



**Virginia**

Effective January 1, 2022

# **Small Group ACA medical product guide**

**Anthem**  | **SMALL BUSINESS**  
And Its Affiliate HealthKeepers, Inc.

## Small Group ACA product details – 1 to 50 employees

### ***Anthem Link HealthKeepers POS plans:***

- Virtual text and virtual primary care visits with a member's in-network doctor or our online provider K Health covered in full (no cost share). Virtual preferred online provider (video visits) and other services such as PCP office visits, Specialist visits covered at copay. For plans with a deductible, deductible applies to facility services.

The following benefit charts show in-network benefits. Our plans include out-of-network benefits with higher cost shares, including deductible, coinsurance and copays. For more plan information, please refer to the Summary of Benefits (SOB). To find a specific SOB for any of these plans, visit <https://plan-summaries.anthem.com/sobdps/>.

**All product offerings are subject to regulatory review and approval and are subject to change.**

# Small Group ACA product details – 1 to 50 employees

## Anthem Link HealthKeepers POS plans

To find HealthKeepers providers, visit [anthem.com/find-care/](https://anthem.com/find-care/) or ask your Anthem representative for details.

Plan type	Platinum plans		Gold plans	
	POS			
Plan name	Anthem Link Platinum HealthKeepers OAPOS 25/2500 <sup>Ω</sup>	Anthem Link Gold HealthKeepers OAPOS 25/6000 <sup>Ω</sup>	Anthem Link Gold HealthKeepers OAPOS 1000/6750 <sup>Ω</sup>	
Network	HealthKeepers	HealthKeepers	HealthKeepers	
Contract code <sup>1</sup>	66LE	66P5	66LG	
Deductible <sup>2</sup> (individual/family)	\$0/\$0	\$0/\$0	\$1,000/\$3,000	
Coinsurance	25%	25%	25%	
Out-of-pocket maximum (individual/family)	\$2,500/\$5,000	\$6,000/\$12,000	\$6,750/\$13,500	
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	\$15	\$15	\$15	
Office and virtual visits <sup>4</sup> : Primary care (PCP)/ Specialist (SPC)/ Retail health clinic (RHC)	PCP: \$25 SPC: \$50 RHC: \$25	PCP: \$25 SPC: \$75 RHC: \$25	PCP: \$25 SPC: \$75 RHC: \$25	
Medical chats and virtual primary care visits <sup>5</sup>	Covered in full	Covered in full	Covered in full	
Virtual doctor visits: Preferred online provider <sup>6</sup>	\$5	\$5	\$5	
Urgent care (facility)	\$50	\$75	\$75	
Emergency room (facility) <sup>7</sup>	\$500	\$750	Deductible, then \$500	
Independent facility: ambulatory outpatient surgery center	\$250	\$500	\$400	
Independent facility: X-ray and ultrasound	\$75	\$75	\$75	
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	\$250	\$250	\$250	
Hospital outpatient surgery facility	\$300	\$1,000	Deductible, then \$500	
Hospital inpatient admission	\$500 copay per day up to 4 days per admission	\$1,000 copay per day up to 4 days per admission	Deductible, then \$1,000 per admission	
Prescription drugs: network/drug list	Advantage with R90>Select	Advantage with R90>Select	Advantage with R90>Select	
Pharmacy deductible <sup>8</sup> (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-2: No deductible Tiers 3-4: Medical deductible applies	
Retail pharmacy: 30-day supply <sup>9,10</sup>	\$0/\$10/\$60/\$125/\$400	\$0/\$10/\$60/\$125/\$400	\$0/\$10/\$60/\$125/\$400	

<sup>Ω</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

<sup>†</sup> For plans with a PreventiveRx benefit, the deductible will be waived for Tiers 1 and 2, then the applicable copay/coinsurance applies.

<sup>1</sup> Please see benefit proposal for final contract code. Plan year (PY) and Calendar year (CY) contracts share the same contract code.

<sup>2</sup> All plans have embedded deductibles, which means each family member has an individual deductible and OOP maximum. Any deductible or OOP maximum amount paid by an individual family member applies to the family deductible/OOP maximum amount, but no individual family member pays more to the family deductible/OOP maximum than their individual deductible/OOP maximum amount.

<sup>3</sup> Some plans include a reduced cost share when seeing an Enhanced Personal Health Care physician (EPHC). Both medical office visits and virtual visits are covered services. The EPHC cost share does not apply to virtual visits for Anthem Link plans which are covered in full for non-HSA plans.

<sup>4</sup> Primary care physician (PCP) and Specialist (SPC) cost share applies to medical office visits and virtual visits with a member's regular PCP or SPC. **NOTE:** The PCP cost share does not apply to virtual primary care visits for Anthem Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.

<sup>5</sup> Medical chats and virtual visits for primary care from our online provider K Health, its affiliated provider groups.

<sup>6</sup> Cost share applies to virtual visits from our online provider LiveHealth Online – urgent/acute medical and behavioral health services (mental health / substance abuse).

<sup>7</sup> When a member's plan requires a copay for an emergency room facility visit and the member is then directly admitted to the hospital, the initial emergency room facility visit copay will be waived if the plan includes a copay for hospital admission. If the member's cost share for hospital admission is coinsurance, then the initial emergency room facility copay will not be waived.

<sup>8</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>9</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdps/>.

<sup>10</sup> Retail pharmacy cost shares apply to a 30-day supply at a retail pharmacy. Members will pay more for up to a 90-day supply at home delivery and Rx 90 retail pharmacies. Specialty drug benefits are covered up to a 30-day supply limit.

# Small Group ACA product details – 1 to 50 employees

## Anthem Link HealthKeepers POS plans

To find HealthKeepers providers, visit [anthem.com/find-care/](http://anthem.com/find-care/) or ask your Anthem representative for details.

	Gold plans	Silver plans
Plan type	POS	
Plan name	Anthem Link Gold HealthKeepers OAPOS 2000/6250 <sup>Ω</sup>	Anthem Link Silver HealthKeepers OAPOS 35/8700 <sup>Ω</sup>
Network	HealthKeepers	HealthKeepers
Contract code <sup>1</sup>	66LJ	66LL
Deductible <sup>2</sup> (individual/family)	\$2,000/\$4,000	\$0/\$0
Coinurance	25%	25%
Out-of-pocket maximum (individual/family)	\$6,250/\$12,500	\$8,700/\$17,400
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	\$15	\$15
Office and virtual visits <sup>4</sup> : Primary care (PCP)/ Specialist (SPC)/ Retail health clinic (RHC)	PCP: \$25 SPC: \$75 RHC: \$25	PCP: \$35 SPC: \$100 RHC: \$35
Medical chats and virtual primary care visits <sup>5</sup>	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider <sup>6</sup>	\$5	\$5
Urgent care (facility)	\$75	\$100
Emergency room (facility) <sup>7</sup>	Deductible, then \$500	\$1,500
Independent facility: ambulatory outpatient surgery center	\$400	\$500
Independent facility: X-ray and ultrasound	\$75	\$75
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	\$250	\$250
Hospital outpatient surgery facility	Deductible, then \$500	\$1,500
Hospital inpatient admission	Deductible, then \$1,000 per admission	\$2,750 copay per day up to 3 days per admission
Prescription drugs: network/drug list	Advantage with R90/Select	Advantage with R90/Select
Pharmacy deductible <sup>8</sup> (individual/family)	Tiers 1-2: No deductible Tiers 3-4: Medical deductible applies	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply <sup>9,10</sup>	\$0/\$10/\$60/\$125/\$400	\$0/\$10/\$60/\$125/\$400

<sup>Ω</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

<sup>†</sup> For plans with a PreventiveRx benefit, the deductible will be waived for Tiers 1 and 2, then the applicable copay/coinsurance applies.

<sup>1</sup> Please see benefit proposal for final contract code. Plan year (PY) and Calendar year (CY) contracts share the same contract code.

<sup>2</sup> All plans have **embedded** deductibles, which means each family member has an individual deductible and OOP maximum. Any deductible or OOP maximum amount paid by an individual family member applies to the family deductible/OOP maximum amount, but no individual family member pays more to the family deductible/OOP maximum than their individual deductible/OOP maximum amount.

<sup>3</sup> Some plans include a reduced cost share when seeing an Enhanced Personal Health Care physician (EPHC). Both medical office visits and virtual visits are covered services. The EPHC cost share does not apply to virtual visits for Anthem Link plans which are covered in full for non-HSA plans.

<sup>4</sup> Primary care physician (PCP) and Specialist (SPC) cost share applies to medical office visits and virtual visits with a member's regular PCP or SPC. **NOTE:** The PCP cost share does not apply to virtual primary care visits for Anthem Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.

<sup>5</sup> Medical chats and virtual visits for primary care from our online provider K Health, its affiliated provider groups.

<sup>6</sup> Cost share applies to virtual visits from our online provider LiveHealth Online – urgent/acute medical and behavioral health services (mental health / substance abuse).

<sup>7</sup> When a member's plan requires a copay for an emergency room facility visit and the member is then directly admitted to the hospital, the initial emergency room facility visit copay will be waived if the plan includes a copay for hospital admission. If the member's cost share for hospital admission is coinsurance, then the initial emergency room facility copay will not be waived.

<sup>8</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>9</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdps/>.

<sup>10</sup> Retail pharmacy cost shares apply to a 30-day supply at a retail pharmacy. Members will pay more for up to a 90-day supply at home delivery and Rx 90 retail pharmacies. Specialty drug benefits are covered up to a 30-day supply limit.

# Small Group ACA product details – 1 to 50 employees

## KeyCare PPO plans

Plan type	Platinum plans		
	PPO		
Plan name	Anthem Platinum PPO 10/0%/3500 <sup>Ω</sup>	Anthem Platinum PPO 250/10%/3000 <sup>Ω</sup>	Anthem Platinum PPO 500/10%/3500 <sup>Ω</sup>
Network	KeyCare	KeyCare	KeyCare
Contract code <sup>1</sup>	66ME	66M6	66MA
Deductible <sup>2</sup> (individual/family)	\$0/\$0	\$250/\$750	\$500/\$1,500
Coinsurance	0%	10%	10%
Out-of-pocket maximum (individual/family)	\$3,500/\$7,000	\$3,000/\$6,000	\$3,500/\$7,000
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	\$10	\$10	\$15
Office and virtual visits <sup>4</sup> : Primary care (PCP) / Specialist (SPC) / Retail health clinic (RHC)	PCP: \$10 SPC: \$30 RHC: \$10	PCP: \$15 SPC: \$35 RHC: \$15	PCP: \$25 SPC: \$50 RHC: \$25
Medical chats and virtual primary care visits <sup>5</sup>	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider <sup>6</sup>	\$5	\$5	\$5
Urgent care (facility)	\$30	\$35	\$50
Emergency room (facility) <sup>7</sup>	\$350	Deductible, then \$350	Deductible, then \$350
Independent facility: ambulatory outpatient surgery center	\$200	\$400	\$400
Independent facility: X-ray and ultrasound	\$10	\$75	\$75
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	\$100	\$200	\$200
Hospital outpatient surgery facility	\$300	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
Hospital inpatient admission	\$400 copay per day up to 4 days per admission	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
Prescription drugs: network/drug list	Advantage with R90/Select	Advantage with R90/Select	Advantage with R90/Select
Pharmacy deductible <sup>8</sup> (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply <sup>9,10</sup>	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script

<sup>Ω</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

<sup>‡</sup> For plans with a PreventiveRx benefit, the deductible will be waived for Tiers 1 and 2, then the applicable copay/coinsurance applies.

<sup>1</sup> Please see benefit proposal for final contract code. Plan year (PY) and Calendar year (CY) contracts share the same contract code.

<sup>2</sup> All plans have embedded deductibles, which means each family member has an individual deductible and OOP maximum. Any deductible or OOP maximum amount paid by an individual family member applies to the family deductible/OOP maximum amount, but no individual family member pays more to the family deductible/OOP maximum than their individual deductible/OOP maximum amount.

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<sup>4</sup> Primary care physician (PCP) and Specialist (SPC) cost share applies to medical office visits and virtual visits with a member's regular PCP or SPC. **NOTE:** The PCP cost share does not apply to virtual primary care visits for Anthem Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.

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<sup>8</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>9</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdps/>.

<sup>10</sup> Retail pharmacy cost shares apply to a 30-day supply at a retail pharmacy. Members will pay more for up to a 90-day supply at home delivery and Rx 90 retail pharmacies. Specialty drug benefits are covered up to a 30-day supply limit.

# Small Group ACA product details – 1 to 50 employees

## KeyCare PPO plans

Plan type	Gold plans		
	PPO		
Plan name	Anthem Gold PPO 20/0%/5500 <sup>Ω</sup>	Anthem Gold PPO 25/20%/6000 <sup>Ω</sup>	Anthem Gold PPO 30/30%/7500 <sup>Ω</sup>
Network	KeyCare	KeyCare	KeyCare
Contract code <sup>1</sup>	66MW	66P2	66MQ
Deductible <sup>2</sup> (individual/family)	\$0/\$0	\$0/\$0	\$0/\$0
Coinurance	0%	20%	30%
Out-of-pocket maximum (individual/family)	\$5,500/\$11,000	\$6,000/\$12,000	\$7,500/\$15,000
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	\$10	\$15	\$20
Office and virtual visits <sup>4</sup> : Primary care (PCP) / Specialist (SPC) / Retail health clinic (RHC)	PCP: \$20 SPC: \$60 RHC: \$20	PCP: \$25 SPC: \$60 RHC: \$25	PCP: \$30 SPC: \$50 RHC: \$30
Medical chats and virtual primary care visits <sup>5</sup>	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider <sup>6</sup>	\$5	\$5	\$5
Urgent care (facility)	\$60	\$60	\$50
Emergency room (facility) <sup>7</sup>	\$500	\$500	\$500
Independent facility: ambulatory outpatient surgery center	\$250	\$250	\$200
Independent facility: X-ray and ultrasound	\$20	\$25	\$30
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	\$100	\$100	\$100
Hospital outpatient surgery facility	\$400	\$400	\$400
Hospital inpatient admission	\$600 copay per day up to 4 days per admission	\$600 copay per day up to 4 days per admission	\$600 copay per day up to 4 days per admission
Prescription drugs: network/drug list	Advantage with R90/Select	Advantage with R90/Select	Advantage with R90/Select
Pharmacy deductible <sup>8</sup> (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply <sup>9,10</sup>	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script

<sup>Ω</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

<sup>†</sup> For plans with a PreventiveRx benefit, the deductible will be waived for Tiers 1 and 2, then the applicable copay/coinsurance applies.

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<sup>2</sup> All plans have embedded deductibles, which means each family member has an individual deductible and OOP maximum. Any deductible or OOP maximum amount paid by an individual family member applies to the family deductible/OOP maximum amount, but no individual family member pays more to the family deductible/OOP maximum than their individual deductible/OOP maximum amount.

<sup>3</sup> Some plans include a reduced cost share when seeing an Enhanced Personal Health Care physician (EPHC). Both medical office visits and virtual visits are covered services. The EPHC cost share does not apply to virtual visits for Anthem Link plans which are covered in full for non-HSA plans.

<sup>4</sup> Primary care physician (PCP) and Specialist (SPC) cost share applies to medical office visits and virtual visits with a member's regular PCP or SPC. **NOTE:** The PCP cost share does not apply to virtual primary care visits for Anthem Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.

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<sup>7</sup> When a member's plan requires a copay for an emergency room facility visit and the member is then directly admitted to the hospital, the initial emergency room facility visit copay will be waived if the plan includes a copay for hospital admission. If the member's cost share for hospital admission is coinsurance, then the initial emergency room facility copay will not be waived.

<sup>8</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>9</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdps/>.

<sup>10</sup> Retail pharmacy cost shares apply to a 30-day supply at a retail pharmacy. Members will pay more for up to a 90-day supply at home delivery and Rx 90 retail pharmacies. Specialty drug benefits are covered up to a 30-day supply limit.

# Small Group ACA product details – 1 to 50 employees

## KeyCare PPO plans

Plan type	Gold plans		
	PPO		
Plan name	Anthem Gold PPO 750/20%/7700 <sup>Ω</sup>	Anthem Gold PPO 1000/20%/5750	Anthem Gold PPO 1500/20%/6250 <sup>Ω</sup>
Network	KeyCare	KeyCare	KeyCare
Contract code <sup>1</sup>	66N2	66MY	66NG
Deductible <sup>2</sup> (individual/family)	\$750/\$2,250	\$1,000/\$3,000	\$1,500/\$3,000
Coinurance	20%	20%	20%
Out-of-pocket maximum (individual/family)	\$7,700/\$15,400	\$5,750/\$11,500	\$6,250/\$12,500
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	\$20	Not applicable	\$15
Office and virtual visits <sup>4</sup> : Primary care (PCP) / Specialist (SPC) / Retail health clinic (RHC)	PCP: \$30 SPC: \$60 RHC: \$30	Deductible, then 20% coinsurance	PCP: \$25 SPC: \$60 RHC: \$25
Medical chats and virtual primary care visits <sup>5</sup>	Covered in full	Deductible, then covered in full	Covered in full
Virtual doctor visits: Preferred online provider <sup>6</sup>	\$5	Deductible, then 20% coinsurance	\$5
Urgent care (facility)	\$60	Deductible, then 20% coinsurance	\$60
Emergency room (facility) <sup>7</sup>	Deductible, then \$450	Deductible, then 20% coinsurance	Deductible, then \$400
Independent facility: ambulatory outpatient surgery center	\$400	Deductible, then 20% coinsurance	\$400
Independent facility: X-ray and ultrasound	\$75	Deductible, then 20% coinsurance	\$75
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	\$200	Deductible, then 20% coinsurance	\$200
Hospital outpatient surgery facility	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Advantage with R90>Select	Advantage with R90>Select	Advantage with R90>Select
Pharmacy deductible <sup>8</sup> (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: Medical deductible applies <sup>†</sup>	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply <sup>9,10</sup>	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	20%	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script

<sup>Ω</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

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<sup>9</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdps/>.

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# Small Group ACA product details – 1 to 50 employees

## KeyCare PPO plans

Plan type	Gold plans		
	PPO		
Plan name	Anthem Gold PPO 1500/30%/6750 <sup>Ω</sup>	Anthem Gold PPO 2000/20%/5500 <sup>Ω</sup>	Anthem Gold PPO 3000/20%/5500 <sup>Ω</sup>
Network	KeyCare	KeyCare	KeyCare
Contract code <sup>1</sup>	66NJ	66NQ	66L2
Deductible <sup>2</sup> (individual/family)	\$1,500/\$3,000	\$2,000/\$4,000	\$3,000/\$6,000
Coinurance	30%	20%	20%
Out-of-pocket maximum (individual/family)	\$6,750/\$13,500	\$5,500/\$11,000	\$5,500/\$11,000
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	\$10	\$20	\$25
Office and virtual visits <sup>4</sup> : Primary care (PCP) / Specialist (SPC) / Retail health clinic (RHC)	PCP: \$20 SPC: \$60 RHC: \$20	PCP: \$30 SPC: \$60 RHC: \$30	PCP: \$35 SPC: \$55 RHC: \$35
Medical chats and virtual primary care visits <sup>5</sup>	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider <sup>6</sup>	\$5	\$5	\$5
Urgent care (facility)	\$60	\$60	\$55
Emergency room (facility) <sup>7</sup>	Deductible, then \$350	Deductible, then \$400	Deductible, then \$350
Independent facility: ambulatory outpatient surgery center	\$400	\$400	\$400
Independent facility: X-ray and ultrasound	\$75	\$75	\$75
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	\$200	\$200	\$200
Hospital outpatient surgery facility	Deductible, then 30% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 30% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Advantage with R90>Select	Advantage with R90>Select	Advantage with R90>Select
Pharmacy deductible <sup>8</sup> (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tier 1: No deductible Tiers 2-4: \$250/\$500 Pharmacy deductible
Retail pharmacy: 30-day supply <sup>9,10</sup>	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script

<sup>Ω</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

<sup>†</sup> For plans with a PreventiveRx benefit, the deductible will be waived for Tiers 1 and 2, then the applicable copay/coinsurance applies.

<sup>1</sup> Please see benefit proposal for final contract code. Plan year (PY) and Calendar year (CY) contracts share the same contract code.

<sup>2</sup> All plans have embedded deductibles, which means each family member has an individual deductible and OOP maximum. Any deductible or OOP maximum amount paid by an individual family member applies to the family deductible/OOP maximum amount, but no individual family member pays more to the family deductible/OOP maximum than their individual deductible/OOP maximum amount.

<sup>3</sup> Some plans include a reduced cost share when seeing an Enhanced Personal Health Care physician (EPHC). Both medical office visits and virtual visits are covered services. The EPHC cost share does not apply to virtual visits for Anthem Link plans which are covered in full for non-HSA plans.

<sup>4</sup> Primary care physician (PCP) and Specialist (SPC) cost share applies to medical office visits and virtual visits with a member's regular PCP or SPC. **NOTE:** The PCP cost share does not apply to virtual primary care visits for Anthem Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.

<sup>5</sup> Medical chats and virtual visits for primary care from our online provider K Health, its affiliated provider groups.

<sup>6</sup> Cost share applies to virtual visits from our online provider LiveHealth Online – urgent/acute medical and behavioral health services (mental health / substance abuse).

<sup>7</sup> When a member's plan requires a copay for an emergency room facility visit and the member is then directly admitted to the hospital, the initial emergency room facility visit copay will be waived if the plan includes a copay for hospital admission. If the member's cost share for hospital admission is coinsurance, then the initial emergency room facility copay will not be waived.

<sup>8</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>9</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdps/>.

<sup>10</sup> Retail pharmacy cost shares apply to a 30-day supply at a retail pharmacy. Members will pay more for up to a 90-day supply at home delivery and Rx 90 retail pharmacies. Specialty drug benefits are covered up to a 30-day supply limit.

# Small Group ACA product details – 1 to 50 employees

## KeyCare PPO plans

Plan type	Gold plans	Silver plans	
	PPO HSA	PPO	
Plan name	Anthem Gold PPO 2800/10%/5500 w/HSA	Anthem Silver PPO 2250/50%/8700 <sup>Ω</sup>	Anthem Silver PPO 4000/20%/8700 <sup>Ω</sup>
Network	KeyCare	KeyCare	KeyCare
Contract code <sup>1</sup>	66MO	66NC	66NG
Deductible <sup>2</sup> (individual/family)	\$2,800/\$5,600	\$2,250/\$4,500	\$4,000/\$8,000
Coinurance	10%	50%	20%
Out-of-pocket maximum (individual/family)	\$5,500/\$11,000	\$8,700/\$17,400	\$8,700/\$17,400
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	Not applicable	\$40	\$35
Office and virtual visits <sup>4</sup> : Primary care (PCP)/ Specialist (SPC)/ Retail health clinic (RHC)	Deductible, then 10% coinsurance	PCP: \$50 SPC: \$80 RHC: \$50	PCP: \$45 SPC: \$70 RHC: \$45
Medical chats and virtual primary care visits <sup>5</sup>	Deductible, then covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider <sup>6</sup>	Deductible, then 10% coinsurance	\$5	\$5
Urgent care (facility)	Deductible, then 10% coinsurance	\$80	\$70
Emergency room (facility) <sup>7</sup>	Deductible, then 10% coinsurance	Deductible, then \$400	Deductible, then \$400
Independent facility: ambulatory outpatient surgery center	Deductible, then 10% coinsurance	\$400	\$400
Independent facility: X-ray and ultrasound	Deductible, then 10% coinsurance	\$75	\$75
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	Deductible, then 10% coinsurance	\$200	\$200
Hospital outpatient surgery facility	Deductible, then 10% coinsurance	Deductible, then 50% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 10% coinsurance	Deductible, then 50% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Advantage with R90>Select	Advantage with R90>Select	Advantage with R90>Select
Pharmacy deductible <sup>8</sup> (individual/family)	Tiers 1-4: Medical deductible applies <sup>‡</sup>	Tier 1: No deductible Tiers 2-4: \$250/\$500 Pharmacy deductible	Tier 1: No deductible Tiers 2-4: \$250/\$500 Pharmacy deductible
Retail pharmacy: 30-day supply <sup>9,10</sup>	20%	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script

<sup>Ω</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

<sup>‡</sup> For plans with a PreventiveRx benefit, the deductible will be waived for Tiers 1 and 2, then the applicable copay/coinsurance applies.

<sup>1</sup> Please see benefit proposal for final contract code. Plan year (PY) and Calendar year (CY) contracts share the same contract code.

<sup>2</sup> All plans have embedded deductibles, which means each family member has an individual deductible and OOP maximum. Any deductible or OOP maximum amount paid by an individual family member applies to the family deductible/OOP maximum amount, but no individual family member pays more to the family deductible/OOP maximum than their individual deductible/OOP maximum amount.

<sup>3</sup> Some plans include a reduced cost share when seeing an Enhanced Personal Health Care physician (EPHC). Both medical office visits and virtual visits are covered services. The EPHC cost share does not apply to virtual visits for Anthem Link plans which are covered in full for non-HSA plans.

<sup>4</sup> Primary care physician (PCP) and Specialist (SPC) cost share applies to medical office visits and virtual visits with a member's regular PCP or SPC. **NOTE:** The PCP cost share does not apply to virtual primary care visits for Anthem Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.

<sup>5</sup> Medical chats and virtual visits for primary care from our online provider K Health, its affiliated provider groups.

<sup>6</sup> Cost share applies to virtual visits from our online provider LiveHealth Online – urgent/acute medical and behavioral health services (mental health / substance abuse).

<sup>7</sup> When a member's plan requires a copay for an emergency room facility visit and the member is then directly admitted to the hospital, the initial emergency room facility visit copay will be waived if the plan includes a copay for hospital admission. If the member's cost share for hospital admission is coinsurance, then the initial emergency room facility copay will not be waived.

<sup>8</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>9</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdps/>.

<sup>10</sup> Retail pharmacy cost shares apply to a 30-day supply at a retail pharmacy. Members will pay more for up to a 90-day supply at home delivery and Rx 90 retail pharmacies. Specialty drug benefits are covered up to a 30-day supply limit.

# Small Group ACA product details – 1 to 50 employees

## KeyCare PPO plans

Plan type	Silver plans		
	PPO	PPO HSA	
Plan name	Anthem Silver PPO 5500/20%/8000 <sup>Ω</sup>	Anthem Silver PPO 3250/20%/6750 w/HSA	Anthem Silver PPO 4000/20%/6750 w/HSA
Network	KeyCare	KeyCare	KeyCare
Contract code <sup>1</sup>	66L6	66NS	66PO
Deductible <sup>2</sup> (individual/family)	\$5,500/\$11,000	\$3,250/\$6,500	\$4,000/\$8,000
Coinurance	20%	20%	20%
Out-of-pocket maximum (individual/family)	\$8,000/\$16,000	\$6,750/\$13,500	\$6,750/\$13,500
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	\$35	Not applicable	Not applicable
Office and virtual visits <sup>4</sup> : Primary care (PCP)/ Specialist (SPC)/ Retail health clinic (RHC)	PCP: \$45 SPC: \$65 RHC: \$45	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Medical chats and virtual primary care visits <sup>5</sup>	Covered in full	Deductible, then covered in full	Deductible, then covered in full
Virtual doctor visits: Preferred online provider <sup>6</sup>	\$5	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Urgent care (facility)	\$65	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Emergency room (facility) <sup>7</sup>	Deductible, then \$400	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Independent facility: ambulatory outpatient surgery center	\$400	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Independent facility: X-ray and ultrasound	\$75	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	\$200	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital outpatient surgery facility	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Advantage with R90>Select	Advantage with R90>Select	Advantage with R90>Select
Pharmacy deductible <sup>8</sup> (individual/family)	Tier 1: No deductible Tiers 2-4: \$250/\$500 Pharmacy deductible	Tiers 1-4: Medical deductible applies <sup>†</sup>	Tiers 1-4: Medical deductible applies <sup>†</sup>
Retail pharmacy: 30-day supply <sup>9,10</sup>	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	20%	20%

<sup>Ω</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

<sup>†</sup> For plans with a PreventiveRx benefit, the deductible will be waived for Tiers 1 and 2, then the applicable copay/coinsurance applies.

<sup>1</sup> Please see benefit proposal for final contract code. Plan year (PY) and Calendar year (CY) contracts share the same contract code.

<sup>2</sup> All plans have embedded deductibles, which means each family member has an individual deductible and OOP maximum. Any deductible or OOP maximum amount paid by an individual family member applies to the family deductible/OOP maximum amount, but no individual family member pays more to the family deductible/OOP maximum than their individual deductible/OOP maximum amount.

<sup>3</sup> Some plans include a reduced cost share when seeing an Enhanced Personal Health Care physician (EPHC). Both medical office visits and virtual visits are covered services. The EPHC cost share does not apply to virtual visits for Anthem Link plans which are covered in full for non-HSA plans.

<sup>4</sup> Primary care physician (PCP) and Specialist (SPC) cost share applies to medical office visits and virtual visits with a member's regular PCP or SPC. **NOTE:** The PCP cost share does not apply to virtual primary care visits for Anthem Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.

<sup>5</sup> Medical chats and virtual visits for primary care from our online provider K Health, its affiliated provider groups.

<sup>6</sup> Cost share applies to virtual visits from our online provider LiveHealth Online – urgent/acute medical and behavioral health services (mental health / substance abuse).

<sup>7</sup> When a member's plan requires a copay for an emergency room facility visit and the member is then directly admitted to the hospital, the initial emergency room facility visit copay will be waived if the plan includes a copay for hospital admission. If the member's cost share for hospital admission is coinsurance, then the initial emergency room facility copay will not be waived.

<sup>8</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>9</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdps/>.

<sup>10</sup> Retail pharmacy cost shares apply to a 30-day supply at a retail pharmacy. Members will pay more for up to a 90-day supply at home delivery and Rx 90 retail pharmacies. Specialty drug benefits are covered up to a 30-day supply limit.

# Small Group ACA product details – 1 to 50 employees

## KeyCare PPO plans

Plan type	Silver plans		
	PPO HSA		
Plan name	Anthem Silver PPO 4500/20%/7050 w/HSA	Anthem Silver PPO 5000/20%/7050 w/HSA	Anthem Silver PPO 6000/20%/6700 w/HSA
Network	KeyCare	KeyCare	KeyCare
Contract code <sup>1</sup>	66LN	66LA	66LW
Deductible <sup>2</sup> (individual/family)	\$4,500/\$9,000	\$5,000/\$10,000	\$6,000/\$12,000
Coinurance	20%	20%	20%
Out-of-pocket maximum (individual/family)	\$7,050/\$14,100	\$7,050/\$14,100	\$6,700/\$13,400
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	Not applicable	Not applicable	Not applicable
Office and virtual visits <sup>4</sup> : Primary care (PCP)/ Specialist (SPC)/ Retail health clinic (RHC)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Medical chats and virtual primary care visits <sup>5</sup>	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full
Virtual doctor visits: Preferred online provider <sup>6</sup>	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Urgent care (facility)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Emergency room (facility) <sup>7</sup>	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Independent facility: ambulatory outpatient surgery center	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Independent facility: X-ray and ultrasound	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital outpatient surgery facility	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Advantage with R90>Select	Advantage with R90>Select	Advantage with R90>Select
Pharmacy deductible <sup>8</sup> (individual/family)	Tiers 1-4: Medical deductible applies <sup>‡</sup>	Tiers 1-4: Medical deductible applies <sup>‡</sup>	Tiers 1-4: Medical deductible applies <sup>‡</sup>
Retail pharmacy: 30-day supply <sup>9,10</sup>	20%	20%	20%

<sup>1</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

<sup>2</sup> For plans with a PreventiveRx benefit, the deductible will be waived for Tiers 1 and 2, then the applicable copay/coinsurance applies.

<sup>3</sup> Please see benefit proposal for final contract code. Plan year (PY) and Calendar year (CY) contracts share the same contract code.

<sup>4</sup> All plans have embedded deductibles, which means each family member has an individual deductible and OOP maximum. Any deductible or OOP maximum amount paid by an individual family member applies to the family deductible/OOP maximum amount, but no individual family member pays more to the family deductible/OOP maximum than their individual deductible/OOP maximum amount.

<sup>5</sup> Some plans include a reduced cost share when seeing an Enhanced Personal Health Care physician (EPHC). Both medical office visits and virtual visits are covered services. The EPHC cost share does not apply to virtual visits for Anthem Link plans which are covered in full for non-HSA plans.

<sup>6</sup> Primary care physician (PCP) and Specialist (SPC) cost share applies to medical office visits and virtual visits with a member's regular PCP or SPC. **NOTE:** The PCP cost share does not apply to virtual primary care visits for Anthem Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.

<sup>7</sup> Medical chats and virtual visits for primary care from our online provider K Health, its affiliated provider groups.

<sup>8</sup> Cost share applies to virtual visits from our online provider LiveHealth Online – urgent/acute medical and behavioral health services (mental health / substance abuse).

<sup>9</sup> When a member's plan requires a copay for an emergency room facility visit and the member is then directly admitted to the hospital, the initial emergency room facility visit copay will be waived if the plan includes a copay for hospital admission. If the member's cost share for hospital admission is coinsurance, then the initial emergency room facility copay will not be waived.

<sup>10</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>11</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdps/>.

<sup>12</sup> Retail pharmacy cost shares apply to a 30-day supply at a retail pharmacy. Members will pay more for up to a 90-day supply at home delivery and Rx 90 retail pharmacies. Specialty drug benefits are covered up to a 30-day supply limit.

# Small Group ACA product details – 1 to 50 employees

## KeyCare PPO plans

Plan type	Silver plans	Bronze plans
	PPO HSA	PPO
Plan name	Anthem Silver PPO 6850/0%/6850 w/HSA	Anthem Bronze PPO 8500/0%/8500
Network	KeyCare	KeyCare
Contract code <sup>1</sup>	66MJ	66LS
Deductible <sup>2</sup> (individual/family)	\$6,850/\$13,700	\$8,500/\$17,000
Coinsurance	0%	0%
Out-of-pocket maximum (individual/family)	\$6,850/\$13,700	\$8,500/\$17,000
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	Not applicable	Not applicable
Office and virtual visits <sup>4</sup> : Primary care (PCP)/ Specialist (SPC)/ Retail health clinic (RHC)	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Medical chats and virtual primary care visits <sup>5</sup>	Deductible, then covered in full	Deductible, then covered in full
Virtual doctor visits: Preferred online provider <sup>6</sup>	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Urgent care (facility)	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Emergency room (facility) <sup>7</sup>	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Independent facility: ambulatory outpatient surgery center	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Independent facility: X-ray and ultrasound	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Hospital outpatient surgery facility	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient admission	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Prescription drugs: network/drug list	Advantage with R90/Select	Advantage with R90/Select
Pharmacy deductible <sup>8</sup> (individual/family)	Tiers 1-4: Medical deductible applies <sup>‡</sup>	Tiers 1-4: Medical deductible applies
Retail pharmacy: 30-day supply <sup>9,10</sup>	0%	0%

<sup>Ω</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

<sup>‡</sup> For plans with a PreventiveRx benefit, the deductible will be waived for Tiers 1 and 2, then the applicable copay/coinsurance applies.

<sup>1</sup> Please see benefit proposal for final contract code. Plan year (PY) and Calendar year (CY) contracts share the same contract code.

<sup>2</sup> All plans have embedded deductibles, which means each family member has an individual deductible and OOP maximum. Any deductible or OOP maximum amount paid by an individual family member applies to the family deductible/OOP maximum amount, but no individual family member pays more to the family deductible/OOP maximum than their individual deductible/OOP maximum amount.

<sup>3</sup> Some plans include a reduced cost share when seeing an Enhanced Personal Health Care physician (EPHC). Both medical office visits and virtual visits are covered services. The EPHC cost share does not apply to virtual visits for Anthem Link plans which are covered in full for non-HSA plans.

<sup>4</sup> Primary care physician (PCP) and Specialist (SPC) cost share applies to medical office visits and virtual visits with a member's regular PCP or SPC. **NOTE:** The PCP cost share does not apply to virtual primary care visits for Anthem Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.

<sup>5</sup> Medical chats and virtual visits for primary care from our online provider K Health, its affiliated provider groups.

<sup>6</sup> Cost share applies to virtual visits from our online provider LiveHealth Online – urgent/acute medical and behavioral health services (mental health / substance abuse).

<sup>7</sup> When a member's plan requires a copay for an emergency room facility visit and the member is then directly admitted to the hospital, the initial emergency room facility visit copay will be waived if the plan includes a copay for hospital admission. If the member's cost share for hospital admission is coinsurance, then the initial emergency room facility copay will not be waived.

<sup>8</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>9</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdfs/>.

<sup>10</sup> Retail pharmacy cost shares apply to a 30-day supply at a retail pharmacy. Members will pay more for up to a 90-day supply at home delivery and Rx 90 retail pharmacies. Specialty drug benefits are covered up to a 30-day supply limit.

# Small Group ACA product details – 1 to 50 employees

## HealthKeepers POS plans

Plan type	Platinum plans		
	POS		
Plan name	Anthem HealthKeepers Platinum OAPOS 10/0%/3500 <sup>Ω</sup>	Anthem HealthKeepers Platinum OAPOS 250/10%/3000 <sup>Ω</sup>	Anthem HealthKeepers Platinum OAPOS 500/10%/3500 <sup>Ω</sup>
Network	HealthKeepers	HealthKeepers	HealthKeepers
Contract code <sup>1</sup>	66MC	66M4	66M8
Deductible <sup>2</sup> (individual/family)	\$0/\$0	\$250/\$750	\$500/\$1,500
Coinsurance	0%	10%	10%
Out-of-pocket maximum (individual/family)	\$3,500/\$7,000	\$3,000/\$6,000	\$3,500/\$7,000
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	\$10	\$10	\$15
Office and virtual visits <sup>4</sup> : Primary care (PCP) / Specialist (SPC) / Retail health clinic (RHC)	PCP: \$10 SPC: \$30 RHC: \$10	PCP: \$15 SPC: \$35 RHC: \$15	PCP: \$25 SPC: \$50 RHC: \$25
Medical chats and virtual primary care visits <sup>5</sup>	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider <sup>6</sup>	\$5	\$5	\$5
Urgent care (facility)	\$30	\$35	\$50
Emergency room (facility) <sup>7</sup>	\$350	Deductible, then \$350	Deductible, then \$350
Independent facility: ambulatory outpatient surgery center	\$200	\$400	\$400
Independent facility: X-ray and ultrasound	\$10	\$75	\$75
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	\$100	\$200	\$200
Hospital outpatient surgery facility	\$300	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
Hospital inpatient admission	\$400 copay per day up to 4 days per admission	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
Prescription drugs: network/drug list	Advantage with R90/Select	Advantage with R90/Select	Advantage with R90/Select
Pharmacy deductible <sup>8</sup> (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply <sup>9,10</sup>	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script

<sup>Ω</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

<sup>†</sup> For plans with a PreventiveRx benefit, the deductible will be waived for Tiers 1 and 2, then the applicable copay/coinsurance applies.

<sup>1</sup> Please see benefit proposal for final contract code. Plan year (PY) and Calendar year (CY) contracts share the same contract code.

<sup>2</sup> All plans have embedded deductibles, which means each family member has an individual deductible and OOP maximum. Any deductible or OOP maximum amount paid by an individual family member applies to the family deductible/OOP maximum amount, but no individual family member pays more to the family deductible/OOP maximum than their individual deductible/OOP maximum amount.

<sup>3</sup> Some plans include a reduced cost share when seeing an Enhanced Personal Health Care physician (EPHC). Both medical office visits and virtual visits are covered services. The EPHC cost share does not apply to virtual visits for Anthem Link plans which are covered in full for non-HSA plans.

<sup>4</sup> Primary care physician (PCP) and Specialist (SPC) cost share applies to medical office visits and virtual visits with a member's regular PCP or SPC. **NOTE:** The PCP cost share does not apply to virtual primary care visits for Anthem Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.

<sup>5</sup> Medical chats and virtual visits for primary care from our online provider K Health, its affiliated provider groups.

<sup>6</sup> Cost share applies to virtual visits from our online provider LiveHealth Online – urgent/acute medical and behavioral health services (mental health / substance abuse).

<sup>7</sup> When a member's plan requires a copay for an emergency room facility visit and the member is then directly admitted to the hospital, the initial emergency room facility visit copay will be waived if the plan includes a copay for hospital admission. If the member's cost share for hospital admission is coinsurance, then the initial emergency room facility copay will not be waived.

<sup>8</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>9</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdps/>.

<sup>10</sup> Retail pharmacy cost shares apply to a 30-day supply at a retail pharmacy. Members will pay more for up to a 90-day supply at home delivery and Rx 90 retail pharmacies. Specialty drug benefits are covered up to a 30-day supply limit.

# Small Group ACA product details – 1 to 50 employees

## HealthKeepers POS plans

Plan type	Gold plans		
	POS		
Plan name	Anthem HealthKeepers Gold OAPOS 20/0%/5500 <sup>Ω</sup>	Anthem HealthKeepers Gold OAPOS 25/20%/6000 <sup>Ω</sup>	Anthem HealthKeepers Gold OAPOS 30/30%/7500 <sup>Ω</sup>
Network	HealthKeepers	HealthKeepers	HealthKeepers
Contract code <sup>1</sup>	66MU	66P4	66MS
Deductible <sup>2</sup> (individual/family)	\$0/\$0	\$0/\$0	\$0/\$0
Coinurance	0%	20%	30%
Out-of-pocket maximum (individual/family)	\$5,500/\$11,000	\$6,000/\$12,000	\$7,500/\$15,000
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	\$10	\$15	\$20
Office and virtual visits <sup>4</sup> : Primary care (PCP)/ Specialist (SPC)/ Retail health clinic (RHC)	PCP: \$20 SPC: \$60 RHC: \$20	PCP: \$25 SPC: \$60 RHC: \$25	PCP: \$30 SPC: \$50 RHC: \$30
Medical chats and virtual primary care visits <sup>5</sup>	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider <sup>6</sup>	\$5	\$5	\$5
Urgent care (facility)	\$60	\$60	\$50
Emergency room (facility) <sup>7</sup>	\$500	\$500	\$500
Independent facility: ambulatory outpatient surgery center	\$250	\$250	\$200
Independent facility: X-ray and ultrasound	\$20	\$25	\$30
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	\$100	\$100	\$100
Hospital outpatient surgery facility	\$400	\$400	\$400
Hospital inpatient admission	\$600 copay per day up to 4 days per admission	\$600 copay per day up to 4 days per admission	\$600 copay per day up to 4 days per admission
Prescription drugs: network/drug list	Advantage with R90>Select	Advantage with R90>Select	Advantage with R90>Select
Pharmacy deductible <sup>8</sup> (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply <sup>9,10</sup>	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script

<sup>Ω</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

<sup>†</sup> For plans with a PreventiveRx benefit, the deductible will be waived for Tiers 1 and 2, then the applicable copay/coinsurance applies.

<sup>1</sup> Please see benefit proposal for final contract code. Plan year (PY) and Calendar year (CY) contracts share the same contract code.

<sup>2</sup> All plans have embedded deductibles, which means each family member has an individual deductible and OOP maximum. Any deductible or OOP maximum amount paid by an individual family member applies to the family deductible/OOP maximum amount, but no individual family member pays more to the family deductible/OOP maximum than their individual deductible/OOP maximum amount.

<sup>3</sup> Some plans include a reduced cost share when seeing an Enhanced Personal Health Care physician (EPHC). Both medical office visits and virtual visits are covered services. The EPHC cost share does not apply to virtual visits for Anthem Link plans which are covered in full for non-HSA plans.

<sup>4</sup> Primary care physician (PCP) and Specialist (SPC) cost share applies to medical office visits and virtual visits with a member's regular PCP or SPC. **NOTE:** The PCP cost share does not apply to virtual primary care visits for Anthem Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.

<sup>5</sup> Medical chats and virtual visits for primary care from our online provider K Health, its affiliated provider groups.

<sup>6</sup> Cost share applies to virtual visits from our online provider LiveHealth Online – urgent/acute medical and behavioral health services (mental health / substance abuse).

<sup>7</sup> When a member's plan requires a copay for an emergency room facility visit and the member is then directly admitted to the hospital, the initial emergency room facility visit copay will be waived if the plan includes a copay for hospital admission. If the member's cost share for hospital admission is coinsurance, then the initial emergency room facility copay will not be waived.

<sup>8</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>9</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdps/>.

<sup>10</sup> Retail pharmacy cost shares apply to a 30-day supply at a retail pharmacy. Members will pay more for up to a 90-day supply at home delivery and Rx 90 retail pharmacies. Specialty drug benefits are covered up to a 30-day supply limit.

# Small Group ACA product details – 1 to 50 employees

## HealthKeepers POS plans

Plan type	Gold plans		
	POS		
Plan name	Anthem HealthKeepers Gold OAPOS 750/20%/7700 <sup>Ω</sup>	Anthem HealthKeepers Gold OAPOS 1000/20%/5750	Anthem HealthKeepers Gold OAPOS 1500/20%/6250 <sup>Ω</sup>
Network	HealthKeepers	HealthKeepers	HealthKeepers
Contract code <sup>1</sup>	66N4	66NO	66NE
Deductible <sup>2</sup> (individual/family)	\$750/\$2,250	\$1,000/\$3,000	\$1,500/\$3,000
Coinurance	20%	20%	20%
Out-of-pocket maximum (individual/family)	\$7,700/\$15,400	\$5,750/\$11,500	\$6,250/\$12,500
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	\$20	Not applicable	\$15
Office and virtual visits <sup>4</sup> : Primary care (PCP) / Specialist (SPC) / Retail health clinic (RHC)	PCP: \$30 SPC: \$60 RHC: \$30	Deductible, then 20% coinsurance	PCP: \$25 SPC: \$60 RHC: \$25
Medical chats and virtual primary care visits <sup>5</sup>	Covered in full	Deductible, then covered in full	Covered in full
Virtual doctor visits: Preferred online provider <sup>6</sup>	\$5	Deductible, then 20% coinsurance	\$5
Urgent care (facility)	\$60	Deductible, then 20% coinsurance	\$60
Emergency room (facility) <sup>7</sup>	Deductible, then \$450	Deductible, then 20% coinsurance	Deductible, then \$400
Independent facility: ambulatory outpatient surgery center	\$400	Deductible, then 20% coinsurance	\$400
Independent facility: X-ray and ultrasound	\$75	Deductible, then 20% coinsurance	\$75
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	\$200	Deductible, then 20% coinsurance	\$200
Hospital outpatient surgery facility	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Advantage with R90>Select	Advantage with R90>Select	Advantage with R90>Select
Pharmacy deductible <sup>8</sup> (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: Medical deductible applies <sup>†</sup>	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply <sup>9,10</sup>	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	20%	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script

<sup>Ω</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

<sup>†</sup> For plans with a PreventiveRx benefit, the deductible will be waived for Tiers 1 and 2, then the applicable copay/coinsurance applies.

<sup>1</sup> Please see benefit proposal for final contract code. Plan year (PY) and Calendar year (CY) contracts share the same contract code.

<sup>2</sup> All plans have embedded deductibles, which means each family member has an individual deductible and OOP maximum. Any deductible or OOP maximum amount paid by an individual family member applies to the family deductible/OOP maximum amount, but no individual family member pays more to the family deductible/OOP maximum than their individual deductible/OOP maximum amount.

<sup>3</sup> Some plans include a reduced cost share when seeing an Enhanced Personal Health Care physician (EPHC). Both medical office visits and virtual visits are covered services. The EPHC cost share does not apply to virtual visits for Anthem Link plans which are covered in full for non-HSA plans.

<sup>4</sup> Primary care physician (PCP) and Specialist (SPC) cost share applies to medical office visits and virtual visits with a member's regular PCP or SPC. **NOTE:** The PCP cost share does not apply to virtual primary care visits for Anthem Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.

<sup>5</sup> Medical chats and virtual visits for primary care from our online provider K Health, its affiliated provider groups.

<sup>6</sup> Cost share applies to virtual visits from our online provider LiveHealth Online – urgent/acute medical and behavioral health services (mental health / substance abuse).

<sup>7</sup> When a member's plan requires a copay for an emergency room facility visit and the member is then directly admitted to the hospital, the initial emergency room facility visit copay will be waived if the plan includes a copay for hospital admission. If the member's cost share for hospital admission is coinsurance, then the initial emergency room facility copay will not be waived.

<sup>8</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>9</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdps/>.

<sup>10</sup> Retail pharmacy cost shares apply to a 30-day supply at a retail pharmacy. Members will pay more for up to a 90-day supply at home delivery and Rx 90 retail pharmacies. Specialty drug benefits are covered up to a 30-day supply limit.

# Small Group ACA product details – 1 to 50 employees

## HealthKeepers POS plans

Plan type	Gold plans		
	POS		
Plan name	Anthem HealthKeepers Gold OAPOS 1500/30%/6750 <sup>Ω</sup>	Anthem HealthKeepers Gold OAPOS 2000/20%/5500 <sup>Ω</sup>	Anthem HealthKeepers Gold OAPOS 3000/20%/5500 <sup>Ω</sup>
Network	HealthKeepers	HealthKeepers	HealthKeepers
Contract code <sup>1</sup>	66NL	66NN	66L4
Deductible <sup>2</sup> (individual/family)	\$1,500/\$3,000	\$2,000/\$4,000	\$3,000/\$6,000
Coinurance	30%	20%	20%
Out-of-pocket maximum (individual/family)	\$6,750/\$13,500	\$5,500/\$11,000	\$5,500/\$11,000
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	\$10	\$20	\$25
Office and virtual visits <sup>4</sup> : Primary care (PCP) / Specialist (SPC) / Retail health clinic (RHC)	PCP: \$20 SPC: \$60 RHC: \$20	PCP: \$30 SPC: \$60 RHC: \$30	PCP: \$35 SPC: \$55 RHC: \$35
Medical chats and virtual primary care visits <sup>5</sup>	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider <sup>6</sup>	\$5	\$5	\$5
Urgent care (facility)	\$60	\$60	\$55
Emergency room (facility) <sup>7</sup>	Deductible, then \$350	Deductible, then \$400	Deductible, then \$350
Independent facility: ambulatory outpatient surgery center	\$400	\$400	\$400
Independent facility: X-ray and ultrasound	\$75	\$75	\$75
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	\$200	\$200	\$200
Hospital outpatient surgery facility	Deductible, then 30% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 30% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Advantage with R90>Select	Advantage with R90>Select	Advantage with R90>Select
Pharmacy deductible <sup>8</sup> (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tier 1: No deductible Tiers 2-4: \$250/\$500 Pharmacy deductible
Retail pharmacy: 30-day supply <sup>9,10</sup>	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script

<sup>Ω</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

<sup>†</sup> For plans with a PreventiveRx benefit, the deductible will be waived for Tiers 1 and 2, then the applicable copay/coinsurance applies.

<sup>1</sup> Please see benefit proposal for final contract code. Plan year (PY) and Calendar year (CY) contracts share the same contract code.

<sup>2</sup> All plans have embedded deductibles, which means each family member has an individual deductible and OOP maximum. Any deductible or OOP maximum amount paid by an individual family member applies to the family deductible/OOP maximum amount, but no individual family member pays more to the family deductible/OOP maximum than their individual deductible/OOP maximum amount.

<sup>3</sup> Some plans include a reduced cost share when seeing an Enhanced Personal Health Care physician (EPHC). Both medical office visits and virtual visits are covered services. The EPHC cost share does not apply to virtual visits for Anthem Link plans which are covered in full for non-HSA plans.

<sup>4</sup> Primary care physician (PCP) and Specialist (SPC) cost share applies to medical office visits and virtual visits with a member's regular PCP or SPC. **NOTE:** The PCP cost share does not apply to virtual primary care visits for Anthem Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.

<sup>5</sup> Medical chats and virtual visits for primary care from our online provider K Health, its affiliated provider groups.

<sup>6</sup> Cost share applies to virtual visits from our online provider LiveHealth Online – urgent/acute medical and behavioral health services (mental health / substance abuse).

<sup>7</sup> When a member's plan requires a copay for an emergency room facility visit and the member is then directly admitted to the hospital, the initial emergency room facility visit copay will be waived if the plan includes a copay for hospital admission. If the member's cost share for hospital admission is coinsurance, then the initial emergency room facility copay will not be waived.

<sup>8</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>9</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdps/>.

<sup>10</sup> Retail pharmacy cost shares apply to a 30-day supply at a retail pharmacy. Members will pay more for up to a 90-day supply at home delivery and Rx 90 retail pharmacies. Specialty drug benefits are covered up to a 30-day supply limit.

# Small Group ACA product details – 1 to 50 employees

## HealthKeepers POS plans

Plan type	Gold plans		Silver plans	
	POS HSA	POS		
Plan name	Anthem HealthKeepers Gold OAPOS 2800/10%/5500 w/HSA	Anthem HealthKeepers Silver OAPOS 2250/50%/8700 <sup>Ω</sup>	Anthem HealthKeepers Silver OAPOS 2500/35%/6500 <sup>Ω</sup>	
Network	HealthKeepers	HealthKeepers	HealthKeepers	HealthKeepers
Contract code <sup>1</sup>	66M2	66NA	66NW	
Deductible <sup>2</sup> (individual/family)	\$2,800/\$5,600	\$2,250/\$4,500	\$2,500/\$5,000	
Coinsurance	10%	50%	35%	
Out-of-pocket maximum (individual/family)	\$5,500/\$11,000	\$8,700/\$17,400	\$6,500/\$13,000	
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	Not applicable	\$40	Not applicable	
Office and virtual visits <sup>4</sup> : Primary care (PCP)/ Specialist (SPC)/ Retail health clinic (RHC)	Deductible, then 10% coinsurance	PCP: \$50 SPC: \$80 RHC: \$50	\$45 for first 3 visits, then deductible and 35% coinsurance	
Medical chats and virtual primary care visits <sup>5</sup>	Deductible, then covered in full	Covered in full	Covered in full	
Virtual doctor visits: Preferred online provider <sup>6</sup>	Deductible, then 10% coinsurance	\$5	\$5	
Urgent care (facility)	Deductible, then 10% coinsurance	\$80	Deductible, then 35% coinsurance	
Emergency room (facility) <sup>7</sup>	Deductible, then 10% coinsurance	Deductible, then \$400	Deductible, then \$400	
Independent facility: ambulatory outpatient surgery center	Deductible, then 10% coinsurance	\$400	\$400	
Independent facility: X-ray and ultrasound	Deductible, then 10% coinsurance	\$75	\$75	
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	Deductible, then 10% coinsurance	\$200	\$200	
Hospital outpatient surgery facility	Deductible, then 10% coinsurance	Deductible, then 50% coinsurance	Deductible, then 35% coinsurance	
Hospital inpatient admission	Deductible, then 10% coinsurance	Deductible, then 50% coinsurance	Deductible, then 35% coinsurance	
Prescription drugs: network/drug list	Advantage with R90>Select	Advantage with R90>Select	Advantage with R90>Select	
Pharmacy deductible <sup>8</sup> (individual/family)	Tiers 1-4: Medical deductible applies <sup>‡</sup>	Tier 1: No deductible Tiers 2-4: \$250/\$500 Pharmacy deductible	Tier 1: No deductible Tiers 2-4: \$250/\$500 Pharmacy deductible	
Retail pharmacy: 30-day supply <sup>9,10</sup>	20%	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	

<sup>Ω</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

<sup>‡</sup> For plans with a PreventiveRx benefit, the deductible will be waived for Tiers 1 and 2, then the applicable copay/coinsurance applies.

<sup>1</sup> Please see benefit proposal for final contract code. Plan year (PY) and Calendar year (CY) contracts share the same contract code.

<sup>2</sup> All plans have embedded deductibles, which means each family member has an individual deductible and OOP maximum. Any deductible or OOP maximum amount paid by an individual family member applies to the family deductible/OOP maximum amount, but no individual family member pays more to the family deductible/OOP maximum than their individual deductible/OOP maximum amount.

<sup>3</sup> Some plans include a reduced cost share when seeing an Enhanced Personal Health Care physician (EPHC). Both medical office visits and virtual visits are covered services. The EPHC cost share does not apply to virtual visits for Anthem Link plans which are covered in full for non-HSA plans.

<sup>4</sup> Primary care physician (PCP) and Specialist (SPC) cost share applies to medical office visits and virtual visits with a member's regular PCP or SPC. **NOTE:** The PCP cost share does not apply to virtual primary care visits for Anthem Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.

<sup>5</sup> Medical chats and virtual visits for primary care from our online provider K Health, its affiliated provider groups.

<sup>6</sup> Cost share applies to virtual visits from our online provider LiveHealth Online – urgent/acute medical and behavioral health services (mental health / substance abuse).

<sup>7</sup> When a member's plan requires a copay for an emergency room facility visit and the member is then directly admitted to the hospital, the initial emergency room facility visit copay will be waived if the plan includes a copay for hospital admission. If the member's cost share for hospital admission is coinsurance, then the initial emergency room facility copay will not be waived.

<sup>8</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>9</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdps/>.

<sup>10</sup> Retail pharmacy cost shares apply to a 30-day supply at a retail pharmacy. Members will pay more for up to a 90-day supply at home delivery and Rx 90 retail pharmacies. Specialty drug benefits are covered up to a 30-day supply limit.

# Small Group ACA product details – 1 to 50 employees

## HealthKeepers POS plans

Plan type	Silver plans		
	POS		
Plan name	Anthem HealthKeepers Silver OAPOS 3500/30%/5500 <sup>Ω</sup>	Anthem HealthKeepers Silver OAPOS 4000/20%/8700 <sup>Ω</sup>	Anthem HealthKeepers Silver OAPOS 5500/20%/8000 <sup>Ω</sup>
Network	HealthKeepers	HealthKeepers	HealthKeepers
Contract code <sup>1</sup>	66MN	66N8	66L8
Deductible <sup>2</sup> (individual/family)	\$3,500/\$7,000	\$4,000/\$8,000	\$5,500/\$11,000
Coinurance	30%	20%	20%
Out-of-pocket maximum (individual/family)	\$5,500/\$11,000	\$8,700/\$17,400	\$8,000/\$16,000
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	Not applicable	\$35	\$35
Office and virtual visits <sup>4</sup> : Primary care (PCP)/ Specialist (SPC)/ Retail health clinic (RHC)	\$35 for first 3 visits, then deductible and 30% coinsurance	PCP: \$45 SPC: \$70 RHC: \$45	PCP: \$45 SPC: \$65 RHC: \$45
Medical chats and virtual primary care visits <sup>5</sup>	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider <sup>6</sup>	\$5	\$5	\$5
Urgent care (facility)	Deductible, then 30% coinsurance	\$70	\$65
Emergency room (facility) <sup>7</sup>	Deductible, then \$400	Deductible, then \$400	Deductible, then \$400
Independent facility: ambulatory outpatient surgery center	\$400	\$400	\$400
Independent facility: X-ray and ultrasound	\$75	\$75	\$75
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	\$200	\$200	\$200
Hospital outpatient surgery facility	Deductible, then 30% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 30% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Advantage with R90>Select	Advantage with R90>Select	Advantage with R90>Select
Pharmacy deductible <sup>8</sup> (individual/family)	Tier 1: No deductible Tiers 2-4: \$250/\$500 Pharmacy deductible	Tier 1: No deductible Tiers 2-4: \$250/\$500 Pharmacy deductible	Tier 1: No deductible Tiers 2-4: \$250/\$500 Pharmacy deductible
Retail pharmacy: 30-day supply <sup>9,10</sup>	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script

<sup>Ω</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

<sup>†</sup> For plans with a PreventiveRx benefit, the deductible will be waived for Tiers 1 and 2, then the applicable copay/coinsurance applies.

<sup>1</sup> Please see benefit proposal for final contract code. Plan year (PY) and Calendar year (CY) contracts share the same contract code.

<sup>2</sup> All plans have embedded deductibles, which means each family member has an individual deductible and OOP maximum. Any deductible or OOP maximum amount paid by an individual family member applies to the family deductible/OOP maximum amount, but no individual family member pays more to the family deductible/OOP maximum than their individual deductible/OOP maximum amount.

<sup>3</sup> Some plans include a reduced cost share when seeing an Enhanced Personal Health Care physician (EPHC). Both medical office visits and virtual visits are covered services. The EPHC cost share does not apply to virtual visits for Anthem Link plans which are covered in full for non-HSA plans.

<sup>4</sup> Primary care physician (PCP) and Specialist (SPC) cost share applies to medical office visits and virtual visits with a member's regular PCP or SPC. **NOTE:** The PCP cost share does not apply to virtual primary care visits for Anthem Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.

<sup>5</sup> Medical chats and virtual visits for primary care from our online provider K Health, its affiliated provider groups.

<sup>6</sup> Cost share applies to virtual visits from our online provider LiveHealth Online – urgent/acute medical and behavioral health services (mental health / substance abuse).

<sup>7</sup> When a member's plan requires a copay for an emergency room facility visit and the member is then directly admitted to the hospital, the initial emergency room facility visit copay will be waived if the plan includes a copay for hospital admission. If the member's cost share for hospital admission is coinsurance, then the initial emergency room facility copay will not be waived.

<sup>8</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>9</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdps/>.

<sup>10</sup> Retail pharmacy cost shares apply to a 30-day supply at a retail pharmacy. Members will pay more for up to a 90-day supply at home delivery and Rx 90 retail pharmacies. Specialty drug benefits are covered up to a 30-day supply limit.

# Small Group ACA product details – 1 to 50 employees

## HealthKeepers POS plans

Plan type	Silver plans		
	POS	POS HSA	
Plan name	Anthem HealthKeepers Silver OAPOS 6500/0%/8700 <sup>Ω</sup>	Anthem HealthKeepers Silver OAPOS 3250/20%/6750 w/HSA	Anthem HealthKeepers Silver OAPOS 4000/20%/6750 w/HSA
Network	HealthKeepers	HealthKeepers	HealthKeepers
Contract code <sup>1</sup>	66ML	66NU	66NY
Deductible <sup>2</sup> (individual/family)	\$6,500/\$13,000	\$3,250/\$6,500	\$4,000/\$8,000
Coinurance	0%	20%	20%
Out-of-pocket maximum (individual/family)	\$8,700/\$17,400	\$6,750/\$13,500	\$6,750/\$13,500
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	Not applicable	Not applicable	Not applicable
Office and virtual visits <sup>4</sup> : Primary care (PCP)/ Specialist (SPC)/ Retail health clinic (RHC)	\$45 for first 3 visits, then deductible and 0% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Medical chats and virtual primary care visits <sup>5</sup>	Covered in full	Deductible, then covered in full	Deductible, then covered in full
Virtual doctor visits: Preferred online provider <sup>6</sup>	\$5	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Urgent care (facility)	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Emergency room (facility) <sup>7</sup>	Deductible, then \$500	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Independent facility: ambulatory outpatient surgery center	\$400	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Independent facility: X-ray and ultrasound	\$75	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	\$200	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital outpatient surgery facility	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Advantage with R90>Select	Advantage with R90>Select	Advantage with R90>Select
Pharmacy deductible <sup>8</sup> (individual/family)	Tier 1: No deductible Tiers 2-4: \$250/\$500 Pharmacy deductible	Tiers 1-4: Medical deductible applies <sup>†</sup>	Tiers 1-4: Medical deductible applies <sup>†</sup>
Retail pharmacy: 30-day supply <sup>9,10</sup>	\$15/\$45/25% up to \$200 per script/25% up to \$400 per script	20%	20%

<sup>Ω</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

<sup>†</sup> For plans with a PreventiveRx benefit, the deductible will be waived for Tiers 1 and 2, then the applicable copay/coinsurance applies.

<sup>1</sup> Please see benefit proposal for final contract code. Plan year (PY) and Calendar year (CY) contracts share the same contract code.

<sup>2</sup> All plans have embedded deductibles, which means each family member has an individual deductible and OOP maximum. Any deductible or OOP maximum amount paid by an individual family member applies to the family deductible/OOP maximum amount, but no individual family member pays more to the family deductible/OOP maximum than their individual deductible/OOP maximum amount.

<sup>3</sup> Some plans include a reduced cost share when seeing an Enhanced Personal Health Care physician (EPHC). Both medical office visits and virtual visits are covered services. The EPHC cost share does not apply to virtual visits for Anthem Link plans which are covered in full for non-HSA plans.

<sup>4</sup> Primary care physician (PCP) and Specialist (SPC) cost share applies to medical office visits and virtual visits with a member's regular PCP or SPC. **NOTE:** The PCP cost share does not apply to virtual primary care visits for Anthem Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.

<sup>5</sup> Medical chats and virtual visits for primary care from our online provider K Health, its affiliated provider groups.

<sup>6</sup> Cost share applies to virtual visits from our online provider LiveHealth Online – urgent/acute medical and behavioral health services (mental health / substance abuse).

<sup>7</sup> When a member's plan requires a copay for an emergency room facility visit and the member is then directly admitted to the hospital, the initial emergency room facility visit copay will be waived if the plan includes a copay for hospital admission. If the member's cost share for hospital admission is coinsurance, then the initial emergency room facility copay will not be waived.

<sup>8</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>9</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdps/>.

<sup>10</sup> Retail pharmacy cost shares apply to a 30-day supply at a retail pharmacy. Members will pay more for up to a 90-day supply at home delivery and Rx 90 retail pharmacies. Specialty drug benefits are covered up to a 30-day supply limit.

# Small Group ACA product details – 1 to 50 employees

## HealthKeepers POS plans

Plan type	Silver plans		
	POS HSA		
Plan name	Anthem HealthKeepers Silver OAPOS 4500/20%/7050 w/HSA	Anthem HealthKeepers Silver OAPOS 5000/20%/7050 w/HSA	Anthem HealthKeepers Silver OAPOS 6000/20%/6700 w/HSA
Network	HealthKeepers	HealthKeepers	HealthKeepers
Contract code <sup>1</sup>	66LQ	66LC	66LY
Deductible <sup>2</sup> (individual/family)	\$4,500/\$9,000	\$5,000/\$10,000	\$6,000/\$12,000
Coinurance	20%	20%	20%
Out-of-pocket maximum (individual/family)	\$7,050/\$14,100	\$7,050/\$14,100	\$6,700/\$13,400
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	Not applicable	Not applicable	Not applicable
Office and virtual visits <sup>4</sup> : Primary care (PCP)/ Specialist (SPC)/ Retail health clinic (RHC)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Medical chats and virtual primary care visits <sup>5</sup>	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full
Virtual doctor visits: Preferred online provider <sup>6</sup>	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Urgent care (facility)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Emergency room (facility) <sup>7</sup>	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Independent facility: ambulatory outpatient surgery center	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Independent facility: X-ray and ultrasound	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital outpatient surgery facility	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Advantage with R90>Select	Advantage with R90>Select	Advantage with R90>Select
Pharmacy deductible <sup>8</sup> (individual/family)	Tiers 1-4: Medical deductible applies <sup>‡</sup>	Tiers 1-4: Medical deductible applies <sup>‡</sup>	Tiers 1-4: Medical deductible applies <sup>‡</sup>
Retail pharmacy: 30-day supply <sup>9,10</sup>	20%	20%	20%

<sup>1</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

<sup>2</sup> For plans with a PreventiveRx benefit, the deductible will be waived for Tiers 1 and 2, then the applicable copay/coinsurance applies.

<sup>3</sup> Please see benefit proposal for final contract code. Plan year (PY) and Calendar year (CY) contracts share the same contract code.

<sup>4</sup> All plans have embedded deductibles, which means each family member has an individual deductible and OOP maximum. Any deductible or OOP maximum amount paid by an individual family member applies to the family deductible/OOP maximum amount, but no individual family member pays more to the family deductible/OOP maximum than their individual deductible/OOP maximum amount.

<sup>5</sup> Some plans include a reduced cost share when seeing an Enhanced Personal Health Care physician (EPHC). Both medical office visits and virtual visits are covered services. The EPHC cost share does not apply to virtual visits for Anthem Link plans which are covered in full for non-HSA plans.

<sup>6</sup> Primary care physician (PCP) and Specialist (SPC) cost share applies to medical office visits and virtual visits with a member's regular PCP or SPC. **NOTE:** The PCP cost share does not apply to virtual primary care visits for Anthem Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.

<sup>7</sup> Medical chats and virtual visits for primary care from our online provider K Health, its affiliated provider groups.

<sup>8</sup> Cost share applies to virtual visits from our online provider LiveHealth Online – urgent/acute medical and behavioral health services (mental health / substance abuse).

<sup>9</sup> When a member's plan requires a copay for an emergency room facility visit and the member is then directly admitted to the hospital, the initial emergency room facility visit copay will be waived if the plan includes a copay for hospital admission. If the member's cost share for hospital admission is coinsurance, then the initial emergency room facility copay will not be waived.

<sup>10</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>11</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdps/>.

<sup>12</sup> Retail pharmacy cost shares apply to a 30-day supply at a retail pharmacy. Members will pay more for up to a 90-day supply at home delivery and Rx 90 retail pharmacies. Specialty drug benefits are covered up to a 30-day supply limit.

# Small Group ACA product details – 1 to 50 employees

## HealthKeepers POS plans

Plan type	Silver plans	Bronze plans
	POS HSA	POS
Plan name	Anthem HealthKeepers Silver OAPOS 6850/0%/6850 w/HSA	Anthem HealthKeepers Bronze OAPOS 8500/0%/8500
Network	HealthKeepers	HealthKeepers
Contract code <sup>1</sup>	66MG	66LU
Deductible <sup>2</sup> (individual/family)	\$6,850/\$13,700	\$8,500/\$17,000
Coinsurance	0%	0%
Out-of-pocket maximum (individual/family)	\$6,850/\$13,700	\$8,500/\$17,000
Office and virtual visits: Preferred primary care (PPC) <sup>3</sup>	Not applicable	Not applicable
Office and virtual visits <sup>4</sup> : Primary care (PCP)/ Specialist (SPC)/ Retail health clinic (RHC)	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Medical chats and virtual primary care visits <sup>5</sup>	Deductible, then covered in full	Deductible, then covered in full
Virtual doctor visits: Preferred online provider <sup>6</sup>	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Urgent care (facility)	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Emergency room (facility) <sup>7</sup>	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Independent facility: ambulatory outpatient surgery center	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Independent facility: X-ray and ultrasound	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Independent facility: advanced diagnostic imaging (MRI, CT scan, etc.)	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Hospital outpatient surgery facility	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient admission	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Prescription drugs: network/drug list	Advantage with R90/Select	Advantage with R90/Select
Pharmacy deductible <sup>8</sup> (individual/family)	Tiers 1-4: Medical deductible applies <sup>‡</sup>	Tiers 1-4: Medical deductible applies
Retail pharmacy: 30-day supply <sup>9,10</sup>	0%	0%

<sup>Ω</sup> Site of Service plan may have reduced cost shares for laboratory services received at an independent lab; radiology and advanced diagnostic imaging services received at an independent radiology center; and outpatient surgery received at an ambulatory surgical center.

<sup>‡</sup> For plans with a PreventiveRx benefit, the deductible will be waived for Tiers 1 and 2, then the applicable copay/coinsurance applies.

<sup>1</sup> Please see benefit proposal for final contract code. Plan year (PY) and Calendar year (CY) contracts share the same contract code.

<sup>2</sup> All plans have embedded deductibles, which means each family member has an individual deductible and OOP maximum. Any deductible or OOP maximum amount paid by an individual family member applies to the family deductible/OOP maximum amount, but no individual family member pays more to the family deductible/OOP maximum than their individual deductible/OOP maximum amount.

<sup>3</sup> Some plans include a reduced cost share when seeing an Enhanced Personal Health Care physician (EPHC). Both medical office visits and virtual visits are covered services. The EPHC cost share does not apply to virtual visits for Anthem Link plans which are covered in full for non-HSA plans.

<sup>4</sup> Primary care physician (PCP) and Specialist (SPC) cost share applies to medical office visits and virtual visits with a member's regular PCP or SPC. **NOTE:** The PCP cost share does not apply to virtual primary care visits for Anthem Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.

<sup>5</sup> Medical chats and virtual visits for primary care from our online provider K Health, its affiliated provider groups.

<sup>6</sup> Cost share applies to virtual visits from our online provider LiveHealth Online – urgent/acute medical and behavioral health services (mental health / substance abuse).

<sup>7</sup> When a member's plan requires a copay for an emergency room facility visit and the member is then directly admitted to the hospital, the initial emergency room facility visit copay will be waived if the plan includes a copay for hospital admission. If the member's cost share for hospital admission is coinsurance, then the initial emergency room facility copay will not be waived.

<sup>8</sup> For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

<sup>9</sup> Pharmacy plans may use a 4-tier (tier 1/tier 2/tier 3/tier 4) or 5-tier (tier 1a/tier 1b/tier 2/tier 3/tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at <https://plan-summaries.anthem.com/sobdps/>.

<sup>10</sup> Retail pharmacy cost shares apply to a 30-day supply at a retail pharmacy. Members will pay more for up to a 90-day supply at home delivery and Rx 90 retail pharmacies. Specialty drug benefits are covered up to a 30-day supply limit.

# Exclusions and limitations

In this section, you'll find a review of items that are not covered by your plan. Excluded items will not be covered even if the service, supply, or equipment is medically necessary. This section is only meant to be an aid to point out certain items that may be misunderstood as covered services. This section is not meant to be a complete list of all the items that are excluded by your plan. For more detail, please refer to the Certificate of Coverage/Evidence of Coverage ("Booklet").

We will have the right to make the final decision about whether services or supplies are medically necessary and if they will be covered by your plan.

## Medical plans

1. **Acts of war, disasters, or nuclear accidents** - In the event of a major disaster, epidemic, war, or other event beyond our control, we will make a good faith effort to give members covered services. We will not be responsible for any delay or failure to give services due to lack of available facilities or staff. Benefits will not be given for any illness or injury that is a result of war, service in the armed forces, a nuclear explosion, nuclear accident, release of nuclear energy, a riot, or civil disobedience.
2. **Administrative charges**
  - a. Charges to complete claim forms,
  - b. Charges to get medical records or reports,
  - c. Membership, administrative, or access fees charged by doctors or other providers. Examples include, but are not limited to, fees for educational brochures or calling members to give them test results.
3. **Aids for non-verbal communication** - Devices and computers to assist in communication and speech except for speech aid devices and tracheoesophageal voice devices approved by us.
4. **Alternative / complementary medicine** - Services or supplies for alternative or complementary medicine. This includes, but is not limited to:
  - a. Acupuncture,
  - b. Acupressure, or massage to help alleviate pain, treat illness or promote health by putting pressure to one or more areas of the body,
  - c. Holistic medicine,
  - d. Homeopathic medicine,
  - e. Hypnosis,
  - f. Aroma therapy,
  - g. Massage and massage therapy,
  - h. Reiki therapy,
  - i. Herbal, vitamin or dietary products or therapies,
  - j. Naturopathy,
  - k. Thermography,
  - l. Orthomolecular therapy,
  - m. Contact reflex analysis,
  - n. Bioenergial synchronization technique (BEST),
  - o. Iridology-study of the iris,
  - p. Auditory integration therapy (AIT),
  - q. Colonic irrigation,
  - r. Magnetic innervation therapy,
  - s. Electromagnetic therapy,
  - t. Neurofeedback / biofeedback.
5. **Applied behavioral treatment** - including, but not limited to, applied behavior analysis and intensive behavior interventions for all indications except as described under Autism Services in the "What's Covered" section, unless otherwise required by law.
6. **Autopsies** - Autopsies and post-mortem testing. *[PPO only]*: unless requested by us as stated in "Physical Examinations and Autopsy" in the "General Provisions" section of the Booklet.
7. **Before effective date or after termination date** - Charges for care members get before their effective date or after their coverage ends, except as written in this plan.
8. **Certain providers** - Services members get from providers that are not licensed by law to provide covered services as defined in the Booklet. Examples include, but are not limited to, masseurs or masseuses (massage therapists) and physical therapist technicians and athletic trainers.
9. **Charges not supported by medical records** - Charges for services not described in the member's medical records.
10. **Charges over the maximum allowed amount** - Charges over the maximum allowed amount for covered services. The exception to this exclusion is outlined in "Balance Billing by Out-of-Network Providers" in the "How Your Plan Works" section.
11. **Clinical trial non-covered services** - Any investigational drugs or devices, non-health services required for you to receive the treatment, the costs of managing the research, or costs that would not be a covered service under this plan for non-investigational treatments.
12. **Clinically equivalent alternatives** - Certain prescription drugs may not be covered if the member could use a clinically equivalent drug, unless required by law. "Clinically equivalent" means drugs that for most members, will give similar results for a disease or condition. If members have questions about whether a certain drug is covered and which drugs fall into this group, they should call the number on the back of their identification card or visit anthem.com. If a member or the member's doctor believes a different prescription drug should be used, please have the doctor or pharmacist get in touch with us. We will cover the other prescription drug only if we agree that it is medically necessary and appropriate over the clinically equivalent drug. We will review benefits for the prescription drug from time to time to make sure the drug is still medically necessary.
13. **Complications of/or services related to non-covered services** - Services, supplies, or treatment related to or, for problems directly related to a service that is not covered by this plan. Directly related means that the care took place as a direct result of the non-covered service and would not have taken place without the non-covered service.
14. **Compound drugs** - Compound drugs unless all of the ingredients are FDA-approved as designated in the FDA's Orange Book: *Approved Drug Products with Therapeutic Equivalence Evaluations*, require a prescription to dispense, and the compound medication is not essentially the same as an FDA-approved product from a drug manufacturer. Exceptions to non-FDA approved compound ingredients may include multi-source, non-proprietary vehicles and/or pharmaceutical adjuvants.
15. **Option to be added for those groups that qualify for religious exemption opt out: Contraceptives** - Contraceptive devices including diaphragms, intrauterine devices (IUDs), and implants.]

16. **Cosmetic services** – Treatments, services, prescription drugs, equipment, or supplies given for cosmetic services. Cosmetic services are meant to preserve, change, or improve how you look or are given for social reasons. No benefits are available for surgery or treatments to change the texture or look of your skin or to change the size, shape or look of facial or body features (such as your nose, eyes, ears, cheeks, chin, chest or breasts).

This exclusion does not apply to:

- a. Surgery or procedures to correct deformity caused by disease, trauma, or previous therapeutic process.
- b. Surgery or procedures to correct congenital abnormalities that cause functional impairment.
- c. Surgery or procedures on newborn children to correct congenital abnormalities.

17. **Court ordered testing** – Court ordered testing or care unless medically necessary.

18. **Cryopreservation** – Charges associated with the cryopreservation of eggs, embryos, or sperm, including collection, storage and thawing.

19. **Custodial care** – Custodial care, convalescent care or rest cures. This exclusion does not apply to hospice services.

20. **Delivery charges** – Charges for delivery of prescription drugs.

21. **Dental devices for snoring** – Oral appliances for snoring.

22. **Dental services**

- a. Dental care for members age 19 and older, unless covered by the medical benefits of this plan.
- b. Dental services or health care services not specifically listed as covered in the Booklet (including any hospital charges, prescription drug charges and dental services or supplies that do not have an American Dental Association Procedure Code), unless covered by the medical benefits of this plan.
- c. Services of anesthesiologists unless required by law.
- d. Anesthesia services, (such as intravenous or non-intravenous conscious sedation, analgesia, and general anesthesia) are not covered when given separate from complex surgical services, except as required by law.
- e. Dental services, appliances or restorations that are necessary to alter, restore or maintain occlusion. Includes increasing vertical dimension, replacing or stabilizing tooth structure lost by attrition, realignment of teeth, and gnathologic recordings.
- f. Dental services provided solely for the purpose of improving the appearance of the teeth when tooth structure and function are satisfactory and no pathologic conditions (such as cavities) exist.
- g. Case presentations.
- h. Athletic mouth guards.
- i. Enamel microabrasion and odontoplasty.
- j. Retreatment or additional treatment necessary to correct or relieve the results of treatment previously covered under the plan. The exception to this exclusion for root canal retreatment as described in "Endodontic Therapy" in the "What's Covered" section.
- k. Bacteriologic tests for determination of periodontal disease or pathologic agents, unless covered by the medical benefits of this plan.
- l. The controlled release of therapeutic agents or biologic modifiers used to aid in soft tissue and osseous tissue regeneration.
- m. Collection of oral cytology samples via scraping of the oral mucosa, unless covered by the medical benefits of this plan.
- n. Separate services billed when they are an inherent component of another covered service.

o. Services for the replacement of an existing partial denture with a bridge, unless the partial denture cannot satisfactorily restore the case.

p. Incomplete services where the final permanent appliance (denture, partial, bridge) or restoration (crown, filling) has not been placed.

q. Additional, elective or enhanced prosthodontic procedures including, but not limited to, connector bar(s), stress breakers and precision attachments.

r. Placement or removal of sedative filling, base or liner used under a restoration that is billed separately from a restoration procedure (such as filling).

s. Pulp vitality tests.

t. Adjunctive diagnostic tests.

u. Incomplete root canals.

v. Cone beam images.

w. Anatomical crown exposure.

x. Temporary anchorage devices.

y. Sinus augmentation.

z. Oral hygiene instructions.

aa. Removal of pulpal debridement, pulp cap, post, pins, resorbable or non-resorbable filling materials and the procedures used to prepare and place materials in the canals (tooth roots).

ab. Root canal obstruction, internal root repair of perforation defects, incomplete endodontic treatment and bleaching of discolored teeth.

ac. For dental services received prior to the effective date of this plan or received after the coverage under this plan has ended.

ad. Dental services given by someone other than a licensed provider (dentist or physician) or their employees.

ae. Implant services, including maintenance or repair to an implant or implant abutment.

af. Dental services for which you would have no legal obligation to pay in the absence of this or like coverage.

ag. For any condition, disease, defect, ailment or injury arising out of and in the course of employment if benefits are available under the Workers' Compensation Act or any similar law. This exclusion applies if a member receives the benefits in whole or in part. This exclusion also applies whether or not the member claims the benefits or compensation. It also applies whether or not the member recovers from any third party.

23. **Drugs contrary to approved medical and professional standards** – Drugs given to a member or prescribed in a way that is against approved medical and professional standards of practice.

24. **Drugs over quantity or age limits** – Drugs which are over any quantity or age limits set by the plan or by us. Quantity limits do not apply to prescriptions for inhalants to treat asthma.

25. **Drugs over the quantity prescribed or refills after one year** – Drugs in amounts over the quantity prescribed, or for any refill given more than one year after the date of the original prescription order.

26. **Drugs prescribed by providers lacking qualifications/registrations/certifications** – Prescription drugs prescribed by a provider that does not have the necessary qualifications, registrations, and/or certifications, as determined by HealthKeepers (HMO plans) or Anthem (PPO plans).

27. **Drugs that do not need a prescription** – Drugs that do not need a prescription by federal law (including drugs that need a prescription by state law, but not by federal law), except for injectable insulin.

28. **Educational services** – Services, supplies or room and board for teaching, vocational, or self training purposes. This includes, but is not limited to boarding

schools and/or the room and board and educational components of a residential program where the primary focus of the program is educational in nature rather than treatment based.

29. **Standard:Emergency room services for non-emergency care** - Services provided in an emergency room that do not meet the definition of emergency. This includes but is not limited to, suture removal in an emergency room. For non-emergency care, members should use the closest in-network urgent care center or their primary care physician.

30. **Experimental or investigational services** - Services or supplies that we find are experimental / investigational. This also applies to services related to experimental / investigational services, whether a member gets them before, during, or after he or she gets the experimental / investigational service or supply.

The fact that a service or supply is the only available treatment will not make it a covered services if we concludee deem it is experimental / investigational.

Please see the "Clinical Trials" section of "What's Covered" for details about coverage for services given to you as a participant in an approved clinical trial if the services are covered services under this plan. Please also read the "Experimental or Investigational" definition in the "Definitions" section at the end of the Booklet for the criteria used in deciding whether a service is experimental or investigational.

31. **Eyeglasses and contact lenses** - Eyeglasses and contact lenses to correct a member's eyesight unless otherwise indicated as covered services in the Booklet. This exclusion does not apply to lenses needed after a covered eye surgery or accidental injury.

32. **Eye exercises** - Orthoptics and vision therapy.

33. **Eye surgery** - Eye surgery to fix errors of refraction, such as near-sightedness. This includes, but is not limited to, LASIK, radial keratotomy or keratomileusis, and excimer laser refractive keratectomy.

34. **Family members** - Services prescribed, ordered, referred by or given by a member of a member's immediate family, including spouse, child, brother, sister, parent, in-law, or self.

35. **Foot care** - Routine foot care unless medically necessary. This exclusion applies to cutting or removing corns and calluses; trimming nails; cleaning and preventive foot care, including, but not limited to:

- a. Cleaning and soaking the feet.
- b. Applying skin creams to care for skin tone.
- c. Other services that are given when there is not an illness, injury or symptom involving the foot.

This exclusion does not apply to the treatment of corns, calluses, and care of toenails for patients with diabetes or vascular disease.

36. **Foot orthotics** - Foot orthotics, orthopedic shoes or footwear or support items unless used for a systemic illness affecting the lower limbs, such as severe diabetes.

37. **Foot surgery** - Surgical treatment of flat feet; subluxation of the foot; weak, strained, unstable feet; tarsalgia; metatarsalgia; hyperkeratoses.

38. **Free care** - Services members would not have to pay for if they didn't have this plan. This includes, but is not limited to government programs, services during a jail or prison sentence, services members get from workers' compensation, and services from free clinics.

If your group is not required to have Workers' Compensation coverage, this exclusion does not apply. This exclusion will apply if the member gets the benefits

in whole or in part. This exclusion also applies whether or not the member claims the benefits or compensation, and whether or not the member gets payments from any third party.

39. **Growth hormone treatment** - Any treatment, device, drug, service or supply (including surgical procedures, devices to stimulate growth and growth hormones), solely to increase or decrease height or alter the rate of growth.

40. **Health club memberships and fitness services** - Health club memberships, workout equipment, charges from a physical fitness or personal trainer, or any other charges for activities, equipment, or facilities used for physical fitness, even if ordered by a doctor. This exclusion also applies to health spas.

41. **Hearing aids** - Hearing aids or exams to prescribe or fit hearing aids, including bone-anchored hearing aids, unless listed as covered in the Booklet. This exclusion does not apply to cochlear implants.

42. **Home care**

- a. Services given by registered nurses and other health workers who are not employees of or working under an approved arrangement with a home health care provider.
- b. Food, housing, homemaker services and home delivered meals. The exception to this exclusion is homemaker services as described under "Hospice Care" in the "What's Covered" section.

43. **Hospital services billed separately** - Services rendered by hospital resident doctors or interns that are billed separately. This includes separately billed charges for services rendered by employees of hospitals, labs or other institutions, and charges included in other duplicate billings.

44. **Hyperhidrosis treatment** - Medical and surgical treatment of excessive sweating (hyperhidrosis).

45. **Infertility treatment** - Treatment related to infertility, except as outlined in the "Maternity and Reproductive Health" sub-section in the "What's Covered" section of the Booklet.

46. **Lost or stolen drugs** - Refills of lost or stolen drugs.

47. **Maintenance therapy** - Rehabilitative treatment given when no further gains are clear or likely to occur. Maintenance therapy includes care that helps members keep their current level of function and prevents loss of that function, but does not result in any change for the better. This exclusion does not apply to "Habilitative Services" as described in the "What's Covered" section of the Booklet.

48. **Medical chats not provided through our mobile app, website, or-enabled device** - Texting or chat services provided through a service other than our mobile app, website, or -enabled device.

49. **Medical equipment, devices and supplies**

- a. Replacement or repair of purchased or rental equipment because of misuse, abuse, or loss/theft.
- b. Surgical supports, corsets, or articles of clothing unless needed to recover from surgery or injury.
- c. Non-medically necessary enhancements to standard equipment and devices.
- d. Supplies, equipment and appliances that include comfort, luxury, or convenience items or features that exceed what is medically necessary in the member's situation. Reimbursement will be based on the maximum allowable amount for a standard item that is a covered service, serves the same purpose, and is medically necessary. Any expense that exceeds the maximum allowable amount for the standard item which is a covered service is the member's responsibility.

- e. Disposable supplies for use in the home such as bandages, gauze, tape, antiseptics, dressings, ace-type bandages, and any other supplies, dressings, appliances or devices that are not specifically listed as covered in the "What's Covered" section of the Booklet.
- 50. **Medicare** - For which benefits are payable under Medicare Parts A and/or B, except as required by law, as described in the section titled "Medicare" in "General Provisions."
- 51. **Missed or cancelled appointments** - Charges for missed or cancelled appointments.
- 52. **Standard:Non-approved drugs** - Drugs not approved by the FDA.
- 53. **Non-approved facility** - Services from a provider that does not meet the definition of facility.
- 54. **Non-medically necessary services** - Services we conclude are not medically necessary. This includes services that do not meet our medical policy, clinical coverage, or benefit policy guidelines.
- 55. **Nutritional or dietary supplements** - Nutritional and/or dietary supplements, except as described in the Booklet or that we must cover by law. This exclusion includes, but is not limited to, nutritional formulas and dietary supplements that members can buy over the counter and those members can get without a written prescription or from a licensed pharmacist.
- 56. **Off label use** - Off label use, unless we must cover it by law or if we approve it.
- 57. **Oral surgery** - Extraction of teeth, surgery for impacted teeth and other oral surgeries to treat the teeth or bones and gums directly supporting the teeth, except as listed in the Booklet.
- 58. **[EPO Only: Out-of-network care** - Services from a provider that is not in our network. This does not apply to emergency care, urgent care or authorized services.]
- 59. **Personal care, convenience and mobile/wearable devices**
  - a. Items for personal comfort, convenience, protective, or cleanliness such as air conditioners, humidifiers, water purifiers, sports helmets, raised toilet seats, and shower chairs;
  - b. First aid supplies and other items kept in the home for general use (bandages, cotton-tipped applicators, thermometers, petroleum jelly, tape, non-sterile gloves, heating pads);
  - c. Home workout or therapy equipment, including treadmills and home gyms;
  - d. Pools, whirlpools, spas, or hydrotherapy equipment;
  - e. Hypoallergenic pillows, mattresses, or waterbeds; or
  - f. Residential, auto, or place of business structural changes (ramps, lifts, elevator chairs, escalators, elevators, stair glides, emergency alert equipment, handrails).
  - g. Consumer wearable/personal mobile devices (such as a smart phone, smart watch, or other personal tracking devices), including any software or applications.
- 60. **Private duty nursing** - Private duty nursing services given in a hospital or skilled nursing facility. Private duty nursing services are a covered service only when given as part of the "Home Care Services" benefit.
- 61. **Prosthetics** - Prosthetics for sports or cosmetic purposes.
- 62. **Residential accommodations** - Residential accommodations to treat medical or behavioral health conditions, except when provided in a hospital, hospice, skilled nursing facility, or residential treatment center. This exclusion includes procedures, equipment, services, supplies or charges for the following:
  - a. Domiciliary care provided in a residential institution, treatment center, halfway house, or school because a member's own home arrangements are not available or are unsuitable, and consisting chiefly of room and board, even if therapy is included.
  - b. Care provided or billed by a hotel, health resort, convalescent home, rest home, nursing home or other extended care facility home for the aged, infirmary, school infirmary, institution providing education in special environments, supervised living or halfway house, or any similar facility or institution.
  - c. Services or care provided or billed by a school, custodial care center for the developmentally disabled, or outward bound programs, even if psychotherapy is included. Licensed professional counseling, as described in the "What's Covered" section of the Booklet, and provided as part of these programs, is considered a covered service.
- 63. **Routine physicals and immunizations** - Physical exams and immunizations required for travel, enrollment in any insurance program, as a condition of employment, for licensing, sports programs, or for other purposes, which are not required by law under the "Preventive Care" benefit.
- 64. **Sanctioned or excluded providers** - Any service, drug, drug regimen, treatment, or supply, furnished, ordered, or prescribed by a provider identified as an excluded individual or entity on the U.S. Department of Health and Human Services Office of Inspector General List of Excluded Individuals/Entities (OIG List), the General Services Administration System for Award Management (GSA List), State Medicaid exclusion lists or other exclusion/sanctioned lists as published by Federal or State regulatory agencies. This exclusion does not apply to emergency care.
- 65. **[HMO/POS:Services not appropriate for virtual telemedicine / telehealth visits** - Services that HealthKeepers determines require in-person contact and/or equipment that cannot be provided remotely.
- 66. **[EPO only:Services not appropriate for virtual telemedicine / telehealth visits** - Services that Anthem determines require in-person contact and/or equipment that cannot be provided remotely.]
- 67. **Sexual dysfunction** - Services or supplies for male or female sexual problems.
- 68. **Stand-by charges** - Stand-by charges of a doctor or other provider.
- 69. **Standard for all except those groups that qualify to opt out: Sterilization** - Services to reverse an elective sterilization.
- 70. **[Option to be added for those groups that qualify to opt out: Sterilization** - For female sterilization or reversal of sterilization.]
- 71. **Surrogate mother services** - Services or supplies for a person not covered under this plan for a surrogate pregnancy (including, but not limited to, the bearing of a child by another woman for an infertile couple).
- 72. **Telemedicine** - Non-interactive telemedicine services, such as audio-only telephone conversations, electronic mail message, fax transmissions or online questionnaire.
- 73. **Temporomandibular joint treatment** - Fixed or removable appliances that move or reposition the teeth, fillings, or prosthetics (crowns, bridges, dentures).
- 74. **Travel costs** - Mileage, lodging, meals, and other member-related travel costs except as described in this plan.

75. **Vein treatment** – Treatment of varicose veins or telangiectatic dermal veins (spider veins) by any method (including sclerotherapy or other surgeries) for cosmetic purposes.

76. **Vision services**

- Eyeglass lenses, frames, or contact lenses for members age 19 and older, unless listed as covered in the Booklet.
- Safety glasses and accompanying frames.
- For two pairs of glasses in lieu of bifocals.
- Plano lenses (lenses that have no refractive power).
- Lost or broken lenses or frames unless the member has reached their normal interval for service when seeking replacements.
- Vision services not listed as covered in the Booklet.
- Cosmetic lenses or options such as special lens coatings or non-prescription lenses, unless specifically listed in the Booklet.
- Blended lenses.
- Oversize lenses.
- Sunglasses and accompanying frames.
- For services or supplies combined with any other offer, coupon or in-store advertisement or for certain brands of frames where the manufacturer does not allow discounts.
- For vision services for pediatric members, no benefits are available for frames or contact lenses not on the Anthem formulary.
- Services and materials not meeting accepted standards of optometric practice or services that are not performed by a licensed provider.

77. **Waived cost-shares out of network** – For any service for which members are responsible under the terms of this plan to pay a copay, coinsurance or deductible, and the copay, coinsurance or deductible is waived by an out-of-network provider.

78. **Weight loss programs** – Programs, whether or not under medical supervision, unless listed as covered in the Booklet. This exclusion includes, but is not limited to, commercial weight loss programs (Weight Watchers, Jenny Craig, LA Weight Loss) and fasting programs.

79. **Weight loss surgery / bariatric surgery** – This includes, but is not limited to, Roux-en-Y (RNY), laparoscopic gastric bypass surgery or other gastric bypass surgery (surgeries to lower stomach capacity and divert partially digested food from the duodenum to the jejunum, the section of the small intestine extending from the duodenum), or gastroplasty, (surgeries that reduce stomach size), or gastric banding procedures.

80. **Wilderness or other outdoor camps and/or programs** – Licensed professional counseling, as described in the “What’s Covered” section of the Booklet, and provided as part of these programs, is considered a covered service.

2. **Charges not supported by medical records** – Charges for pharmacy services not related to conditions, diagnoses, and/or recommended medications described in the member’s medical records.

3. **Clinical trial non-covered services** – Any investigational drugs or devices, non-health services required for you to receive the treatment, the costs of managing the research, or costs that would not be a covered service under this plan for non-investigational treatments.

4. **Clinically-equivalent alternatives** – Certain prescription drugs may not be covered if the member could use a clinically equivalent drug, unless required by law. “Clinically equivalent” means drugs that for most members, will give similar results for a disease or condition. If members have questions about whether a certain drug is covered and which drugs fall into this group, they should call the number on the back of their identification card or visit anthem.com.

If a member or the member’s doctor believes a different prescription drug should be used, please have the doctor or pharmacist get in touch with us. We will cover the other prescription drug only if we agree that it is medically necessary and appropriate over the clinically equivalent drug. We will review benefits for the prescription drug from time to time to make sure the drug is still medically necessary.

5. **Compound drugs** – Compound drugs unless all of the ingredients are FDA-approved as designated in the FDA’s Orange Book: Approved Drug Products with Therapeutic Equivalence Evaluations, require a prescription to dispense, and the compound medication is not essentially the same as an FDA-approved product from a drug manufacturer. Exceptions to non-FDA approved compound ingredients may include multi-source, non-proprietary vehicles and/or pharmaceutical adjuvants.

6. *[Option to be added for groups that qualify for religious exemption opt out: Contraceptives]* – Contraceptive drugs, injectable contraceptive drugs and patches unless we must cover them by law.]

7. **Contrary to approved medical and professional standards** – Drugs given to a member or prescribed in a way that is against approved medical and professional standards of practice.

8. **Delivery charges** – Charges for delivery of prescription drugs.

9. **Drugs given at the provider’s office / facility** – Drugs a member takes at the time and place where the member was given them or where the prescription order is issued. This includes samples given by a doctor. This exclusion does not apply to prescription drugs used with a diagnostic service, prescription drugs given during chemotherapy in the office as described in the “Prescription Drugs Administered by a Medical Provider” section, or prescription drugs covered under the “Medical and Surgical Supplies” benefit – they are covered services.

10. **Drugs not on the Anthem prescription drug list (a formulary)** – You can get a copy of the list by calling us or visiting anthem.com. If a member or the member’s doctor believes the member needs a certain prescription drug not on the list, please refer to “Prescription Drug List” in the section “Prescription Drug Benefit at a Retail or Home Delivery (Mail Order) Pharmacy” for details on requesting an exception.

11. **Drugs over quantity or age limits** – Drugs which are over any quantity or age limits set by the plan or us.

12. **Drugs over the quantity prescribed or refills after one year** – Prescription drugs in amounts over the quantity prescribed, or for any refill given more than one year after the date of the original prescription order.

13. **Drugs prescribed by providers lacking qualifications/registrations/certifications** – Prescription drugs prescribed by a provider that does not have

## Prescription Drug Retail or Home Delivery (Mail Order) Pharmacy Benefit

In addition to the above exclusions, certain items are not covered under the prescription drug retail or home delivery (mail order) pharmacy benefit:

- Administration charges** – Charges for the administration of any drug except for covered immunizations as approved by us or the PBM.

the necessary qualifications, registrations and/or certifications, as determined by Anthem or HealthKeepers, depending on the plan.

14. **Drugs that do not need a prescription** - Drugs that do not need a prescription by federal law (including drugs that need a prescription by state law, but not by federal law), except for injectable insulin.  

This exclusion does not apply to over-the-counter drugs that we must cover under federal law when recommended by the U.S. Preventive Services Task Force and prescribed by a physician.
15. **Family members** - Services prescribed, ordered, referred by or given by a member or a member's immediate family, including spouse, child, brother, sister, parent, in-law, or self.
16. **Standard: Gene therapy** - Gene therapy that introduces or is related to the introduction of genetic material into a person intended to replace or correct faulty or missing genetic material. While not covered under the "Prescription Drug Benefit at a Retail or Home Delivery (Mail Order) Pharmacy" benefit, benefits may be available under the "Gene Therapy Services" benefit. Please see that section for details.
17. **Growth hormone treatment** - Any treatment, device, drug, service or supply (including surgical procedures, devices to stimulate growth and growth hormones), solely to increase or decrease height or alter the rate of growth.
18. **Hyperhidrosis treatment** - Prescription drugs related to the medical and surgical treatment of excessive sweating (hyperhidrosis).
19. **Infertility drugs** - Drugs used in assisted reproductive technology procedures to achieve conception (e.g., IVF, ZIFT, GIFT.)
20. **Items covered as durable medical equipment (DME)** - Therapeutic DME, devices and supplies except peak flow meters, spacers, and glucose monitors. Items not covered under the "Prescription Drug Benefit at a Retail or Home Delivery (Mail Order) Pharmacy" benefit may be covered under the "Durable Medical Equipment and Medical Devices, Orthotic, Prosthetics, and Medical and Surgical Supplies" benefit. Please see that section for details.
21. **Items covered under the "Allergy Services" benefit** - Allergy desensitization products or allergy serum. While not covered under the "Prescription Drug Benefit at a Home Delivery (Mail Order) Pharmacy" benefit, these items may be covered under the "Allergy Services" benefit. Please see that section for details.
22. **Lost or stolen drugs** - Refills of lost or stolen drugs.
23. **Mail order providers other than the PBM's home delivery mail order provider** - Prescription drugs dispensed by any mail order provider other than the PBM's home delivery mail order provider, unless we must cover them by law.
24. **Non-approved drugs** - Drugs not approved by the FDA.
25. **Non-medically necessary services** - Services we conclude are not medically necessary. This includes services that do not meet our medical policy, clinical coverage, or benefit policy guidelines.
26. **Nutritional or dietary supplements** - Nutritional and/or dietary supplements, except as described in the Booklet or that we must cover by law. This exclusion includes, but is not limited to, nutritional formulas and dietary supplements that members can buy over the counter and those members can get without a written prescription or from a licensed pharmacist.
27. **Off label use** - Off label use, unless we must cover the use by law or if we, or the PBM, approve it. The exception to this exclusion is described in "Covered Prescription Drugs" in the "Prescription Drug Benefit at a Retail or Home Delivery (Mail Order) Pharmacy" section.
28. **Onychomycosis drugs** - Drugs for onychomycosis (toenail fungus) except when we allow it to treat members who are immuno-compromised or diabetic.
29. **Over-the-counter items** - Drugs, devices and products permitted to be dispensed without a prescription and available over the counter. This exclusion does not apply to over-the-counter products we must cover as a "Preventive Care" benefit under federal law with a prescription.
30. **Optional: Sanctioned or excluded providers** - Any drug, drug regimen, treatment, or supply that is furnished, ordered or prescribed by a provider identified as an excluded individual or entity on the U.S. Department of Health and Human Services Office of Inspector General List of Excluded Individuals/ Entities (OIG List), the General Services Administration System for Award Management (GSA List), State Medicaid exclusion lists or other exclusion/sanctioned lists as published by Federal or State regulatory agencies.
31. **Sexual dysfunction drugs** - Drugs to treat sexual or erectile problems.
32. **Syringes** - Hypodermic syringes except when given for use with insulin and other covered self-injectable drugs and medicine.
33. **Weight loss drugs** - Any drug mainly used for weight loss.

**HMOPOS plans** – This brochure refers to AHK-VA-HMOPOS-EOC (1/22) and form numbers:

- AHK-VA-HMOPOS-SOB-VA2F SOS1 (1/22)
- AHK-VA-HMOPOS-SOB-VA2F SOS4 (1/22)
- AHK-VA-HMOPOS-SOB-VA2F SOS6 (1/22)
- AHK-VA-HMOPOS-SOB-VA1 SOSG17 (1/22)
- AHK-VA-HMOPOS-SOB-VA1 SOSG3 (1/22)
- AHK-VA-HMOPOS-SOB-VA1 SOSG5 (1/22)
- AHK-VA-HMOPOS-SOB-VA1 SOSP1 (1/22)
- AHK-VA-HMOPOS-SOB-VA2R SOSG1 (1/22)
- AHK-VA-HMOPOS-SOB-VA2R SOSG11 (1/22)
- AHK-VA-HMOPOS-SOB-VA2R SOSG38 (1/22)
- AHK-VA-HMOPOS-SOB-VA2R SOSG63 (1/22)
- AHK-VA-HMOPOS-SOB-VA2R SOSG64 (1/22)
- AHK-VA-HMOPOS-SOB-VA2R SOSP1 (1/22)
- AHK-VA-HMOPOS-SOB-VA2R SOSP2 (1/22)
- AHK-VA-HMOPOS-SOB-VA2R SOSS15 (1/22)
- AHK-VA-HMOPOS-SOB-VA2R SOSS2 (1/22)
- AHK-VA-HMOPOS-SOB-VA2R SOSS5 (1/22)
- AHK-VA-HMOPOS-SOB-VA3 B33 (1/22)
- AHK-VA-HMOPOS-SOB-VA3 G4-Prev Rx (1/22)
- AHK-VA-HMOPOS-SOB-VA3 G8-HSA-PrevRx (1/22)
- AHK-VA-HMOPOS-SOB-VA3 S2-HSA-rxC-PrevRx (1/22)
- AHK-VA-HMOPOS-SOB-VA3 S30-HSA-PrevRx (1/22)
- AHK-VA-HMOPOS-SOB-VA3 S32-HSA-PrevRx (1/22)
- AHK-VA-HMOPOS-SOB-VA3 S33-HSA-PrevRx (1/22)
- AHK-VA-HMOPOS-SOB-VA3 S4-HSA-PrevRx (1/22)
- AHK-VA-HMOPOS-SOB-VA3 S5-HSA-PrevRx (1/22)
- AHK-VA-HMOPOS-SOB-VA1K SOSP1 (1/22)
- AHK-VA-HMOPOS-SOB-VA1K SOS1 (1/22)
- AHK-VA-HMOPOS-SOB-VA1K SOSG1 (1/22)
- AHK-VA-HMOPOS-SOB-VA2K SOSG1 (1/22)
- AHK-VA-HMOPOS-SOB-VA2K SOSG2 (1/22)

**PPO and EPO plans** – This brochure refers to ABCBS-VA-PPO-COC (1/22) and form numbers:

- ABCBS-VA-PPO-SOB-VA1 SOSG17 (1/22)
- ABCBS-VA-PPO-SOB-VA1 SOSG3 (1/22)
- ABCBS-VA-PPO-SOB-VA1 SOSG5 (1/22)
- ABCBS-VA-PPO-SOB-VA1 SOSP1 (1/22)
- ABCBS-VA-PPO-SOB-VA2R SOSG1 (1/22)
- ABCBS-VA-PPO-SOB-VA2R SOSG11 (1/22)
- ABCBS-VA-PPO-SOB-VA2R SOSG38 (1/22)
- ABCBS-VA-PPO-SOB-VA2R SOSG63 (1/22)
- ABCBS-VA-PPO-SOB-VA2R SOSG64 (1/22)
- ABCBS-VA-PPO-SOB-VA2R SOSP1 (1/22)
- ABCBS-VA-PPO-SOB-VA2R SOSP2 (1/22)
- ABCBS-VA-PPO-SOB-VA2R SOSS15 (1/22)
- ABCBS-VA-PPO-SOB-VA2R SOSS2 (1/22)
- ABCBS-VA-PPO-SOB-VA2R SOSS5 (1/22)
- ABCBS-VA-PPO-SOB-VA3 B33 (1/22)
- ABCBS-VA-PPO-SOB-VA3 G4-Prev Rx (1/22)
- ABCBS-VA-PPO-SOB-VA3 G8-HSA-PrevRx (1/22)
- ABCBS-VA-PPO-SOB-VA3 S2-HSA-rxC-PrevRx (1/22)
- ABCBS-VA-PPO-SOB-VA3 S30-HSA-PrevRx (1/22)
- ABCBS-VA-PPO-SOB-VA3 S32-HSA-PrevRx (1/22)
- ABCBS-VA-PPO-SOB-VA3 S33-HSA-PrevRx (1/22)
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- ABCBS-VA-PPO-SOB-VA2R SOSP1 (1/22)
- ABCBS-VA-PPO-SOB-VA2R SOSP2 (1/22)
- ABCBS-VA-PPO-SOB-VA2R SOSS15 (1/22)
- ABCBS-VA-PPO-SOB-VA2R SOSS2 (1/22)
- ABCBS-VA-PPO-SOB-VA2R SOSS5 (1/22)
- ABCBS-VA-PPO-SOB-VA3 B33 (1/22)
- ABCBS-VA-PPO-SOB-VA3 G4-Prev Rx (1/22)
- ABCBS-VA-PPO-SOB-VA3 G8-HSA-PrevRx (1/22)
- ABCBS-VA-PPO-SOB-VA3 S2-HSA-rxC-PrevRx (1/22)
- ABCBS-VA-PPO-SOB-VA3 S30-HSA-PrevRx (1/22)
- ABCBS-VA-PPO-SOB-VA3 S32-HSA-PrevRx (1/22)
- ABCBS-VA-PPO-SOB-VA3 S33-HSA-PrevRx (1/22)
- ABCBS-VA-PPO-SOB-VA3 S4-HSA-PrevRx (1/22)
- ABCBS-VA-PPO-SOB-VA3 S5-HSA-PrevRx (1/22)

# PARTNERED FOR POSSIBILITIES

Helping to contain costs and improving access to quality care

We appreciate the opportunity to partner with you. We understand that providing health benefits is an important decision for small businesses. That's why we're working hard to build confidence, improve the member experience, and make care convenient and accessible.

**We care for the same things you do**, including finding simple solutions for your day-to-day challenges.

We look forward to supporting you and your employees and are excited about our future **possibilities**.

**Questions?** We're here to help. Call your Anthem representative.

**Anthem**  | **SMALL BUSINESS**

And Its Affiliate HealthKeepers, Inc.

[anthem.com](http://anthem.com)

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