# Your Summary of Benefits

Anthem BlueCross BlueShield

**Educational Purchasing Council - Fairborn**
**Blue Access® (PPO)**
**Effective January 1, 2021**

| Covered Benefits | Network | Non-Network |
|---|---|---|
| **Deductible (Single/Family)** | $150/$300 | $300/$600 |
| **Out-of-Pocket Limit (Single/Family)** | $1,500/$3,000 | $3,000/$6,000 |
| **Physician Home and Office Services (PCP/SCP)**<br>Primary Care Physician (PCP)/<br>Specialty Care Physician (SCP)<br>Including Office Surgeries and allergy serum:<br>• allergy injections (PCP and SCP)<br>• allergy testing<br>• MRAs, MRIs, PETS, C-Scans, Nuclear Cardiology Imaging Studies, non-maternity related Ultrasounds and pharmaceutical products | $25/$30<br><br><br><br><br>No Cost Share<br>5%<br>5% | 30%<br><br><br><br><br>30%<br>30%<br>30% |
| **Preventive Care Services**<br>• Services included but not limited to: Routine medical exams, Mammograms, Pelvic Exams, Pap testing, PSA tests, Immunizations, Annual diabetic eye exam, Hearing screenings and Vision screenings which are limited to Screening tests (i.e. Snellen eye chart) and Ocular Photo screening. | No Cost Share | 30% |
| **Emergency and Urgent Care**<br>**Emergency Room Services**<br>• **facility/other covered services** (copayment waived if admitted)<br>**Urgent Care Center Services**<br>• MRAs, MRIs, PETS, C-Scans, Nuclear Cardiology Imaging Studies, Non-maternity related Ultrasounds and pharmaceutical products<br>• Allergy injections<br>• **Allergy testing** | <br>$100<br><br><br>$25<br>5%<br><br><br><br>No Cost Share<br>5% | <br>$100<br><br><br>30%<br>30%<br><br><br><br>30%<br>30% |
| **Inpatient and Outpatient Professional Services**<br>Include but are not limited to:<br>• Medical Care visits (1 per day), Intensive Medical Care, Concurrent Care, Consultations, Surgery and administration of general anesthesia and Newborn exams | 5% | 30% |

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|---|---|---|
| **Inpatient Facility Services** (Network/Non-Network combined) Unlimited days except for:<br>• 60 days for physical medicine/rehab (limit includes Day Rehabilitation Therapy Services on an outpatient basis)<br>• Unlimited days for skilled nursing facility | 5% | 30% |
| **Outpatient Surgery Hospital/Alternative Care Facility**<br>• Surgery and administration of general anesthesia | 5% | 30% |
| **Other Outpatient Services** including but not limited to:<br>• Non Surgical Outpatient Services for example: MRIs, C-Scans, Chemotherapy, Ultrasounds, and other diagnostic outpatient services.<br>• Home Care Services 100 visits (excludes IV Therapy) (Network/Non-Network combined)<br>• Durable Medical Equipment, Orthotics and Prosthetics<br>• Physical Medicine Therapy Day Rehabilitation programs<br>• Hospice Care<br>• Ambulance Services | 5%<br><br><br><br><br><br>No Cost Share<br>5% | 30%<br><br><br><br><br><br>No Cost Share<br>5% |
| **Outpatient Therapy Services**<br>(Combined Network & Non-Network limits)<br>• Physician Home and Office Visits (PCP/SCP)<br>• Other Outpatient Services @ Hospital/Alternative Care Facility<br>Limits apply to:<br>• Cardiac Rehabilitation Unlimited<br>• Pulmonary Rehabilitation Unlimited<br>• Physical/Occupational Therapy: 60 visits combined<br>• Manipulation Therapy: 18 visits<br>• Speech therapy: 40 visits | <br><br>$25/$30<br>5% | <br><br>30%<br>30% |
| **Accidental Dental:** Unlimited | Copayments/Coinsurance based on setting where covered services are received | 30% |
| **Behavioral Health:**<br>**Mental Illness and Substance Abuse[2]**<br>• Inpatient Facility Services<br>• Physician Home and Office Visits (PCP/SCP)<br>• Other Outpatient Services. Outpatient Facility @ Hospital/Alternative Care Facility, Outpatient Professional | <br><br>Benefits provided in accordance with Federal Mental Health Parity | <br><br>30% |
| **Human Organ and Tissue Transplants[3]**<br>• Acquisition and transplant procedures, harvest and storage. | No Cost Share | 50% |

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|---|---|---|
| **Prescription Drugs:**<br><br>**Administered by CVS/Caremark** | **See Your Prescription Benefit Plan Summary** | **See Your Prescription Benefit Plan Summary** |

**Notes:**

- All medical deductibles, copayments and coinsurance apply toward the out-of-pocket maximum (excluding Prescription Drug cost share options and Non-Network Human Organ and Tissue Transplant (HOTT) Services).
- Deductible(s) apply only to covered medical services listed with a percentage (%) coinsurance, including 0%. However, the deductible does not apply to Emergency Room Services where a copayment & (%) coinsurance applies and may not apply to some Behavioral Health services where coinsurance applies
- Network and Non-network deductibles, copayments, coinsurance and out-of-pocket maximums are separate and do not accumulate toward each other.
- Dependent Age: to end of the month which the child attains age 26
- Specialist copayment is applicable to all Specialists excluding General Physicians, Internist, Pediatricians, OB/GYNs and Geriatrics or any other Network Provider as allowed by the plan.
- When allergy injections are rendered with a Physicians Home and Office Visit, only the Office Visit cost share applies. When the Office Visit cost share is a % coinsurance, deductible and coinsurance apply to allergy injections
- No cost share (NCS) 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.
- PCP is a Network Provider who is a practitioner that specializes in family practice, general practice, internal medicine, pediatrics, obstetrics/gynecology, geriatrics or any other Network provider as allowed by the plan.
- SCP is a Network Provider, other than a Primary Care Physician, who provides services within a designated specialty area of practice.
- Benefit period = calendar
- Mammograms (Diagnostic) are no copayment/coinsurance in Network office and outpatient facility settings.
- Behavioral Health Services: Mental Health and Substance Abuse benefits provided in accordance with Federal Mental Health Parity.
- Preventive Care Services that meet the requirements of federal and state law, including certain screenings, immunizations and physician visits are covered.
- Private Duty Nursing – limited to 82 visits/Calendar Year.
- Vision limited services – additional vision services are covered when specifically coded as determination of refraction, routine ophthalmological examination including refraction for new and established patients, and a visual functional screening for visual acuity. No additional ophthalmological services are covered as part of the medical coverage.

2 We encourage you to review the Schedule of Benefits for limitations.
3 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 the member know if the services are considered not medically necessary.

**Pre-existing Exclusion Period: none**

This summary of benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive 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, we may be required to make additional changes to this summary of benefits.

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.

# Here's an overview of your CVS Caremark benefits.

## Fairborn PPO - 1/1/2021

If you have any questions about your prescription plan or costs, call us at 1-888-202-1654. We can help any time after your plan starts. For TDD assistance, please call 1-800-863-5488.

| | **Short-Term Medicines**<br>CVS Caremark Retail Pharmacy Network<br>(Up to a 30-day supply) | **Long-Term Medicines**<br>CVS Caremark Mail Service (up to a 60-day supply) or CVS Pharmacy locations (up to a 90-day supply) |
|---|---|---|
| **Generic Medicines**<br>Always ask your doctor if there's a generic option available. It could save you money. | **$10** for a generic medicine | **$20** for a generic medicine |
| **Preferred Brand-Name Medicines**<br>If a generic is not available or appropriate, ask your doctor to prescribe from your plan's preferred drug list. | **$30** for a preferred brand-name medicine | **$60** for a preferred brand-name medicine |
| **Non-Preferred Brand-Name Medicines**<br>Drugs that aren't on your plan's preferred list will cost more. | **$50** for a non-preferred brand-name medicine | **$100** for a non-preferred brand-name medicine |
| **Specialty Medications** | **30% coinsurance OR $0 copay with PrudentRx**<br>*Specialty medications are required to be filled through CVS Specialty Mail Order Pharmacy or at a retail CVS/pharmacy. Please contact Customer Care toll-free at 1-888-202-1654 for questions or to get started today. | |
| **Maximum Out-of-Pocket** | **$3,000 per individual / $6,000 per family** | |
| **Prior Authorization** | **Certain medications may require prior authorization. Please contact Customer Care toll-free at 1-888-202-1654 or visit www.caremark.com for verification of prior authorization requirements.** | |

Copayment, copay or coinsurance means the amount a plan member is required to pay for a prescription in accordance with a Plan which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan.
Your feedback is important as it helps us improve our service. Please contact us with any questions or concerns at 1-888-202-1654.
Your privacy is important to us. Our employees are trained regarding the appropriate way to handle private health information.

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# PrudentRx Copay Program for Specialty Medications

## Get Specialty Medications at No Cost to You

If you're taking  specialty medications for a chronic or complex situation (like multiple sclerosis, rheumatoid arthritis or cancer), you know how costly they can be – and that the cost continues to rise.  Because we want to make sure you can get the medications you need at an affordable cost, we're pleased to offer a new program that reduces your out-of-pocket cost for specialty medications to $0.

## Pay $0 with The Prudent Rx Copay Program

We're working with PrudentRx to offer The PrudentRx Copay Program as part of your prescription benefit plan. To participate, all you need to do is enroll.  You'll pay $0 for any medications on the Specialty Drug List for as long as you're enrolled.

PrudentRx works with manufacturers to get copay card assistance for your medication.  Once you get started, they'll manage enrollment and renewals on your behalf.  But even if there's no copay card program available for your medication, your cost will be $0 for as long as you are enrolled in the program.

## Getting started is easy

If you take a specialty medication on the Specialty Drug List, call PrudentRx at 1-800-578-4403, Monday through Friday, from 8 a.m. to 8 p.m. EST to enroll – it only takes about 10 minutes.  If they don't hear from you, a PrudentRx Advocate may give you a call.  If you don't currently take a specialty medication, but your doctor prescribes one, you can enroll at any time.  Participation is voluntary, but you will pay more for your specialty medications if you choose not to enroll in the program.

If you are taking a specialty medication, watch your mailbox for more information on The PrudentRx Copay Program and changes to your plan.  If you have any questions, you can call PrudentRx at the number above.

# Notice of Nondiscrimination

Federal civil rights laws prohibit certain health programs and activities from discriminating on the basis of race, color, national origin, age, disability, or sex. The laws apply to health programs and activities that receive funding from the Federal government, are administered by a Federal agency or are offered on a public Health Insurance Marketplace. Health plans that are subject to the laws include Medicare Part D plans, Medicaid plans, health plans offered by issuers on Health Insurance Marketplaces, and certain employee health benefit plans. If you have questions about whether these Federal civil rights laws apply to your plan, please contact your health plan at the number in your benefit plan materials.

If your health plan is subject to these Federal civil rights laws, it complies with the laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex and does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Your health plan:

- Provides appropriate aids and services, free of charge, when necessary to ensure that people with disabilities have an equal opportunity to communicate effectively with us, such as:
  - Auxiliary aids and services
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)

- Provides language assistance services, free of charge, when necessary to provide meaningful access to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, call Customer Care at the phone number on your benefit ID card.

If you believe these services have not been appropriately provided to you or you have been discriminated against on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by mail, fax, or email with your health plan's Civil Rights Coordinator.

You may also contact Customer Care and we will direct your grievance to your health plan's Civil Rights Coordinator:

Nondiscrimination Grievance Coordinator
PO BOX 6590, Lee's Summit, MO 64064-6590
Phone: 1-866-526-4075
TTY: 1-800-863-5488
Fax: 1-855-245-2135
Email: nondiscrimination@cvscaremark.com

If you need additional help filing a grievance, your health plan's Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, DC 20201
1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.