

2019 Plan Comparison – Staff & Non-Bargaining Unit Faculty

For additional information, please refer to the Anthem Plan Summaries, Summary of Benefits and Coverages, and Anthem Plan Certificates which are available on the HR Benefits' website.

Plan	PPO 80/20 In-Network	PPO 80/20 Non-Network ¹	HDHP In-Network	HDHP Non-Network ¹
Deductible <i>Non-Embedded²</i>	Single \$800 Family \$1,600	Single \$1,600 Family \$3,200	Single \$2,000 Family \$4,000	Single \$4,000 Family \$8,000
Out-of-Pocket Maximum (OOPM) <i>Non-Embedded³</i>	Single \$4,000 Family \$8,000	Single \$8,000 Family \$16,000	Single \$3,000 Family \$6,000	Single \$6,000 Family \$12,000
Primary Care Physician (PCP) Specialty Care Physician (SCP)	\$20 Copay \$40 Copay	40% after Deductible 40% after Deductible	10% after Deductible 10% after Deductible	30% after Deductible 30% after Deductible
Preventative Care Services	<i>No Cost Share</i>	40% after Deductible	<i>No Cost Share</i>	30% after Deductible
LiveHealth Online <i>visit with a doctor 24/7, https://livehealthonline.com/</i>	\$20	n/a	10% after Deductible (cost \$49)	n/a
Urgent Care Services	\$50 Copay	40% after Deductible	10% after Deductible	30% after Deductible
Ambulance Services	20% after Deductible	20% after Deductible	10% after Deductible	30% after Deductible
Emergency Room <i>(Copay waived if admitted)</i>	\$300 Copay	\$300 Copay or 40% after Deductible if non-emergency	10% after Deductible	10% after Deductible or 30% after Deductible if non-emergency
Inpatient Facility Services	20% after Deductible	40% after Deductible	10% after Deductible	30% after Deductible
Outpatient Facility Services	20% after Deductible	40% after Deductible	10% after Deductible	30% after Deductible
Outpatient Therapy Services: Physician (PCP/SCP) Other Services	\$20 / \$40 20% after Deductible	40% after Deductible 40% after Deductible	10% after Deductible 10% after Deductible	30% after Deductible 30% after Deductible
Home Care Services	<i>No Cost Share</i>	40% after deductible	<i>No Cost Share</i>	30% after Deductible
Hospice Care	<i>No Cost Share</i>	<i>No Cost Share</i>	<i>No Cost Share</i>	<i>No Cost Share</i>
Human Organ & Tissue Transplants	<i>No Cost Share</i>	50% after Deductible	<i>No Cost Share</i>	30% after Deductible
Durable Medical Equipment: Orthotics & Prosthetics	20% after Deductible	40% after Deductible	10% after Deductible	30% after Deductible
Prescription Drugs: Retail Pharmacy: 30-day supply				
Tier 1: Generic	\$10	50%, Min \$40	10% after Deductible	30% after Deductible
Tier 2: Brand Formulary	20%, Max \$50	50%, Min \$40	10% after Deductible	30% after Deductible
Tier 3: Non Formulary	40%, Max \$80	50%, Min \$40	10% after Deductible	30% after Deductible
Tier 4: Specialty	25%, Max \$200	50%, Min \$40	10% after Deductible	30% after Deductible
Prescription Drugs: Mail Order: 90-day supply				
Tier 1: Generic	\$25	n/a	10% after Deductible	n/a
Tier 2: Brand Formulary	20%, Max \$125	n/a	10% after Deductible	n/a
Tier 3: Non Formulary	40%, Max \$200	n/a	10% after Deductible	n/a
Tier 4: Specialty	n/a	n/a	n/a	n/a

¹**Non-Network Provider** rates are higher than the rates negotiated between Anthem and its In-Network providers. Even if Anthem pays some Non-Network services, you are responsible for the "balance" of the bill; there is no discount.

²**Non-Embedded Deductible:** For employee + child(ren), employee + spouse and employee + family, only the family deductible applies. For employee only coverage, the single deductible applies.

³**Non-Embedded Out-of-Pocket Maximum (OOPM):** For employee only coverage, the single OOPM applies. For employee + child(ren), employee + spouse and employee + family, only the family OOPM applies. For 2019, the Affordable Care Act (ACA) annual out-of-pocket maximum for **any individual** on a qualified health plan is \$7,900.