



Kentucky

Effective January 1, 2023

ChamberAdvantage medical and specialty products

Anthem  | SMALL BUSINESS



WE'RE HELPING SOLVE TODAY'S TOUGHEST HEALTHCARE CHALLENGES

By connecting individuals to the care, support, and resources they need to thrive, we're going beyond traditional health insurance to focus on a bigger whole-health picture.

We're here to support you with:



A transformative digital-first experience. Using innovative digital solutions, advanced analytics, and apps like SydneySM Health, we're simplifying and personalizing healthcare delivery.



Meaningful connections through whole-person care. Through medical, pharmacy, and specialty integration, we're leaning into whole-health programs like Wellbeing Solutions to improve outcomes and lower costs.



Collaborative expertise with our network advantage. By leveraging our partnerships, networks, and strong provider relationships, we're supporting access to high-quality, equitable care.

As your trusted partner, we're here to promote an effective healthcare strategy that reinforces innovation, integration, and collaboration.

ChamberAdvantage product details – 2 to 50 employees

Anthem Link ChamberAdvantage Pathway EPO plans:

- *Non-HSA plans:* Virtual text and virtual primary care visits with a member's 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. Deductible applies to facility services.
- *HSA plans:* Virtual text and virtual primary care visits with a member's network doctor or our online provider K Health subject to deductible, then covered in full. Virtual preferred online provider (video visits) and other services such as PCP office visits, Specialist visits subject to deductible, then copay.
- Network coinsurance is limited to five benefits – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics.
- With the National Blue Connection High-Performance Network (Blue HPN) and local Pathway (Blue HPN) network, members receive network coverage when they visit any participating HPN provider in our HPN service areas across the U.S. Non-network and out of country coverage is limited to urgent and emergency care.
- To find Blue HPN providers, visit [anthem.com/find-care/](https://www.anthem.com/find-care/) or ask your Anthem representative for details.

The following benefit charts show network benefits for select visits and/or services. Additional services rendered as part of a visit or service (including urgent care and emergency room visits) may be subject to additional cost shares.

Our PPO plans include non-network benefits with higher cost shares, including deductible, coinsurance and copays. Our Anthem Link EPO and HMO plans only include non-network benefits for emergency, urgent care or authorized services.

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.

ChamberAdvantage product details – 2 to 50 employees

Plan type	EPO		
Plan name	Anthem Link ChamberAdvantage Pathway EPO 250/2500 *NEW*	Anthem Link ChamberAdvantage Pathway EPO 1000/6000 *NEW*	Anthem Link ChamberAdvantage Pathway EPO 2500/5800 *NEW*
Network	Pathway	Pathway	Pathway
Contract code	6VE7	6VEC	6VEY
Deductible ¹ (individual/family)	\$250/\$750	\$1,000/\$3,000	\$2,500/\$5,000
Coinsurance	Limited \$	Limited \$	Limited \$
Out-of-pocket maximum (individual/family)	\$2,500/\$5,000	\$6,000/\$12,000	\$5,800/\$11,600
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	PCP: \$10 SPC: \$40 RHC: \$10	PCP: \$50 SPC: \$75 RHC: \$50	PCP: \$50 SPC: \$75 RHC: \$50
Medical chats and virtual primary care visits ³	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider ⁴	Covered in full	Covered in full	Covered in full
Urgent care (office)	\$10	\$50	\$50
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital inpatient admission	Deductible, then \$750 per admission	Deductible, then \$750 per admission	Deductible, then \$750 per admission
Prescription drugs: network/drug list	Advantage with R90/Essential	Advantage with R90/Essential	Advantage with R90/Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1a-2: No deductible Tiers 3-4: Medical deductible applies	Tiers 1a-2: No deductible Tiers 3-4: Medical deductible applies	Tiers 1a-2: No deductible Tiers 3-4: Medical deductible applies
Retail pharmacy: 30-day supply ^{6,7}	\$0/\$10/\$60/\$125/\$400	\$0/\$10/\$60/\$125/\$400	\$0/\$10/\$60/\$125/\$400
Home delivery pharmacy ^{7,8}	\$0/\$25/\$180/\$375/\$400	\$0/\$25/\$180/\$375/\$400	\$0/\$25/\$180/\$375/\$400

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
- 1 All plans have **embedded** deductibles and out-of-pocket maximums, 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.
- 2 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 Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.
- 3 Cost share applies to medical chats and virtual visits for primary care from our online provider K Health, through its affiliated provider groups.
- 4 Cost share applies to virtual visits from our online provider LiveHealth Online (LHO) – urgent/acute medical and behavioral health services (mental health / substance abuse). In addition, free visits for Future Moms Breastfeeding Support and EAP counseling visits on LHO are included with all medical plans.
- 5 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed.
- 6 Retail 90 (R90) is included on all plans. Members can get a 90-day supply of maintenance medications from a participating retail pharmacy for drug tiers 1-3 at 3x the retail cost share.
- 7 Pharmacy plans may use a 4-Tier (tier 1/tier 2/ tier 3/ tier 4) or a 4-Tier Split (Tier 1) (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/>.
- 8 Home delivery program typically covers up to a 90-day supply for drug tiers 1-3 and up to a 30-day supply for drug tier 4 (Specialty drugs).

ChamberAdvantage product details – 2 to 50 employees

Plan type	EPO	EPO HSA	
Plan name	Anthem Link ChamberAdvantage Pathway EPO 5000/8700 *NEW*	Anthem Link ChamberAdvantage Pathway EPO 3000EC/4000 w/HSA *NEW*	Anthem Link ChamberAdvantage Pathway EPO 5000EC/5750 w/HSA *NEW*
Network	Pathway	Pathway	Pathway
Contract code	6VFF	6VE3	6VFD
Deductible ¹ (individual/family)	\$5,000/\$10,000	\$3,000/\$6,000	\$5,000/\$10,000
Coinsurance	Limited \$	Limited \$	Limited \$
Out-of-pocket maximum (individual/family)	\$8,700/\$17,400	\$4,000/\$8,000	\$5,750/\$11,500
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	PCP: \$75 SPC: \$125 RHC: \$75	PCP: Deductible, then \$25 SPC: Deductible, then \$75 RHC: Deductible, then \$25	PCP: Deductible, then \$50 SPC: Deductible, then \$100 RHC: Deductible, then \$50
Medical chats and virtual primary care visits ³	Covered in full	Deductible, then covered in full	Deductible, then covered in full
Virtual doctor visits: Preferred online provider ⁴	Covered in full	Deductible, then covered in full	Deductible, then covered in full
Urgent care (office)	\$75	Deductible, then \$25	Deductible, then \$50
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital inpatient admission	Deductible, then \$750 per admission	Deductible, then \$750 per admission	Deductible, then \$750 per admission
Prescription drugs: network/drug list	Advantage with R90/Essential	Advantage with R90/Essential	Advantage with R90/Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1a-2: No deductible Tiers 3-4: Medical deductible applies	Tiers 1a-4: Medical deductible applies	Tiers 1a-4: Medical deductible applies
Retail pharmacy: 30-day supply ^{6,7}	\$0/\$10/\$60/\$125/\$400	\$0/\$10/\$60/\$125/\$400	\$0/\$10/\$60/\$125/\$400
Home delivery pharmacy ^{7,8}	\$0/\$25/\$180/\$375/\$400	\$0/\$25/\$180/\$375/\$400	\$0/\$25/\$180/\$375/\$400

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
- 1 All plans have **embedded** deductibles and out-of-pocket maximums, 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.
- 2 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 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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- 5 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed.
- 6 Retail 90 (R90) is included on all plans. Members can get a 90-day supply of maintenance medications from a participating retail pharmacy for drug tiers 1-3 at 3x the retail cost share.
- 7 Pharmacy plans may use a 4-Tier (tier 1/tier 2/ tier 3/ tier 4) or a 4-Tier Split (Tier 1) (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/>.
- 8 Home delivery program typically covers up to a 90-day supply for drug tiers 1-3 and up to a 30-day supply for drug tier 4 (Specialty drugs).

ChamberAdvantage product details – 2 to 50 employees

Plan type	EPO HSA	HMO	
Plan name	Anthem Link ChamberAdvantage Pathway EPO 6000EC/7000 w/HSA *NEW*	Anthem ChamberAdvantage Pathway HMO 500/0%/6500	Anthem ChamberAdvantage Pathway HMO 500/20%/6500
Network	Pathway	Pathway HMO	Pathway HMO
Contract code	6VEN	6VEU	6VEO
Deductible ¹ (individual/family)	\$6,000/\$12,000	\$500/\$1,500	\$500/\$1,500
Coinsurance	Limited \$	0%	20%
Out-of-pocket maximum (individual/family)	\$7,000/\$14,000	\$6,500/\$13,000	\$6,500/\$13,000
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	PCP: Deductible, then \$50 SPC: Deductible, then \$100 RHC: Deductible, then \$50	PCP: \$25 SPC: \$50 RHC: \$25	PCP: \$25 SPC: \$50 RHC: \$25
Medical chats and virtual primary care visits ³	Deductible, then covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider ⁴	Deductible, then covered in full	Covered in full	Covered in full
Urgent care (office)	Deductible, then \$50	\$25	\$25
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then \$500	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then \$750 per admission	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Advantage with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1a-4: Medical deductible applies	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply ^{6,7}	\$0/\$10/\$60/\$125/\$400	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script
Home delivery pharmacy ^{7,8}	\$0/\$25/\$180/\$375/\$400	\$25/\$105/\$210/25% up to \$350 per script	\$25/\$105/\$210/25% up to \$350 per script

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
- 1 All plans have **embedded** deductibles and out-of-pocket maximums, 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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- 3 Cost share applies to medical chats and virtual visits for primary care from our online provider K Health, through its affiliated provider groups.
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- 6 Retail 90 (R90) is included on all plans. Members can get a 90-day supply of maintenance medications from a participating retail pharmacy for drug tiers 1-3 at 3x the retail cost share.
- 7 Pharmacy plans may use a 4-Tier (tier 1/tier 2/ tier 3/ tier 4) or a 4-Tier Split (Tier 1) (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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ChamberAdvantage product details – 2 to 50 employees

Plan type	HMO		
Plan name	Anthem ChamberAdvantage Pathway HMO 1000/20%/3000	Anthem ChamberAdvantage Pathway HMO 1500/20%/4000	Anthem ChamberAdvantage Pathway HMO 2000/0%/6500
Network	Pathway HMO	Pathway HMO	Pathway HMO
Contract code	6VED	6VF9	6VE6
Deductible ¹ (individual/family)	\$1,000/\$3,000	\$1,500/\$3,000	\$2,000/\$4,000
Coinsurance	20%	20%	0%
Out-of-pocket maximum (individual/family)	\$3,000/\$6,000	\$4,000/\$8,000	\$6,500/\$13,000
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	PCP: \$20 SPC: \$40 RHC: \$20	PCP: \$25 SPC: \$50 RHC: \$25	PCP: \$25 SPC: \$50 RHC: \$25
Medical chats and virtual primary care visits ³	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider ⁴	Covered in full	Covered in full	Covered in full
Urgent care (office)	\$20	\$25	\$25
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient admission	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply ^{6,7}	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script
Home delivery pharmacy ^{7,8}	\$25/\$105/\$210/25% up to \$350 per script	\$25/\$105/\$210/25% up to \$350 per script	\$25/\$105/\$210/25% up to \$350 per script

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
- 1 All plans have **embedded** deductibles and out-of-pocket maximums, 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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- 6 Retail 90 (R90) is included on all plans. Members can get a 90-day supply of maintenance medications from a participating retail pharmacy for drug tiers 1-3 at 3x the retail cost share.
- 7 Pharmacy plans may use a 4-Tier (tier 1/tier 2/ tier 3/ tier 4) or a 4-Tier Split (Tier 1) (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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ChamberAdvantage product details – 2 to 50 employees

Plan type	HMO		
Plan name	Anthem ChamberAdvantage Pathway HMO 2000/20%/3500	Anthem ChamberAdvantage Pathway HMO 2000/20%/7500	Anthem ChamberAdvantage Pathway HMO 2500/0%/5000
Network	Pathway HMO	Pathway HMO	Pathway HMO
Contract code	6VDZ	6VEA	6VE5
Deductible ¹ (individual/family)	\$2,000/\$4,000	\$2,000/\$4,000	\$2,500/\$5,000
Coinsurance	20%	20%	0%
Out-of-pocket maximum (individual/family)	\$3,500/\$7,000	\$7,500/\$15,000	\$5,000/\$10,000
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	PCP: \$30 SPC: \$60 RHC: \$30	PCP: \$30 SPC: \$60 RHC: \$30	PCP: \$25 SPC: \$50 RHC: \$25
Medical chats and virtual primary care visits ³	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider ⁴	Covered in full	Covered in full	Covered in full
Urgent care (office)	\$30	\$30	\$25
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient admission	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply ^{6,7}	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script
Home delivery pharmacy ^{7,8}	\$25/\$105/\$210/25% up to \$350 per script	\$25/\$105/\$210/25% up to \$350 per script	\$25/\$105/\$210/25% up to \$350 per script

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
- 1 All plans have **embedded** deductibles and out-of-pocket maximums, 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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ChamberAdvantage product details – 2 to 50 employees

Plan type	HMO		
Plan name	Anthem ChamberAdvantage Pathway HMO 2500/20%/5000	Anthem ChamberAdvantage Pathway HMO 2500/50%/6000	Anthem ChamberAdvantage Pathway HMO 3000/0%/6500
Network	Pathway HMO	Pathway HMO	Pathway HMO
Contract code	6VEL	6VF3	6VFM
Deductible ¹ (individual/family)	\$2,500/\$5,000	\$2,500/\$5,000	\$3,000/\$6,000
Coinsurance	20%	50%	0%
Out-of-pocket maximum (individual/family)	\$5,000/\$10,000	\$6,000/\$12,000	\$6,500/\$13,000
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	PCP: \$30 SPC: \$60 RHC: \$30	PCP: \$30 SPC: \$60 RHC: \$30	PCP: \$25 SPC: \$50 RHC: \$25
Medical chats and virtual primary care visits ³	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider ⁴	Covered in full	Covered in full	Covered in full
Urgent care (office)	\$30	\$30	\$25
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then 20% coinsurance	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient admission	Deductible, then 20% coinsurance	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply ^{6,7}	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script
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- 2 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 Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.
- 3 Cost share applies to medical chats and virtual visits for primary care from our online provider K Health, through its affiliated provider groups.
- 4 Cost share applies to virtual visits from our online provider LiveHealth Online (LHO) – urgent/acute medical and behavioral health services (mental health / substance abuse). In addition, free visits for Future Moms Breastfeeding Support and EAP counseling visits on LHO are included with all medical plans.
- 5 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed.
- 6 Retail 90 (R90) is included on all plans. Members can get a 90-day supply of maintenance medications from a participating retail pharmacy for drug tiers 1-3 at 3x the retail cost share.
- 7 Pharmacy plans may use a 4-Tier (tier 1/tier 2/ tier 3/ tier 4) or a 4-Tier Split (Tier 1) (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/>.
- 8 Home delivery program typically covers up to a 90-day supply for drug tiers 1-3 and up to a 30-day supply for drug tier 4 (Specialty drugs).

ChamberAdvantage product details – 2 to 50 employees

Plan type	HMO		
Plan name	Anthem ChamberAdvantage Pathway HMO 3000/20%/3500	Anthem ChamberAdvantage Pathway HMO 3000/20%/3500 (Grp Conv)	Anthem ChamberAdvantage Pathway HMO 3000/50%/7000
Network	Pathway HMO	Pathway HMO	Pathway HMO
Contract code	6VER	6VFC	6VFS
Deductible ¹ (individual/family)	\$3,000/\$6,000	\$3,000/\$6,000	\$3,000/\$6,000
Coinsurance	20%	20%	50%
Out-of-pocket maximum (individual/family)	\$3,500/\$7,000	\$3,500/\$7,000	\$7,000/\$14,000
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	PCP: \$25 SPC: \$50 RHC: \$25	PCP: \$25 SPC: \$50 RHC: \$25	PCP: \$30 SPC: \$60 RHC: \$30
Medical chats and virtual primary care visits ³	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider ⁴	Covered in full	Covered in full	Covered in full
Urgent care (office)	\$25	\$25	\$30
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 50% coinsurance
Hospital inpatient admission	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 50% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply ^{6,7}	Level 1: \$15/\$40/\$80/25% up to \$350 per script Level 2: \$25/\$50/\$90/35% up to \$450 per script	Level 1: \$15/\$40/\$80/25% up to \$350 per script Level 2: \$25/\$50/\$90/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script
Home delivery pharmacy ^{7,8}	\$38/\$120/\$240/25% up to \$350 per script	\$38/\$120/\$240/25% up to \$350 per script	\$25/\$105/\$210/25% up to \$350 per script

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
- 1 All plans have **embedded** deductibles and out-of-pocket maximums, 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.
- 2 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 Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.
- 3 Cost share applies to medical chats and virtual visits for primary care from our online provider K Health, through its affiliated provider groups.
- 4 Cost share applies to virtual visits from our online provider LiveHealth Online (LHO) – urgent/acute medical and behavioral health services (mental health / substance abuse). In addition, free visits for Future Moms Breastfeeding Support and EAP counseling visits on LHO are included with all medical plans.
- 5 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed.
- 6 Retail 90 (R90) is included on all plans. Members can get a 90-day supply of maintenance medications from a participating retail pharmacy for drug tiers 1-3 at 3x the retail cost share.
- 7 Pharmacy plans may use a 4-Tier (tier 1/tier 2/ tier 3/ tier 4) or a 4-Tier Split (Tier 1) (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/>.
- 8 Home delivery program typically covers up to a 90-day supply for drug tiers 1-3 and up to a 30-day supply for drug tier 4 (Specialty drugs).

ChamberAdvantage product details – 2 to 50 employees

Plan type	HMO		
Plan name	Anthem ChamberAdvantage Pathway HMO 4000/0%/7000	Anthem ChamberAdvantage Pathway HMO 5500/0%/7500	Anthem ChamberAdvantage Pathway HMO 5000/20%/8500
Network	Pathway HMO	Pathway HMO	Pathway HMO
Contract code	6VE2	6VET	6VEF
Deductible ¹ (individual/family)	\$4,000/\$8,000	\$5,500/\$11,000	\$5,000/\$10,000
Coinsurance	0%	0%	20%
Out-of-pocket maximum (individual/family)	\$7,000/\$14,000	\$7,500/\$15,000	\$8,500/\$17,000
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	PCP: \$25 SPC: \$50 RHC: \$25	PCP: \$25 SPC: \$50 RHC: \$25	PCP: \$30 SPC: \$60 RHC: \$30
Medical chats and virtual primary care visits ³	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider ⁴	Covered in full	Covered in full	Covered in full
Urgent care (office)	\$25	\$25	\$30
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply ^{6,7}	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script
Home delivery pharmacy ^{7,8}	\$25/\$105/\$210/25% up to \$350 per script	\$25/\$105/\$210/25% up to \$350 per script	\$25/\$105/\$210/25% up to \$350 per script

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
- 1 All plans have **embedded** deductibles and out-of-pocket maximums, 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.
- 2 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 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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- 4 Cost share applies to virtual visits from our online provider LiveHealth Online (LHO) – urgent/acute medical and behavioral health services (mental health / substance abuse). In addition, free visits for Future Moms Breastfeeding Support and EAP counseling visits on LHO are included with all medical plans.
- 5 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed.
- 6 Retail 90 (R90) is included on all plans. Members can get a 90-day supply of maintenance medications from a participating retail pharmacy for drug tiers 1-3 at 3x the retail cost share.
- 7 Pharmacy plans may use a 4-Tier (tier 1/tier 2/ tier 3/ tier 4) or a 4-Tier Split (Tier 1) (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/>.
- 8 Home delivery program typically covers up to a 90-day supply for drug tiers 1-3 and up to a 30-day supply for drug tier 4 (Specialty drugs).

ChamberAdvantage product details – 2 to 50 employees

Plan type	HMO	HMO HSA	
Plan name	Anthem ChamberAdvantage Pathway HMO 6500/30%/7900	Anthem ChamberAdvantage Pathway HMO 3000EC/0%/5000 w/HSA *NEW*	Anthem ChamberAdvantage Pathway HMO 3000E/0%/4000 w/HSA
Network	Pathway HMO	Pathway HMO	Pathway HMO
Contract code	6VFA	6VFB	6VEE
Deductible ¹ (individual/family)	\$6,500/\$13,000	\$3,000/\$6,000	\$3,000/\$6,000
Coinsurance	30%	0%	0%
Out-of-pocket maximum (individual/family)	\$7,900/\$15,800	\$5,000/\$10,000	\$4,000/\$8,000
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	PCP: \$25 SPC: \$50 RHC: \$25	PCP: Deductible, then \$50 SPC: Deductible, then \$100 RHC: Deductible, then \$50	Deductible, then 0% coinsurance
Medical chats and virtual primary care visits ³	Covered in full	Deductible, then covered in full	Deductible, then covered in full
Virtual doctor visits: Preferred online provider ⁴	Covered in full	Deductible, then covered in full	Deductible, then covered in full
Urgent care (office)	\$25	Deductible, then \$50	Deductible, then 0% coinsurance
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then 30% coinsurance	Deductible, then \$500	Deductible, then 0% coinsurance
Hospital inpatient admission	Deductible, then 30% coinsurance	Deductible, then \$750 per admission	Deductible, then 0% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies
Retail pharmacy: 30-day supply ^{6,7}	Level 1: \$15/\$40/\$80/25% up to \$350 per script Level 2: \$25/\$50/\$90/35% up to \$450 per script	Level 1: \$20/\$50/\$90/25% up to \$400 per script Level 2: \$30/\$60/\$100/35% up to \$600 per script	Level 1: 0% Level 2: 30%
Home delivery pharmacy ^{7,8}	\$38/\$120/\$240/25% up to \$350 per script	\$50/\$150/\$270/25% up to \$400 per script	0%

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
- 1 All plans have **embedded** deductibles and out-of-pocket maximums, 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.
- 2 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 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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- 5 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed.
- 6 Retail 90 (R90) is included on all plans. Members can get a 90-day supply of maintenance medications from a participating retail pharmacy for drug tiers 1-3 at 3x the retail cost share.
- 7 Pharmacy plans may use a 4-Tier (tier 1/tier 2/ tier 3/ tier 4) or a 4-Tier Split (Tier 1) (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/>.
- 8 Home delivery program typically covers up to a 90-day supply for drug tiers 1-3 and up to a 30-day supply for drug tier 4 (Specialty drugs).

ChamberAdvantage product details – 2 to 50 employees

Plan type	HMO HSA		
Plan name	Anthem ChamberAdvantage Pathway HMO 3000E/20%/6000 w/HSA	Anthem ChamberAdvantage Pathway HMO 3500EC/0%/6000 w/HSA *NEW*	Anthem ChamberAdvantage Pathway HMO 4000E/0%/6000 w/HSA
Network	Pathway HMO	Pathway HMO	Pathway HMO
Contract code	6VEZ	6VEH	6VEG
Deductible ¹ (individual/family)	\$3,000/\$6,000	\$3,500/\$7,000	\$4,000/\$8,000
Coinsurance	20%	0%	0%
Out-of-pocket maximum (individual/family)	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	Deductible, then 20% coinsurance	PCP: Deductible, then \$50 SPC: Deductible, then \$100 RHC: Deductible, then \$50	Deductible, then 0% coinsurance
Medical chats and virtual primary care visits ³	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full
Virtual doctor visits: Preferred online provider ⁴	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full
Urgent care (office)	Deductible, then 20% coinsurance	Deductible, then \$50	Deductible, then 0% coinsurance
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then 20% coinsurance	Deductible, then \$500	Deductible, then 0% coinsurance
Hospital inpatient admission	Deductible, then 20% coinsurance	Deductible, then \$750 per admission	Deductible, then 0% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies
Retail pharmacy: 30-day supply ^{6,7}	Level 1: 20% Level 2: 30%	Level 1: \$20/\$50/\$90/25% up to \$400 per script Level 2: \$30/\$60/\$100/35% up to \$600 per script	Level 1: 0% Level 2: 30%
Home delivery pharmacy ^{7,8}	20%	\$50/\$150/\$270/25% up to \$400 per script	0%

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
- 1 All plans have **embedded** deductibles and out-of-pocket maximums, 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.
- 2 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 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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- 4 Cost share applies to virtual visits from our online provider LiveHealth Online (LHO) – urgent/acute medical and behavioral health services (mental health / substance abuse). In addition, free visits for Future Moms Breastfeeding Support and EAP counseling visits on LHO are included with all medical plans.
- 5 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed.
- 6 Retail 90 (R90) is included on all plans. Members can get a 90-day supply of maintenance medications from a participating retail pharmacy for drug tiers 1-3 at 3x the retail cost share.
- 7 Pharmacy plans may use a 4-Tier (tier 1/tier 2/ tier 3/ tier 4) or a 4-Tier Split (Tier 1) (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/>.
- 8 Home delivery program typically covers up to a 90-day supply for drug tiers 1-3 and up to a 30-day supply for drug tier 4 (Specialty drugs).

ChamberAdvantage product details – 2 to 50 employees

Plan type	HMO HSA		
Plan name	Anthem ChamberAdvantage Pathway HMO 4500E/0%/7000 w/HSA	Anthem ChamberAdvantage Pathway HMO 5000EC/0%/7000 w/HSA *NEW*	Anthem ChamberAdvantage Pathway HMO 5000E/20%/7000 w/HSA
Network	Pathway HMO	Pathway HMO	Pathway HMO
Contract code	6VE9	6VEV	6VF4
Deductible ¹ (individual/family)	\$4,500/\$9,000	\$5,000/\$10,000	\$5,000/\$10,000
Coinsurance	0%	0%	20%
Out-of-pocket maximum (individual/family)	\$7,000/\$14,000	\$7,000/\$14,000	\$7,000/\$14,000
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	Deductible, then 0% coinsurance	PCP: Deductible, then \$50 SPC: Deductible, then \$100 RHC: Deductible, then \$50	Deductible, then 20% coinsurance
Medical chats and virtual primary care visits ³	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full
Virtual doctor visits: Preferred online provider ⁴	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full
Urgent care (office)	Deductible, then 0% coinsurance	Deductible, then \$50	Deductible, then 20% coinsurance
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then 0% coinsurance	Deductible, then \$500	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 0% coinsurance	Deductible, then \$750 per admission	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies
Retail pharmacy: 30-day supply ^{6,7}	Level 1: 0% Level 2: 30%	Level 1: \$20/\$50/\$90/25% up to \$400 per script Level 2: \$30/\$60/\$100/35% up to \$600 per script	Level 1: 20% Level 2: 30%
Home delivery pharmacy ^{7,8}	0%	\$50/\$150/\$270/25% up to \$400 per script	20%

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
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- 5 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed.
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- 8 Home delivery program typically covers up to a 90-day supply for drug tiers 1-3 and up to a 30-day supply for drug tier 4 (Specialty drugs).

ChamberAdvantage product details – 2 to 50 employees

Plan type	PPO		
Plan name	Anthem ChamberAdvantage Blue Access PPO 500/0%/6500	Anthem ChamberAdvantage Blue Access PPO 500/20%/6500	Anthem ChamberAdvantage Blue Access PPO 1000/20%/3000
Network	Blue Access	Blue Access	Blue Access
Contract code	6VFG	6VFH	6VFE
Deductible ¹ (individual/family)	\$500/\$1,500	\$500/\$1,500	\$1,000/\$3,000
Coinsurance	0%	20%	20%
Out-of-pocket maximum (individual/family)	\$6,500/\$13,000	\$6,500/\$13,000	\$3,000/\$6,000
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	PCP: \$25 SPC: \$50 RHC: \$25	PCP: \$25 SPC: \$50 RHC: \$25	PCP: \$20 SPC: \$40 RHC: \$20
Medical chats and virtual primary care visits ³	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider ⁴	Covered in full	Covered in full	Covered in full
Urgent care (office)	\$25	\$25	\$20
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
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	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply ^{6,7}	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script
Home delivery pharmacy ^{7,8}	\$25/\$105/\$210/25% up to \$350 per script	\$25/\$105/\$210/25% up to \$350 per script	\$25/\$105/\$210/25% up to \$350 per script

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
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- 6 Retail 90 (R90) is included on all plans. Members can get a 90-day supply of maintenance medications from a participating retail pharmacy for drug tiers 1-3 at 3x the retail cost share.
- 7 Pharmacy plans may use a 4-Tier (tier 1/tier 2/ tier 3/ tier 4) or a 4-Tier Split (Tier 1) (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/>.
- 8 Home delivery program typically covers up to a 90-day supply for drug tiers 1-3 and up to a 30-day supply for drug tier 4 (Specialty drugs).

ChamberAdvantage product details – 2 to 50 employees

Plan type	PPO		
Plan name	Anthem ChamberAdvantage Blue Access PPO 1500/20%/4000	Anthem ChamberAdvantage Blue Access PPO 2000/0%/6500 *NEW*	Anthem ChamberAdvantage Blue Access PPO 2000/20%/3500
Network	Blue Access	Blue Access	Blue Access
Contract code	6VES	6VEP	6VDX
Deductible ¹ (individual/family)	\$1,500/\$3,000	\$2,000/\$4,000	\$2,000/\$4,000
Coinsurance	20%	0%	20%
Out-of-pocket maximum (individual/family)	\$4,000/\$8,000	\$6,500/\$13,000	\$3,500/\$7,000
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	PCP: \$25 SPC: \$50 RHC: \$25	PCP: \$25 SPC: \$50 RHC: \$25	PCP: \$30 SPC: \$60 RHC: \$30
Medical chats and virtual primary care visits ³	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider ⁴	Covered in full	Covered in full	Covered in full
Urgent care (office)	\$25	\$25	\$30
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply ^{6,7}	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script
Home delivery pharmacy ^{7,8}	\$25/\$105/\$210/25% up to \$350 per script	\$25/\$105/\$210/25% up to \$350 per script	\$25/\$105/\$210/25% up to \$350 per script

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
- 1 All plans have **embedded** deductibles and out-of-pocket maximums, 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.
- 2 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 Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.
- 3 Cost share applies to medical chats and virtual visits for primary care from our online provider K Health, through its affiliated provider groups.
- 4 Cost share applies to virtual visits from our online provider LiveHealth Online (LHO) – urgent/acute medical and behavioral health services (mental health / substance abuse). In addition, free visits for Future Moms Breastfeeding Support and EAP counseling visits on LHO are included with all medical plans.
- 5 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed.
- 6 Retail 90 (R90) is included on all plans. Members can get a 90-day supply of maintenance medications from a participating retail pharmacy for drug tiers 1-3 at 3x the retail cost share.
- 7 Pharmacy plans may use a 4-Tier (tier 1/tier 2/ tier 3/ tier 4) or a 4-Tier Split (Tier 1) (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/>.
- 8 Home delivery program typically covers up to a 90-day supply for drug tiers 1-3 and up to a 30-day supply for drug tier 4 (Specialty drugs).

ChamberAdvantage product details – 2 to 50 employees

Plan type	PPO		
Plan name	Anthem ChamberAdvantage Blue Access PPO 2000/20%/7500	Anthem ChamberAdvantage Blue Access PPO 2500/0%/5000 *NEW*	Anthem ChamberAdvantage Blue Access PPO 2500/20%/5000
Network	Blue Access	Blue Access	Blue Access
Contract code	6VEB	6VEM	6VE8
Deductible ¹ (individual/family)	\$2,000/\$4,000	\$2,500/\$5,000	\$2,500/\$5,000
Coinsurance	20%	0%	20%
Out-of-pocket maximum (individual/family)	\$7,500/\$15,000	\$5,000/\$10,000	\$5,000/\$10,000
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	PCP: \$30 SPC: \$60 RHC: \$30	PCP: \$25 SPC: \$50 RHC: \$25	PCP: \$30 SPC: \$60 RHC: \$30
Medical chats and virtual primary care visits ³	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider ⁴	Covered in full	Covered in full	Covered in full
Urgent care (office)	\$30	\$25	\$30
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply ^{6,7}	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script
Home delivery pharmacy ^{7,8}	\$25/\$105/\$210/25% up to \$350 per script	\$25/\$105/\$210/25% up to \$350 per script	\$25/\$105/\$210/25% up to \$350 per script

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
- 1 All plans have **embedded** deductibles and out-of-pocket maximums, 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.
- 2 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 Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.
- 3 Cost share applies to medical chats and virtual visits for primary care from our online provider K Health, through its affiliated provider groups.
- 4 Cost share applies to virtual visits from our online provider LiveHealth Online (LHO) – urgent/acute medical and behavioral health services (mental health / substance abuse). In addition, free visits for Future Moms Breastfeeding Support and EAP counseling visits on LHO are included with all medical plans.
- 5 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed.
- 6 Retail 90 (R90) is included on all plans. Members can get a 90-day supply of maintenance medications from a participating retail pharmacy for drug tiers 1-3 at 3x the retail cost share.
- 7 Pharmacy plans may use a 4-Tier (tier 1/tier 2/ tier 3/ tier 4) or a 4-Tier Split (Tier 1) (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/>.
- 8 Home delivery program typically covers up to a 90-day supply for drug tiers 1-3 and up to a 30-day supply for drug tier 4 (Specialty drugs).

ChamberAdvantage product details – 2 to 50 employees

Plan type	PPO		
Plan name	Anthem ChamberAdvantage Blue Access PPO 2500/50%/6000	Anthem ChamberAdvantage Blue Access PPO 3000/20%/3500	Anthem ChamberAdvantage Blue Access PPO 3000/20%/3500 (Grp Conv)
Network	Blue Access	Blue Access	Blue Access
Contract code	6VFK	6VEJ	6VFJ
Deductible ¹ (individual/family)	\$2,500/\$5,000	\$3,000/\$6,000	\$3,000/\$6,000
Coinsurance	50%	20%	20%
Out-of-pocket maximum (individual/family)	\$6,000/\$12,000	\$3,500/\$7,000	\$3,500/\$7,000
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	PCP: \$30 SPC: \$60 RHC: \$30	PCP: \$25 SPC: \$50 RHC: \$25	PCP: \$25 SPC: \$50 RHC: \$25
Medical chats and virtual primary care visits ³	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider ⁴	Covered in full	Covered in full	Covered in full
Urgent care (office)	\$30	\$25	\$25
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then 50% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 50% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply ^{6,7}	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$15/\$40/\$80/25% up to \$350 per script Level 2: \$25/\$50/\$90/35% up to \$450 per script	Level 1: \$15/\$40/\$80/25% up to \$350 per script Level 2: \$25/\$50/\$90/35% up to \$450 per script
Home delivery pharmacy ^{7,8}	\$25/\$105/\$210/25% up to \$350 per script	\$38/\$120/\$240/25% up to \$350 per script	\$38/\$120/\$240/25% up to \$350 per script

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
- 1 All plans have **embedded** deductibles and out-of-pocket maximums, 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.
- 2 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 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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- 5 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed.
- 6 Retail 90 (R90) is included on all plans. Members can get a 90-day supply of maintenance medications from a participating retail pharmacy for drug tiers 1-3 at 3x the retail cost share.
- 7 Pharmacy plans may use a 4-Tier (tier 1/tier 2/ tier 3/ tier 4) or a 4-Tier Split (Tier 1) (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/>.
- 8 Home delivery program typically covers up to a 90-day supply for drug tiers 1-3 and up to a 30-day supply for drug tier 4 (Specialty drugs).

ChamberAdvantage product details – 2 to 50 employees

Plan type	PPO		
Plan name	Anthem ChamberAdvantage Blue Access PPO 3000/0%/6500 *NEW*	Anthem ChamberAdvantage Blue Access PPO 3000/50%/7000	Anthem ChamberAdvantage Blue Access PPO 4000/0%/7000 *NEW*
Network	Blue Access	Blue Access	Blue Access
Contract code	6VEW	6VF8	6VF1
Deductible ¹ (individual/family)	\$3,000/\$6,000	\$3,000/\$6,000	\$4,000/\$8,000
Coinsurance	0%	50%	0%
Out-of-pocket maximum (individual/family)	\$6,500/\$13,000	\$7,000/\$14,000	\$7,000/\$14,000
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	PCP: \$25 SPC: \$50 RHC: \$25	PCP: \$30 SPC: \$60 RHC: \$30	PCP: \$25 SPC: \$50 RHC: \$25
Medical chats and virtual primary care visits ³	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider ⁴	Covered in full	Covered in full	Covered in full
Urgent care (office)	\$25	\$30	\$25
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then 0% coinsurance	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient admission	Deductible, then 0% coinsurance	Deductible, then 50% coinsurance	Deductible, then 0% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply ^{6,7}	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script
Home delivery pharmacy ^{7,8}	\$25/\$105/\$210/25% up to \$350 per script	\$25/\$105/\$210/25% up to \$350 per script	\$25/\$105/\$210/25% up to \$350 per script

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
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- 4 Cost share applies to virtual visits from our online provider LiveHealth Online (LHO) – urgent/acute medical and behavioral health services (mental health / substance abuse). In addition, free visits for Future Moms Breastfeeding Support and EAP counseling visits on LHO are included with all medical plans.
- 5 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed.
- 6 Retail 90 (R90) is included on all plans. Members can get a 90-day supply of maintenance medications from a participating retail pharmacy for drug tiers 1-3 at 3x the retail cost share.
- 7 Pharmacy plans may use a 4-Tier (tier 1/tier 2/ tier 3/ tier 4) or a 4-Tier Split (Tier 1) (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/>.
- 8 Home delivery program typically covers up to a 90-day supply for drug tiers 1-3 and up to a 30-day supply for drug tier 4 (Specialty drugs).

ChamberAdvantage product details – 2 to 50 employees

Plan type	PPO		
Plan name	Anthem ChamberAdvantage Blue Access PPO 5000/20%/8500	Anthem ChamberAdvantage Blue Access PPO 5500/0%/7500 *NEW*	Anthem ChamberAdvantage Blue Access PPO 6500/30%/7900
Network	Blue Access	Blue Access	Blue Access
Contract code	6VE4	6VE1	6VF6
Deductible ¹ (individual/family)	\$5,000/\$10,000	\$5,500/\$11,000	\$6,500/\$13,000
Coinsurance	20%	0%	30%
Out-of-pocket maximum (individual/family)	\$8,500/\$17,000	\$7,500/\$15,000	\$7,900/\$15,800
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	PCP: \$30 SPC: \$60 RHC: \$30	PCP: \$25 SPC: \$50 RHC: \$25	PCP: \$25 SPC: \$50 RHC: \$25
Medical chats and virtual primary care visits ³	Covered in full	Covered in full	Covered in full
Virtual doctor visits: Preferred online provider ⁴	Covered in full	Covered in full	Covered in full
Urgent care (office)	\$30	\$25	\$25
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance	Deductible, then 30% coinsurance
Hospital inpatient admission	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance	Deductible, then 30% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: 30-day supply ^{6,7}	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$350 per script Level 2: \$20/\$45/\$80/35% up to \$450 per script	Level 1: \$15/\$40/\$80/25% up to \$350 per script Level 2: \$25/\$50/\$90/35% up to \$450 per script
Home delivery pharmacy ^{7,8}	\$25/\$105/\$210/25% up to \$350 per script	\$25/\$105/\$210/25% up to \$350 per script	\$38/\$120/\$240/25% up to \$350 per script

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
- 1 All plans have **embedded** deductibles and out-of-pocket maximums, 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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- 3 Cost share applies to medical chats and virtual visits for primary care from our online provider K Health, through its affiliated provider groups.
- 4 Cost share applies to virtual visits from our online provider LiveHealth Online (LHO) – urgent/acute medical and behavioral health services (mental health / substance abuse). In addition, free visits for Future Moms Breastfeeding Support and EAP counseling visits on LHO are included with all medical plans.
- 5 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed.
- 6 Retail 90 (R90) is included on all plans. Members can get a 90-day supply of maintenance medications from a participating retail pharmacy for drug tiers 1-3 at 3x the retail cost share.
- 7 Pharmacy plans may use a 4-Tier (tier 1/tier 2/ tier 3/ tier 4) or a 4-Tier Split (Tier 1) (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/>.
- 8 Home delivery program typically covers up to a 90-day supply for drug tiers 1-3 and up to a 30-day supply for drug tier 4 (Specialty drugs).

ChamberAdvantage product details – 2 to 50 employees

Plan type	PPO HSA		
Plan name	Anthem ChamberAdvantage Blue Access PPO 3000E/0%/4000 w/HSA	Anthem ChamberAdvantage Blue Access PPO 3000EC/0%/5000 w/HSA *NEW*	Anthem ChamberAdvantage Blue Access PPO 3000E/20%/6000 w/HSA
Network	Blue Access	Blue Access	Blue Access
Contract code	6VEQ	6VFL	6VDY
Deductible ¹ (individual/family)	\$3,000/\$6,000	\$3,000/\$6,000	\$3,000/\$6,000
Coinsurance	0%	0%	20%
Out-of-pocket maximum (individual/family)	\$4,000/\$8,000	\$5,000/\$10,000	\$6,000/\$12,000
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	Deductible, then 0% coinsurance	PCP: Deductible, then \$50 SPC: Deductible, then \$100 RHC: Deductible, then \$50	Deductible, then 20% coinsurance
Medical chats and virtual primary care visits ³	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full
Virtual doctor visits: Preferred online provider ⁴	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full
Urgent care (office)	Deductible, then 0% coinsurance	Deductible, then \$50	Deductible, then 20% coinsurance
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then 0% coinsurance	Deductible, then \$500	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 0% coinsurance	Deductible, then \$750 per admission	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies
Retail pharmacy: 30-day supply ^{6,7}	Level 1: 0% Level 2: 30%	Level 1: \$20/\$50/\$90/25% up to \$400 per script Level 2: \$30/\$60/\$100/35% up to \$600 per script	Level 1: 20% Level 2: 30%
Home delivery pharmacy ^{7,8}	0%	\$50/\$150/\$270/25% up to \$400 per script	20%

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
- 1 All plans have **embedded** deductibles and out-of-pocket maximums, 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.
- 2 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 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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- 5 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed.
- 6 Retail 90 (R90) is included on all plans. Members can get a 90-day supply of maintenance medications from a participating retail pharmacy for drug tiers 1-3 at 3x the retail cost share.
- 7 Pharmacy plans may use a 4-Tier (tier 1/tier 2/ tier 3/ tier 4) or a 4-Tier Split (Tier 1) (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/>.
- 8 Home delivery program typically covers up to a 90-day supply for drug tiers 1-3 and up to a 30-day supply for drug tier 4 (Specialty drugs).

ChamberAdvantage product details – 2 to 50 employees

Plan type	PPO HSA		
Plan name	Anthem ChamberAdvantage Blue Access PPO 3500EC/0%/6000 w/HSA *NEW*	Anthem ChamberAdvantage Blue Access PPO 4000E/0%/6000 w/HSA	Anthem ChamberAdvantage Blue Access PPO 4500E/0%/7000 w/HSA
Network	Blue Access	Blue Access	Blue Access
Contract code	6VFO	6VEX	6VF2
Deductible ¹ (individual/family)	\$3,500/\$7,000	\$4,000/\$8,000	\$4,500/\$9,000
Coinsurance	0%	0%	0%
Out-of-pocket maximum (individual/family)	\$6,000/\$12,000	\$6,000/\$12,000	\$7,000/\$14,000
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	PCP: Deductible, then \$50 SPC: Deductible, then \$100 RHC: Deductible, then \$50	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Medical chats and virtual primary care visits ³	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full
Virtual doctor visits: Preferred online provider ⁴	Deductible, then covered in full	Deductible, then covered in full	Deductible, then covered in full
Urgent care (office)	Deductible, then \$50	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then \$500	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient admission	Deductible, then \$750 per admission	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies
Retail pharmacy: 30-day supply ^{6,7}	Level 1: \$20/\$50/\$90/25% up to \$400 per script Level 2: \$30/\$60/\$100/35% up to \$600 per script	Level 1: 0% Level 2: 30%	Level 1: 0% Level 2: 30%
Home delivery pharmacy ^{7,8}	\$50/\$150/\$270/25% up to \$400 per script	0%	0%

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
- 1 All plans have **embedded** deductibles and out-of-pocket maximums, 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.
- 2 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 Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.
- 3 Cost share applies to medical chats and virtual visits for primary care from our online provider K Health, through its affiliated provider groups.
- 4 Cost share applies to virtual visits from our online provider LiveHealth Online (LHO) – urgent/acute medical and behavioral health services (mental health / substance abuse). In addition, free visits for Future Moms Breastfeeding Support and EAP counseling visits on LHO are included with all medical plans.
- 5 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed.
- 6 Retail 90 (R90) is included on all plans. Members can get a 90-day supply of maintenance medications from a participating retail pharmacy for drug tiers 1-3 at 3x the retail cost share.
- 7 Pharmacy plans may use a 4-Tier (tier 1/tier 2/ tier 3/ tier 4) or a 4-Tier Split (Tier 1) (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/>.
- 8 Home delivery program typically covers up to a 90-day supply for drug tiers 1-3 and up to a 30-day supply for drug tier 4 (Specialty drugs).

ChamberAdvantage product details – 2 to 50 employees

Plan type	PPO HSA	
Plan name	Anthem ChamberAdvantage Blue Access PPO 5000EC/0%/7000 w/HSA *NEW*	Anthem ChamberAdvantage Blue Access PPO 5000E/20%/7000 w/HSA
Network	Blue Access	Blue Access
Contract code	6VF7	6VEK
Deductible ¹ (individual/family)	\$5,000/\$10,000	\$5,000/\$10,000
Coinsurance	0%	20%
Out-of-pocket maximum (individual/family)	\$7,000/\$14,000	\$7,000/\$14,000
Office and virtual visits ² : Primary care (PCP)/Specialist (SPC)/ Retail health clinic (RHC)	PCP: Deductible, then \$50 SPC: Deductible, then \$100 RHC: Deductible, then \$50	Deductible, then 20% coinsurance
Medical chats and virtual primary care visits ³	Deductible, then covered in full	Deductible, then covered in full
Virtual doctor visits: Preferred online provider ⁴	Deductible, then covered in full	Deductible, then covered in full
Urgent care (office)	Deductible, then \$50	Deductible, then 20% coinsurance
Emergency room (facility)	Deductible, then \$500	Deductible, then \$500
Hospital outpatient surgery facility	Deductible, then \$500	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then \$750 per admission	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/ Essential	Rx Choice Tiered Network with R90/ Essential
Pharmacy deductible ⁵ (individual/family)	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies
Retail pharmacy: 30-day supply ^{6,7}	Level 1: \$20/\$50/\$90/25% up to \$400 per script Level 2: \$30/\$60/\$100/35% up to \$600 per script	Level 1: 20% Level 2: 30%
Home delivery pharmacy ^{7,8}	\$50/\$150/\$270/25% up to \$400 per script	20%

Footnotes

- § A limited number of benefits use coinsurance – home dialysis, home infusion therapy, diabetic supplies, durable medical equipment (DME) and prosthetics. In plans that have a deductible, these cost shares apply after plan deductible.
- 1 All plans have embedded deductibles and out-of-pocket maximums, 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.
- 2 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 Link plans which are covered in full for non-HSA plans and subject to deductible, then covered in full for HSA plans.
- 3 Cost share applies to medical chats and virtual visits for primary care from our online provider K Health, through its affiliated provider groups.
- 4 Cost share applies to virtual visits from our online provider LiveHealth Online (LHO) – urgent/acute medical and behavioral health services (mental health / substance abuse). In addition, free visits for Future Moms Breastfeeding Support and EAP counseling visits on LHO are included with all medical plans.
- 5 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed.
- 6 Retail 90 (R90) is included on all plans. Members can get a 90-day supply of maintenance medications from a participating retail pharmacy for drug tiers 1-3 at 3x the retail cost share.
- 7 Pharmacy plans may use a 4-Tier (tier 1/tier 2/ tier 3/ tier 4) or a 4-Tier Split (Tier 1) (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/>.
- 8 Home delivery program typically covers up to a 90-day supply for drug tiers 1-3 and up to a 30-day supply for drug tier 4 (Specialty drugs).

ChamberAdvantage Dental plan options

Anthem Dental plans fill gaps in care that many dental plans don't. All plans include a carry-over option, composite (tooth-colored) fillings, implants, and Accidental Dental Injury coverage. Members with certain health conditions also receive additional dental benefits including extra cleanings, periodontal treatment and more through our Anthem Whole Health Connection benefit to promote better overall health and wellness.

Plan name	Employer Sponsored								
	Design type	Annual benefit maximum	Annual deductible ¹ (ind/fam)	Diagnostic/preventive (INN/OON)	Basic (INN/OON)	Major ² (INN/OON)	Endodontic/periodontal/oral surgery	Ortho ²	Out-of-network reimbursement
MEWA Essential Choice Classic KY-C20	Active	\$1,000	\$50/\$150	100% / 80%	80%/60%	50% / 50%	Major	Not covered	MAC
MEWA Essential Choice Classic KY-C3	Passive	\$1,000	\$50/\$150	100% / 100%	80%/80%	50% / 50%	Major	Not covered	90th
MEWA Essential Choice Classic KY-C1	Passive	\$1,000	\$50/\$150	100% / 100%	80%/80%	50% / 50%	Basic	Not covered	90th
MEWA Essential Choice Classic KY-C5	Passive	\$1,000	\$50/\$150	100% / 100%	80%/80%	50% / 50%	Basic	Children only \$1,000	90th
MEWA Essential Choice Classic KY-C27	Active	\$1,500	\$50/\$150	100% / 80%	80%/60%	50% / 50%	Major	Not covered	90th
MEWA Essential Choice Classic KY-C9	Passive	\$1,500	\$50/\$150	100% / 100%	80%/80%	50% / 50%	Basic	Not covered	90th
MEWA Essential Choice Classic KY-C13	Passive	\$1,500	\$50/\$150	100% / 100%	80%/80%	50% / 50%	Basic	Children only \$1,000	90th
MEWA Essential Choice Enhanced KY-E33	Passive	\$2,000	\$50/\$150	100% / 100%	90%/90%	60% / 60%	Basic	Adults and children \$1,500	90th

Plan name	Voluntary								
	Design type	Annual benefit maximum	Annual deductible ¹ (ind/fam)	Diagnostic/preventive (INN/OON)	Basic (INN/OON)	Major ² (INN/OON)	Endodontic/periodontal/oral surgery	Ortho ²	Out-of-network reimbursement
MEWA Essential Choice Voluntary KY-V3	Passive	\$1,000	\$50/\$150	100% / 100%	80%/80%	50% / 50%	Major	Not covered	90th
MEWA Essential Choice Voluntary KY-V1	Passive	\$1,000	\$50/\$150	100% / 100%	80%/80%	50% / 50%	Basic	Not covered	90th
MEWA Essential Choice Voluntary KY-V13	Passive	\$1,500	\$50/\$150	100% / 100%	80%/80%	50% / 50%	Basic	Children only \$1,000	90th

INN = In-network or Network

OON = Out-of-network or Non-network

MAC = Maximum allowable charge

¹ Deductible is waived for diagnostic and preventive services.

² **Employer-sponsored** plans have no waiting period for major services or orthodontia (if covered). **Voluntary** plans have a 12-month waiting period for major services or orthodontia (if covered).



Not seeing the plan you're looking for?
Our complete Essential Choice dental portfolio is now available. Ask your Anthem representative for more details.

ChamberAdvantage Vision plan options¹

Saving money is important to you and your employees. And convenience and choice are right up there, too. That's why Blue View VisionSM is a clear winner for both of you. Ours is one of America's biggest vision networks, so it's easy for your employees to find an eye care provider online or close to their home or work. And our network discounts keep out-of-pocket costs down. Members save an average of 63% in the Blue View Vision Network!

Plan availability

Employer plans:

- Participation guidelines apply. Please see final quote for details.

Plan name	Employer-sponsored					
	Copay (eye exam/ eyeglass lenses)	Allowance (frames/ contact lenses)	Eye exam (frequency)	Eyeglass lenses (frequency)	Frames (frequency)	Contact lenses (frequency)
MEWA FS.A.10.0.130.130	\$10 / \$0	\$130 / \$130	Once every CY	Once every CY	Once every CY	Once every CY
MEWA FS.A.10.10.150.150	\$10 / \$10	\$150 / \$150	Once every CY	Once every CY	Once every CY	Once every CY
MEWA FS.A.10.25.150.150	\$10 / \$25	\$150 / \$150	Once every CY	Once every CY	Once every CY	Once every CY
MEWA FS.A.20.20.130.130	\$20 / \$20	\$130 / \$130	Once every CY	Once every CY	Once every CY	Once every CY
MEWA FS.B.10.10.150.150	\$10 / \$10	\$150 / \$150	Once every CY	Once every CY	Once every other CY	Once every CY
MEWA FS.B.10.20.130.130	\$10 / \$20	\$130 / \$130	Once every CY	Once every CY	Once every other CY	Once every CY
MEWA FS.B.10.25.130.130	\$10 / \$25	\$130 / \$130	Once every CY	Once every CY	Once every other CY	Once every CY
MEWA FS.B.10.25.150.150	\$10 / \$25	\$150 / \$150	Once every CY	Once every CY	Once every other CY	Once every CY
MEWA FS.B.20.20.130.130	\$20 / \$20	\$130 / \$130	Once every CY	Once every CY	Once every other CY	Once every CY
MEWA FS.C.20.20.130.130	\$20 / \$20	\$130 / \$130	Once every CY	Once every other CY	Once every other CY	Once every other CY
MEWA FS.C.20.20.150.150	\$20 / \$20	\$150 / \$150	Once every CY	Once every other CY	Once every other CY	Once every other CY
Blue View Vision Exam MEWA Rider²	\$20 / \$50	\$0 / \$0	Once every CY	Not covered	Not covered	Not covered

¹ Plans cover non-network benefits. Only one plan may be selected.

² This plan only available as Employer-sponsored. The plan cannot be paired with any other standalone vision plan. If purchased, all members enrolling in medical must also enroll in the vision exam rider. Low-cost, access to Blue View Vision network – including all the materials and discounts that come with our network.



ChamberAdvantage Life and Disability plans

For extra support, our life and disability plans offer Resource Advisor, which includes counseling by phone, face-to-face or LiveHealth Online; financial and legal counseling; online tools for the whole family and Perks at Work discounts on goods and services to help employees stay healthy and more. Travel Assistance is included with all life plans to give your employees help with emergency medical evacuations, lost baggage and more.*

Basic life / Accidental death and dismemberment (AD&D)

	Group size 2-9	Group size 10-50
Life benefit amounts	Flat dollar amount: \$15,000 / \$20,000 / \$25,000 / \$30,000 / \$35,000 / \$40,000 / \$45,000 / \$50,000 Salary-based amount: 1x employee salary up to a maximum of \$100,000	Flat dollar amount: from \$15,000 to \$350,000 Salary-based amount: 1x, 2x or 3x salary up to a maximum of \$350,000
Accidental death and dismemberment (AD&D) benefits (included with Life)	Available to employee only. Equal to life benefit. Includes seat belt benefit, airbag benefit, education benefit and repatriation benefit, coma benefit and common carrier benefit.	
Dependent life	Child coverage begins on the 15th day following birth and ends at 26 years. Dependent coverage cannot be more than 50% of employee life amount. \$10,000 spouse/\$5,000 each child \$5,000 spouse/\$2,500 each child	\$20,000 spouse/\$10,000 each child \$10,000 spouse/\$5,000 each child \$5,000 spouse/\$2,500 each child

*All Travel Assistance services must be arranged in advance by Generali Global Assistance in order to be covered.

Short-term disability

Short-term disability coverage integrates with your Anthem health benefit to improve employee health and productivity. We refer disability claimants with certain chronic conditions and maternity claims to appropriate medical care management programs. It helps reduce disability costs, increase engagement in health and wellness programs to reduce cost of care, and improve the overall member experience.

	Group size 2-9	Group size 10-50
Benefit payments	Flat dollar amount of \$250 per week; or 60% or 67%* of weekly earnings up to the maximum weekly benefit	Flat dollar amount of \$200 or \$250 per week; or 50%, 55%, 60% or 67%* of weekly earnings up to the maximum weekly benefit
Maximum weekly benefits	\$200 to \$1,350	\$200 to \$2,000
Elimination period	Benefits can begin on the 1st day for disability injury and 8th day for disability illness, 8th day for disability injury and 8th day for disability illness or 15th day for disability injury and 15th day for disability illness.	Benefits can begin on the 1st day for disability injury and 8th day for disability illness, 8th day for disability injury and 8th day for disability illness or 15th day for disability injury and 15th day for disability illness.
Maximum benefit periods	13 or 26 weeks	Standard options: 13 or 26 weeks Other options to coordinate with LTD benefits: 9, 11, 12, 22, 24 or 25 weeks

*67% option must be non-contributory (employer pays 100% toward the premium cost).

Long-term disability

	Group size 2-9	Group size 10-50
Benefit payments	60% of monthly earnings up to the maximum monthly benefit	50%, 60% or 67%* of monthly earnings up to the maximum monthly benefit
Maximum monthly benefits	\$3,000 / \$6,000	\$1,000 to \$6,000
Elimination period (days)	90/180	90/180
Maximum benefit period	to age 65 / 5-year reducing benefit duration / 2-year reducing benefit duration	to Social Security normal retirement age (SSNRA)
Pre-existing condition	12/6/24	3/6/12, 3/12, 12/6/24, 12/24

When you package disability with one of our medical plans your employees are connected with teams of clinical, behavioral health, vocational rehabilitation and counseling specialists who can help them get back to life and back to work.

Additional information for Basic life and AD&D, Short-term disability and Long-term disability coverage:

- Plan availability based on group's SIC.
- All product offerings are subject to regulatory review and approval and are subject to change.

Exclusions and Limitations

Request a copy of the *Combined Evidence of Coverage/Member Booklet* for comprehensive details on covered services, exclusions and limitations. These exclusions and limitations will apply to all members enrolled in any of the products described in this guide unless otherwise noted.

Dental benefits and limitations

Benefits listed for overview purposes. This is not a contract. It is a partial listing of benefits and services. All covered services are subject to the conditions, limitations, exclusions, terms and provisions of the Booklet.

Diagnostic and preventive services

- **Periodic dental exam and cleaning** - limited to two per 12 months
- **Bitewing X-rays** - limited to one per 12 months
- **Full-mouth or panoramic x-rays** - limited to one per 60 months
- **Fluoride application** - limited to one per 12 months through age 18
- **Sealant application** - limited to one per 60 months through age 18

Basic (restorative) services

- **Consultation (second opinion) and brush biopsy** - limited to one per 12 months
- **Space maintainer insertion** - limited to one per tooth space per lifetime through age 18
- **Amalgam fillings and composite fillings (includes posterior)** - limited to one per tooth surface per 24 months

Endodontics

- **Root canals, retreatments, apicoectomies and apexifications** - limited to one per tooth per lifetime; permanent teeth only

Periodontics

- **Periodontal maintenance** - limited to four per 12 months
- **Scaling and root planning** - limited to one per quadrant per 24 months when the tooth pocket has a depth of four millimeters or greater
- **Periodontal surgery (osseous, gingivectomy, graft procedures)** - limited to one per quadrant per 36 months

Oral surgery

- **Simple and surgical extractions** - limited to one per tooth per lifetime

Major services

- **Crowns, onlays, veneers, dentures, bridges and implants** - limited to one per tooth per 84 months
- **Crown, denture, and bridge repairs and adjustments** - limited to one per tooth per 12 months; not within 6 months of placement. Plan member receives the benefit for the least costly, commonly performed course of treatment. The plan member is responsible for the balance of the treatment cost. Missing tooth clause of 24 months applies for the replacement of congenitally missing teeth or teeth lost prior to the coverage effective date for this plan.

Annual maximum carryover

- An annual opportunity for members to carry-over a portion of their annual maximum from one year to the next if their annual dental claims are less than the amount specified in their plan. Network Boost is a feature available to carry-over an additional portion of a member's annual maximum from one year to the next when all dental claims are performed by participating network dentists.

Non-network

- Claim payments are based on the amount charged by the dentist or our maximum allowed amount, whichever is less. If a dentist not in our network charges more than our maximum allowed amount, the patient is responsible for the difference. Dentists in our network agree not to charge more than their contractual agreement with us.

Dental exclusions

Below is a partial listing of non-covered services under these dental plans. Please see the group policy for a full list.

- Services provided before or after the term of this coverage - Services received before your effective date or after your coverage ends, unless otherwise specified in the dental plan certificate
- Orthodontics (unless included as part of your dental plan benefits) including orthodontic braces, appliances and all related services
- Cosmetic dentistry provided by dentists solely for the purpose of improving the appearance of the tooth when tooth structure and function are satisfactory and no pathologic conditions (cavities) exist
- Drugs and medications including intravenous conscious sedation, IV sedation and general anesthesia when performed with nonsurgical dental care
- Analgesia, analgesic agents, and anxiolysis nitrous oxide, therapeutic drug injections, medicines or drugs for nonsurgical or surgical dental care except that intravenous conscious sedation is eligible as a separate benefit when performed in conjunction with complex surgical services
- Waiting periods apply for Major services and Orthodontic services for all Voluntary plans
- Dependent child coverage limited to children under 26.

Vision exclusions

We do not provide vision benefits for services, supplies or charges:

- Received from an individual or entity that is not a provider, as defined in the Booklet.
- For any condition, disease, defect, ailment, or injury arising out of and in the course of employment if benefits are available under any Worker's Compensation Act or other similar law. This exclusion applies if you receive the benefits in whole or in part. This exclusion also applies whether or not you claim the benefits or compensation. It also applies whether or not you recover from any third party.
- To the extent that they are provided as benefits by any governmental unit, unless otherwise required by law or regulation.
- For illness or injury that occurs as a result of any act of war, declared or undeclared.
- For a condition resulting from direct participation in a riot, civil disobedience, nuclear explosion, or nuclear accident.

- For which you have no legal obligation to pay in the absence of this or like coverage.
- Received from an optical or medical department maintained by or on behalf of an employer, mutual benefit association, labor union, trust or similar person or group.
- Prescribed, ordered, referred by, or received from a member of your immediate family, including your spouse, child, brother, sister, parent, in-law, or self.
- For completion of claim forms or charges for medical records or reports unless otherwise required by law.
- For missed or canceled appointments.
- In excess of maximum allowable amount.
- Incurred prior to your effective date.
- Incurred after the termination date of this coverage except as specified elsewhere in the Booklet.
- For services or supplies primarily for educational, vocational, or training purposes, except as otherwise specified herein.
- For sunglasses and accompanying frames.
- For safety glasses and accompanying frames.
- For inpatient or outpatient hospital vision care.
- For orthoptics or vision training and any associated supplemental testing.
- For non-prescription lenses.
- For two pairs of glasses in lieu of bifocals.
- For plano lenses (lenses that have no refractive power).
- For medical or surgical treatment of the eyes.
- Lost or broken lenses or frames, unless the member has reached his or her normal interval for service when seeking replacements.
- For services or supplies not specifically listed in the Booklet.
- Certain brands on which the manufacturer imposes a no discount policy.
- For services or supplies combined with any other offer, coupon or in-store advertisement.

Vision limitations

Limitations apply to the following benefits, see the benefit grid on the previous page for details:

- Routine eye exam
- Standard plastic lenses
- Frames
- Contact lenses

Accidental death & dismemberment (AD&D) exclusions

1. Bodily or mental infirmity or illness or disease of any kind, or any medical or surgical treatment, diagnostic or preventive care (unless the treatment or care is provided in connection with a loss.)
2. Suicide or attempted suicide or self-inflicted injury whether committed while sane or insane.
3. Committing or attempting to commit a felony, or engaging in any unlawful act or illegal occupation, or committing or provoking an unlawful act.
4. An act or accident of war, declared or undeclared, whether civil or international, or any substantial armed conflict between organized forces of a military nature.
5. Participation in any riot or violent disorder.
6. An infection, unless caused by a visible external wound which was sustained by accidental injury.

7. Poisoning in any form, including, but not limited to, ingestion or inhalation of gas, fumes, chemicals, drugs, alcohol or any combination thereof.
8. Being under the influence of any drug, narcotic, intoxicant or chemical, unless administered by or taken according to the advice of a doctor.
9. Being intoxicated. "Intoxication" under this exclusion means being legally intoxicated as determined by the laws of the jurisdiction where the accident occurred. Conviction is not necessary for determination of being intoxicated.
10. Travel or flight in any aircraft except solely as a passenger in a powered civil aircraft having a valid and current airworthiness certificate and operated by a duly licensed or certified pilot while such aircraft is being used for the sole purpose of transportation only. Parachuting or descent from any aircraft in flight will be deemed to be part of such flight.
11. Taking part in the sports of parachute jumping, skydiving or hang gliding.
12. Riding, driving, or testing a motorized vehicle used in a race or speed contest.
13. Any period while an insured is confined to a penal or correctional institution.
14. Any loss or injury as a result of autoerotic asphyxiation.
15. Any loss or injury which occurs while in the course of operation of any motorized vehicle:
 - Under the influence of any intoxicant or drug, unless prescribed by a doctor; or
 - If the insured's blood alcohol concentration is in excess of the legal limit in the jurisdiction in which the accident occurred.

Living benefit/Accelerated death benefit exclusions

No Accelerated death benefit will be payable if any of the following conditions are true:

1. The terminal condition is directly or indirectly due to or associated with an intentional self-inflicted injury or suicide attempt whether committed while sane or insane.
2. We have been notified that all or a portion of the insured's life benefits are to be paid to the insured's former spouse as part of a divorce agreement.
3. The terminal condition is directly or indirectly due to or associated with the insured committing or attempting to commit a felony, or engaging in any unlawful act or illegal occupation, or committing or provoking an unlawful act.
4. The terminal condition is directly or indirectly due to or associated with alcohol or drug abuse.
5. If the Accelerated death benefit election is forced by creditors or government agencies, we will honor it only to the extent required by law.

Short-term disability exclusions

1. The Policy does not cover any disabilities or loss caused by, resulting from, or related to any of the following:
 - War or an act of war, declared or undeclared, whether civil or international;
 - Service in the armed forces, military reserves or National Guard of any country or international authority, or in a civilian unit serving with such forces;
 - Self-inflicted injury or illness or the insured's attempt to commit suicide while sane or insane;
 - Active participation in a riot or civil commotion;
 - Participating in, committing or attempting to commit a felony, or any type of assault or battery, or engaging in an unlawful act or illegal occupation. This exclusion applies even if you plead to a lesser charge or no contest;
 - Operating any motorized vehicle if;
 - under the influence of any intoxicant unless administered on the advice of a doctor; or

- the insured's blood alcohol concentration is in excess of the legal limit in the state in which the accident or injury occurred.
 - Any accident, injury or illness caused by, resulting from, or related to the insured being under the influence of any illicit drug, narcotic, controlled substance or chemical unless administered on the advice of a physician;
 - Loss of professional license, occupational license or certification;
 - Any illness or injury caused by or during employment for wage or profit, if you are eligible for coverage under Workers' Compensation or occupational disease law, or would have been eligible if the plan sponsor had not declined to provide Workers' Compensation insurance as allowed by the plan sponsor's state of domicile.
2. In addition, the Policy will not pay a benefit for any period for which any of the following applies:
- The insured is no longer receiving, accepting or following regular care from a doctor;
 - With respect to a mental disorder, any period during which the insured is not under the continuing regular care of a psychiatrist specializing in psychiatric care.
 - With respect to alcoholism and drug addiction, any period during which the insured is not being actively supervised by and receiving continuing treatment from a rehabilitation center or a designated institution approved for such treatment by an appropriate body in the governing jurisdiction, or, if none, by us.
 - The insured has applied for benefits under fraudulent circumstances and these circumstances resulted in a conviction of fraud.
 - The insured unreasonably fails to submit to an independent medical exam requested by us.
 - The insured is confined to a penal or correctional institution.
 - Disability results from cosmetic or reconstructive surgery, except for complications arising from such surgery, or surgery necessary to correct a deformity caused by illness or accidental injury.
 - The insured or the insured's doctor fails to provide any medical or any psychiatric records which we reasonably request.
 - Any period that any other requirement or condition of the Policy is not met, including but not limited to those listed in the **When Disability Benefits Ends** section of the certificate.
3. In addition, the Policy will not pay a benefit for any period for which any of the following applies:
- under the influence of any intoxicant unless administered on the advice of a doctor or;
 - The insured's blood alcohol concentration is in excess of the legal limit in the state in which the accident or injury occurred.
 - Any accident, injury or illness caused by, resulting from, or related to the insured being under the influence of any illicit drug, narcotic, controlled substance or chemical unless administered on the advice of a physician;
 - Loss of professional license, occupational license or certification.
3. In addition, the Policy will not pay a benefit for any period for which any of the following applies:
- The insured is no longer receiving, accepting or following regular care from a doctor;
 - With respect to a mental disorder, any period during which the insured is not under the continuing regular care of a psychiatrist specializing in psychiatric care.
 - With respect to alcoholism and drug addiction, any period during which the insured is not being actively supervised by and receiving continuing treatment from a rehabilitation center or a designated institution approved for such treatment by an appropriate body in the governing jurisdiction, or, if not, by us.
 - The insured has applied for benefits under fraudulent circumstances and these circumstances resulted in a conviction of fraud.
 - The insured unreasonably fails to submit to an independent medical exam requested by us.
 - The insured is confined to a penal or correctional institution.
 - Disability results from cosmetic or reconstructive surgery, except for complications arising from such surgery, or surgery necessary to correct a deformity caused by illness or accidental injury.
 - The insured or the insured's doctor fails to provide any medical or any psychiatric records which we reasonably request.
 - Any period that any other requirement or condition of the Policy is not met, including but not limited to those listed in the **When Disability Benefits Ends** section of the certificate.

Long-term disability exclusions

1. Long-term disability has a pre-existing condition exclusion. See the Certificate for terms and length of the pre-existing condition exclusion.
2. The Policy does not cover any disabilities or loss caused by, resulting from, or related to any of the following:
 - War or any act of war, declared or undeclared, whether civil or international;
 - Service in the armed forces, military reserves or National Guard of any country or international authority, or in a civilian unit serving with such forces;
 - Active participation in a riot or civil commotion;
 - Self-inflicted injury or illness or the insured's attempt to commit suicide while sane or insane;
 - Participating in, committing or attempting to commit a felony, or any type of assault or battery, or engaging in an unlawful act or illegal occupation. This exclusion applies even if the insured pleads to a lesser charge or no contest;
 - Operating any motorized vehicle if;

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