Your Anthem Benefits

Anthem

State of Indiana - Traditional PPO
Blue Access℠ (PPO)
Summary of Benefits, Effective January 1, 2011

Please note: As we receive additional guidance and clarification on federal health care reform from the U.S. Department of Health and Human Services, we may be required to make additional changes to your benefits.

Covered Benefits	Network	Non-Network
Deductible *Family coverage requires the family deductible to be met before coinsurance applies.* *The single deductible **does not** apply to family coverage.*	$750/$1,500	$1,500/$3,000
Out-of-Pocket Limit (OOP) (Single/Family) *Family coverage requires the family OOP to be met before 100% coverage applies.* *The single OOP **does not** apply to family coverage.*	$2,000/$4,000	$4,000/$8,000
Physician Home and Office Services Primary Care Physician (PCP)/Specialty Care Physician (SCP) Including office surgeries and allergy serum: • allergy injections (PCP and SCP) and allergy testing • non-routine mammograms • MRAs, MRIs, PETS, C-scans, nuclear cardiology imaging studies and non-maternity related ultrasounds	20%	40%
Preventive Care Services Services include but are not limited to: Annual physical exams, pelvic exams, pap testing, PSA tests, immunizations, annual diabetic eye exam, routine vision and hearing exams • Physician home and office visits (PCP/SCP) • Other outpatient services @ hospital/alternative care facility • Routine mammograms • Screening colorectal cancer exam/laboratory testing **All preventive services are limited to one of each service per year per covered member** **If the office visit is billed separately or if the primary purpose of the office visit is not for the delivery of a preventive service, cost sharing may be imposed for the office visit**	No deductible/coinsurance	40% (not subject to deductible)
Emergency and Urgent Care • **Emergency Room services @ hospital (facility/other covered services)** • **Urgent Care Center services**	20%	20%
Maternity Services	20%	40%
Inpatient and Outpatient Professional Services Include but are not limited to: • Medical care visits, intensive medical care, concurrent care, consultations, surgery and administration of general anesthesia and Newborn exams	20%	40%
Inpatient Facility Services	20%	40%
Outpatient Surgery Hospital/Alternative Care Facility • Surgery and administration of general anesthesia	20%	40%

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An independent licensee of the Blue Cross and Blue Shield Association.
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Covered Benefits	Network	Non-Network
Other Outpatient Services *(including but not limited to):* • Non-surgical outpatient services for example: MRIs, C-scans, chemotherapy, ultrasounds and other diagnostic outpatient services. • Home care services (network/non-network combined) Unlimited visits (includes IV therapy) ($5,000 Private Duty Nursing lifetime max applies) **(No RN/LPN unless billed through a home health care agency)** • Durable medical equipment and orthotics (network/non-network combined) Unlimited benefit maximum (including medical supplies) • Prosthetic devices unlimited benefit maximum for prosthetics received on an outpatient basis. (Surgical prosthetics do not apply) • Physical medicine therapy day rehabilitation programs	20%	40%
• Hospice care • Ambulance services	20%	20%
Outpatient Therapy Services **(Combined network and non-network limits apply)** • Physician Home and Office Visits (PCP/SCP) • Other outpatient services @ hospital/alternative care facility • Physical therapy: 25 visits • Occupational therapy: 25 visits • Manipulation therapy: 12 visits • Speech therapy: 25 visits	20%	40%
Behavioral Health Services: **Mental Health and Substance Abuse**[1] • Inpatient facility services (Residential MH/SA covered as inpatient) • Physician home and office visits (PCP/SCP) • Other outpatient services @ hospital/alternative care facility **Authorization of all inpatient and outpatient psychiatric and substance abuse services is required. If authorization is not obtained, benefits will not be allowed.**	20%	40%
Human Organ and Tissue Transplants[2] • Acquisition and transplant procedures, harvest and storage	20%	40%
Prescription Drug Options: Network Tier structure equals 1/2/3 (and 4, if applicable)		
• **Network Retail Pharmacies:** (30-day supply) Includes diabetic test strip	Tier 1 - $10 Tier 2 – 20%, $30 min/$50 max Tier 3 – 40%, $50 min/$70 max	40%
• **Anthem Rx Direct Mail Service:** (90-day supply) Includes diabetic test strip	Tier 1 - $20 Tier 2 – 20%, $60 min/$100 max Tier 3 – 40%, $100 min/$140 max	Not covered
• **Anthem Rx Specialty:** (30-day supply)	40%, $75 min/$150 max	Not covered

Notes:

- *Non-network human organ and tissue transplants are excluded from the out-of-pocket limits.*
- *Dependent age: to the child's 26th birthday*
- *No copayment/coinsurance means no deductible/copayment/coinsurance up to the maximum allowable amount. 0% means no coinsurance up to the maximum allowable amount. However, when choosing a non-network provider, the member is responsible for any balance due after the plan payment.*
- *Benefit Period = calendar year.*
- *Prosthetic limbs are unlimited and do not apply to the plan lifetime maximum.*

[1]*We encourage you to contact our mental health subcontractor to assure the use of appropriate procedures, setting and medical necessity. Refer to Schedule of Benefits for limitations.*

[2]*Kidney and cornea are treated the same as any other illness and subject to the medical benefits*

Precertification:

- *Members are encouraged to always obtain prior approval when using non-network providers. Precertification will help avoid any unnecessary reduction in benefits for non-covered or non-medically necessary services.*

This summary of benefits is intended to be a brief outline of coverage. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.