

## ANTHEM EPO PLANS

An Exclusive Provider Organization (EPO) health plan is a type of managed care plan that covers services only if you use services within the Anthem network. EPOs do not require members pick a primary care provider or get referrals for specialist visits. They are ideal for those who prefer lower costs and are comfortable using a network of providers.

## ANTHEM HIGH- DEDUCTIBLE HEALTH PLAN

A high-deductible health plan is a type of health insurance plan with higher deductibles but lower premiums. A deductible describes out-of-pocket costs for health services, with a predefined maximum; after that maximum is reached, insurance coverage kicks in. Preventive care is covered prior to meeting the calendar year deductible.

# ANTHEM MEDICAL PLANS

	Yosemite EPO	Sierra EPO	Pismo EPO	HDPPO 3300 (In-Network)
<b>Deductible</b>				
Individual	\$0	\$0	\$0	\$3,300 / Calendar Year
Family	\$0	\$0	\$0	\$6,000 / Calendar Year
<b>Out-of-Pocket Max<sup>1</sup></b>				
Individual	\$1,000	\$3,000	\$4,000	\$3,300
Family	\$2,000	\$6,000	\$8,000	\$6,000
<b>Covered Services</b>				
Preventive Care	\$0	\$0	\$0	\$0
Office Visit	\$15	\$35	\$35	\$0 After Deductible
Emergency Room	\$100	\$250	\$300	\$0 After Deductible
Inpatient Hospitalization	\$0	\$500	\$1,000	\$0 After Deductible
Outpatient Surgery	\$0	\$0	\$0	\$0 After Deductible
Outpatient X-Ray/Lab	\$0	\$0	\$0	\$0 After Deductible
Chiropractic	\$15 <sup>2</sup>	\$35 <sup>2</sup>	\$35 <sup>2</sup>	\$0 After Deductible
Urgent Care	\$15	\$35	\$35	\$0 After Deductible
Mental Health - Outpatient	\$15	\$35	\$35	\$0 After Deductible
<b>Prescription Drugs<sup>3</sup></b>				
Generic	\$10	\$10	\$10	\$0 After Deductible
Preferred	\$20	\$20	\$20	\$0 After Deductible
Non-Preferred	\$35	\$35	\$35	\$0 After Deductible

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount. For out-of-network benefits, please see plan summaries.

2. 40 visits per year

3. Prescription coverage through EmpiRx.