

ANTHEM UNDER 65 PPO HIGH DEDUCTIBLE HEALTH PLAN (HDHP)

2023 MEDICAL PLAN SUMMARY

MONTHLY PREMIUM RATES

One participant	\$ 436.76	Participant and spouse	\$ 1,163.25
Participant and child(ren)	\$ 835.61	Participant and family	\$ 1,317.14

MEDICAL BENEFITS—ANTHEM BLUE ACCESS PPO NETWORK

Anthem National PPO (BlueCard PPO) network in other states, Anthem Blue Cross Blue Shield Global Core network overseas

Covered Charges: Up to the Maximum Allowable Amount that in-network providers accept as payment in full. The member is responsible for amounts above maximum allowable amounts when out-of-network providers are used.

Precertification Requirements: Network providers are required to precertify all inpatient stays (except deliveries) and certain outpatient services, for example, high-cost procedures such as brain/spine MRIs, PET scans, and sleep studies. When a member receives services out-of-network, the member is responsible for precertifying services and any additional costs incurred by failure to precertify.

Service	In-Network—Member Pays ¹	Out-of-Network—Member Pays ¹
Annual Deductible Applies to all medical/prescription services except preventive	\$1,800 employee-only coverage \$3,600 all other coverage levels	\$3,600 employee-only coverage \$7,200 all other coverage levels
Medical Out-of-Pocket Maximum (OOPM) All coinsurances and deductibles apply to OOPM	\$3,600 employee-only coverage \$7,200 all other coverage levels	\$7,200 employee-only coverage \$14,400 all other coverage levels
Emergency Room for Emergency Medical Condition and Ambulance Services (when Medically Necessary)	20% after deductible No coverage unless an emergency.	
Hearing Care <ul style="list-style-type: none"> Office visit—audiometric exam/hearing evaluation test Hearing Devices/Hearing Aids <ul style="list-style-type: none"> Dependents under age 18 limit 1 per ear every 36 months Adults age 18 and older maximum of \$3,000 once every 5 years for one or both ears 	20% after deductible	40% after deductible
Home Health Care Services <ul style="list-style-type: none"> Private Duty Nursing only covered in the home 	20% after deductible	40% after deductible (maximum 30 home health care visits)
Hospice Care Services	20% after deductible	
Hospital Inpatient Services (pre-certification required) <ul style="list-style-type: none"> Room and board (semiprivate or ICU/CCU) Hospital services & supplies (x-ray, lab, anesthesia, surgery (pre-certification required), etc.) Physician services (surgeon, anesthesiologist, etc.) 	20% after deductible	40% after deductible (maximum 60 physical medicine/rehabilitation days)
Maternity Care	Covered as any other medical condition. Subject to same deductibles, coinsurance, and maximums.	
Medical Supplies & Equipment <ul style="list-style-type: none"> Medical supplies Durable medical equipment (DME) Prosthetic appliances (external) 	20% after deductible	40% after deductible (certain supplies may only be covered in-network)
Outpatient Hospital/Facility Services <ul style="list-style-type: none"> Outpatient facility Lab and x-ray services Physician services (surgeon, anesthesiologist, etc.) 	20% after deductible	40% after deductible
Physician Office Services <ul style="list-style-type: none"> Primary care (PCP) & Specialist visits/consultations Office surgery, online visits, diagnostic services, allergy testing & treatment Prescription injectables/prescriptions dispensed in physician's office 	20% after deductible	40% after deductible

¹ In-Network and Out-of-Network deductible, coinsurance, and maximums are separate and do not accumulate toward each other.

Service	In-Network—Member Pays ¹	Out-of-Network—Member Pays ¹
Preventive Services <ul style="list-style-type: none"> Office Services (e.g. routine exams, well child visits, immunizations, labs, routine vision and hearing exams, pelvic exams, STI screenings) Hospital/Facility Procedures (e.g. screening colonoscopy, pap tests, mammograms, PSA test) Women’s contraceptive services (e.g. IUDs, implanted and injectable hormones, and sterilization) 	<p align="center">\$0</p> Covered at 100%—not subject to deductible	<p align="center">40% after deductible</p>
Therapy Services (Outpatient) Combined in- and out-of-network limits apply to: <ul style="list-style-type: none"> Physical/Occupational/Speech Therapy: 140 visits combined Manipulation Therapy: 12 visits Cardiac Rehabilitation: Unlimited Pulmonary Rehabilitation: Unlimited 	<p align="center">20% after deductible</p>	<p align="center">40% after deductible</p>
Urgent Care Clinic Visit	<p align="center">20% after deductible</p>	<p align="center">40% after deductible</p>

BEHAVIORAL HEALTH & SUBSTANCE USE DISORDER CARE

Many services (in- and out-of-network) must be pre-authorized by Anthem Behavioral Health.

Service	In-Network—Member Pays ¹	Out-of-Network—Member Pays ¹
Behavioral Health & Substance Use Disorder Care	Covered as any other medical condition. Subject to same deductibles, coinsurance, and maximums. Residential BH/SUD care covered as inpatient.	

HUMAN ORGAN & TISSUE TRANSPLANTS—BLUE DISTINCTION CENTERS FOR TRANSPLANTS

Service	In-Network—Member Pays ¹	Out-of-Network—Member Pays ¹
Transplants Except kidney and cornea (covered as medical benefit)	<p align="center">20% after deductible</p>	<p align="center">50% after deductible (does not count towards OOP max)</p>

OUTPATIENT PRESCRIPTION DRUGS—CVS CAREMARK

Benefits are subject to certain prior authorization and quantity limit guidelines. Certain diabetic and asthmatic supplies are covered in full, but coverage is limited to in-network pharmacies only.

Service	In-Network—Member Pays ¹	Out-of-Network—Member Pays ¹
Retail Prescriptions (Up to 30-day supply or 90-day supply at CVS Pharmacies)	<p align="center">20% after deductible²</p> Specialty Drugs ³ are not covered at retail.	<p align="center">Not Covered</p>
Mail Order Prescriptions (Up to 90-day supply) Specialty Drugs³ (Up to 30-day supply)	No coinsurance or deductible on most contraceptives.	

² No deductible on preventive prescriptions. For drug list, visit hr.iu.edu/benefits.

³ Specialty Drugs: High-cost, scientifically engineered drugs that are usually injected or infused. These drugs are only covered through mail order.

VISION AND EYE WEAR—BLUE VIEW VISION

See separate summary for full benefit details.

Service	In-Network—Member Pays ¹	Out-of-Network—Member Pays ¹
Annual Eye Exam Annual comprehensive eye exam and refraction	<p align="center">\$10 copay, no deductible</p>	<p align="center">\$42 allowance</p>
Vision Wear Contacts, frames, and lenses	Specific allowances and discounts. Highest level of benefit in-network. Some enhancements are not covered out-of-network. See the separate summary for details.	

PARTIAL LIST OF EXCLUSIONS

See the plan booklet for a full list of exclusions.

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| <ul style="list-style-type: none"> Acupuncture Cosmetic surgery, procedures, and drugs. Dental care (adult) Infertility treatment Custodial care, convalescent, or long-term nursing care. Private duty nursing in a hospital or skilled nursing facility. | <ul style="list-style-type: none"> Supportive devices for the feet, and routine foot care. Routine eye care except as covered in Vision Benefit. Any service not medically necessary as determined by the Plan Administrator. Services and supplies for obesity or weight control, except surgery for morbid obesity. |
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This is a plan summary. The entire provisions are contained in the Plan Booklet which can be obtained at hr.iu.edu/benefits. In the event of a conflict with this document, the terms of the Plan Booklet will prevail.