/20%
Inpatient Hospitalization	Ded + Coins	Ded + Coins
Outpatient Surgery (PCP/ Specialist)	Ded + Coins	Ded + Coins
Physical Therapy	Ded + Coins / 30 visits max	Ded + Coins / 30 visits max
Chiropractic	Ded + Coins / 30 visits max	Ded + Coins / 30 visits max
Lab / X-Ray / Advanced Diagnostics	Ded + Coins	Ded + Coins
Urgent Care	\$20 Copay	Ded + Coins
Emergency Room	Ded + Coins + \$150 Copay	Ded + Coins
Out-of-Pocket Maximum (Ind/Fam)	\$2400/\$7200	\$3000/\$6000
OUT-OF-NETWORK		
Deductible (Individual/Family)	\$900/\$2700	\$3000/\$6000
Coinsurance (Insurance/Member)	60%/40%	60%/40%
Out-of-Pocket Maximum (Ind/Fam)	\$6850/\$13700	\$6000/\$12000
COVERED PRESCRIPTIONS		
Deductible	\$0	Combined w/med
Retail (Tier 1/Tier 2/Tier 3)	\$15/\$35/\$60	Ded + Coins
Mail-Order (Tier 1/Tier 2/Tier 3)	\$30/\$70/\$120	Ded + Coins
Tier 4 (Specialty)	50% up to \$100	Ded + Coins
Monthly Deductions		
Employee Only	\$87.90	\$54.50
Employee + Spouse	\$342.81	\$274.70
Employee + Child(ren)	\$359.13	\$287.78
Employee + Family	\$522.37	\$418.59

To find participating providers

<http://www.anthem.com/health-insurance/provider-directory/searchcriteria>

Login or search as a guest. When searching as a guest, select medical coverage and the state you would like to search. Under network select "National PPO (BlueCard PPO)"

Use an In-Network Provider Whenever Possible

- You will receive a higher level of benefits and discounted fees.
- You will not have to worry about reasonable and customary limitations.
- You will get more covered services.

Please refer to your Summary Plan Description for rules and information on Dependent Age limits as it pertains to each plan offered. HealthCare Reform and many other variables may play a role in this area, so the dependent ages may vary from one plan to the next. This benefit summary is meant to be representative of your group benefits offered, but the Summary Plan Description from each plan is the ruling contract with the health carrier. Please refer to that for further clarification.

Revature Associates & Software Engineers Benefits Guide