

Medical Benefit Comparison

Medical	Anthem BCBS <u>Anthem Silver PPO 3000/30%/5000 (2UWY)</u> Effective Date: 11/1/2018	Anthem BCBS <u>Anthem Silver PPO 3675/0%/3675 w/HSA (2UWD)</u> Effective Date: 11/1/2018
DEDUCTIBLE		
Individual	PPO: \$3,000	PPO: \$3,675
Family	PPO: \$6,000 (embedded)	PPO: \$7,350 (non-embedded)
OUT-OF-POCKET MAX		
Individual	PPO: \$5,000 (includes ded.)	PPO: \$3,675 (includes ded.)
Family	PPO: \$10,000 (embedded; includes ded.)	PPO: \$7,350 (non-embedded; includes ded.)
PHYSICIAN SERVICES		
Office Visits	PPO: \$35 (ded. waived 3 visits) then 30% after ded.	PPO: 0% after ded.
Preventive Care	PPO: 0% (ded. waived)	PPO: 0% (ded. waived)
Diagnostic Lab/X-Ray	PPO: 30% after ded.	PPO: 0% after ded.
Imaging (CT/PET scans, MRIs)	PPO: 30% after ded.	PPO: 0% after ded.
Rehabilitation/Habilitation (PT/OT/ST)	PPO: \$35 (ded. waived 3 visits) then 30% after ded.	PPO: 0% after ded.
Chiropractic Care	PPO: \$30 (ded. waived 3 visits) then 30% after ded.	PPO: 0% after ded. (20 visits per benefit period)
PRESCRIPTION DRUGS		
Rx	PPO: \$0;\$20/\$40/\$80/\$375 (Select)	PPO: MedDed (1-4); 0% (Traditional)
HOSPITAL FACILITY SERVICES		
Inpatient Hospital Services	PPO: 30% after ded.	PPO: 0% after ded.
Outpatient Surgery in a Hospital	PPO: 30% after ded.	PPO: 0% after ded.
EMERGENCY SERVICES		
Emergency Room	PPO: \$350 after ded. (copay waived if admitted)	PPO: 0% after ded.
Emergency Transport/Ambulance	PPO: \$350 after ded.	PPO: 0% after ded.
Urgent Care	PPO: 30% after ded.	PPO: 0% after ded.

Final rates are determined by the Carrier. This quote is not valid without the separate general disclaimer.

Dependent children 21-25 years old are rated as adults. Dependent children may become ineligible for coverage on their 26th birthday; effective date of change may vary by carrier.

Create Date: 10/17/2018

Sorted By: Carrier,PlanType,Premium(Ascending)

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MENTAL HEALTH/SUBSTANCE USE DISORDER		
Outpatient Services	PPO: \$35 (ded. waived 3 visits) then 30% after ded.	PPO: 0% after ded.
Inpatient Services	PPO: 30% after ded.	PPO: 0% after ded.
MATERNITY		
Prenatal and Postnatal Care	PPO: 30% after ded.	PPO: 0% after ded.
Delivery and All Inpatient Services	PPO: 30% after ded.	PPO: 0% after ded.
PEDIATRIC SERVICES (UP TO AGE 19)		
Eye Exam	PPO: 0% (ded. waived; 1 exam per benefit period)	PPO: 0% (ded. waived; 1 exam per benefit period)
Glasses	PPO: 0% (ded. waived; 1 unit every 2 years); Lenses- \$20 copay/unit (1 unit every 2 years)	PPO: 0% (ded. waived; 1 unit every 2 years); Lenses- \$20 copay/unit (1 unit every 2 years)
Dental Check-up	PPO: 0% (ded. waived; 2 visits per 12 months)	PPO: 0% (ded. waived; 2 visits per 12 months)

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Presented By: Unlimited Benefits License# 527060

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Rating Guidelines:

- Rates have not been adjusted for COBRA enrollees.

For more details, please contact your Warner Pacific Sales Executive or Rating Analyst.

- The summary above is meant to be a brief description of plan benefits and features only. This is not a policy. Please consult the contract and/or evidence of coverage and disclosure brochure, either of which is available upon request, for a complete description of benefits, exclusions, limitations and participation requirements. The accuracy of this summary is not guaranteed and the information herein is subject to change without notice. This is not an offer of coverage.

Anthem CO

- As Anthem Blue Cross Blue Shield receives additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, Anthem Blue Cross Blue Shield may be required to make additional changes to this summary of benefits. This Anthem Blue Cross Blue Shield summary of benefits, as updated, is subject to the approval of the Colorado Division of Insurance.

Anthem (CO)

- ANCILLARY RATES: Please note that the ancillary rates displayed are intended for NEW BUSINESS ONLY and should not be presented as renewal rates.
- Full Time and Full Time Equivalent (FTE) employee count must be between 1 - 100 in order to quote in small group. Call your Sales Executive for more info.

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